

# Memperkuat Komitmen pada Tujuan Pembangunan Berkelanjutan

Strengthening Commitment to  
Sustainable Development Goals



# 2022

Laporan Keberlanjutan  
Sustainability Report

PT Bank Muamalat Indonesia Tbk

## 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 perundangundangan 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 keberlanjutan 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](http://www.bankmuamalat.co.id).

Angka pada grafik & tabel dilaporkan ini menggunakan notasi Bahasa Indonesia.

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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 sustainability 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](http://www.bankmuamalat.co.id).

Numerical notations in all tables and graphs in this Report are in Bahasa Indonesia.

# Memperkuat Komitmen pada Tujuan Pembangunan Berkelanjutan

## Strengthening Commitment to Sustainable Development Goals

Pasang surut perekonomian global maupun nasional akibat berjangkitnya pandemi COVID-19 dalam beberapa tahun terakhir, diiringi terjadinya ketegangan geopolitik yang memicu terjadinya krisis energi skala global serta semakin meningkatnya intensitas kejadian cuaca ekstrem di berbagai wilayah sebagai wujud nyata perubahan iklim skala global membuat dunia kembali dihadapkan pada risiko resesi global yang akan kembali memicu krisis sosial di berbagai negara yang baru pulih pasca terkendalinya pandemi. Kondisi tersebut memacu berbagai negara semakin meningkatkan kerja sama guna mewujudkan berbagai tujuan pembangunan berkelanjutan dalam SDGs, sebagaimana tercermin dalam pernyataan bersama pada forum COP ke-27 pada bulan November di Mesir, dimana disepakati mekanisme pemberian bantuan dana bagi negara-negara yang rentan terdampak bencana akibat perubahan iklim, juga bantuan bagi program perbaikan kondisi lingkungan di berbagai negara berkembang.

Pemerintah Indonesia merespons positif kesepakatan tersebut dengan menegaskan rencananya untuk mempercepat realisasi penggunaan sumber energi rendah karbon pada berbagai pembangkit listriknya, selain mempercepat elektrifikasi moda transportasi di tanah air. Pemerintah juga bertekad memperbaiki iklim berusaha dan meningkatkan upaya kerja sama dengan berbagai negara peserta forum COP untuk merealisasikan program-program dalam Rencana Aksi Nasional (RAN) dan Rencana Aksi Daerah (RAD) Tujuan Pembangunan Berkelenjutan (TPB/SDGs) – RAN & RAD TPB.

Bank Muamalat Indonesia sebagai salah satu anggota "First Movers on Sustainable Banking" mendukung penuh upaya Pemerintah Indonesia tersebut, dengan mempercepat terwujudnya berbagai program dukungan pencapaian tujuan keberlanjutan melalui percepatan transformasi, penguatan struktur modal, perluasan aliansi strategis dan peningkatan kompetensi keuangan berkelanjutan seluruh jajaran guna mengoptimalkan hasil realisasi berbagai program keuangan berkelanjutan yang direncanakan dengan seksama.

The ups and downs of the global and national economy due to the outbreak of the COVID-19 pandemic in recent years, accompanied by geopolitical tensions that have triggered a global scale energy crisis, and the increasing intensity of extreme weather events in various regions as a concrete manifestation of global scale climate change, have resulted in a risk of a worldwide recession. In turn, this will trigger social crises in various countries recovering after the pandemic has been under control. These conditions have spurred governments to increase the level of cooperation to realize the multiple objectives of the SDGs. A joint statement issued at the 27<sup>th</sup> COP forum in November in Egypt agreed on a mechanism to provide financial assistance to countries vulnerable to climate change disasters and assistance programs to improve environmental conditions in various developing countries.

The Indonesian government responded positively to the agreement by affirming its plan to accelerate the realization of using low-carbon energy sources in its various power plants, in addition to accelerating the electrification of modes of transportation in the country. The government is also determined to improve the business climate and increase collaborative efforts with various countries participating in the COP forum to realize programs in the National Action Plan (RAN) and Regional Action Plans (RAD) for Sustainable Development Goals (SDG).

As a member of the "First Movers on Sustainable Banking", Bank Muamalat Indonesia fully supports the efforts of the Government of Indonesia by accelerating the realization of various support programs for achieving sustainability goals. We are doing so by accelerating transformation, strengthening capital structure, expanding strategic alliances, and increasing competence in sustainable finance at all levels, thus optimizing the realization of the various carefully-planned sustainable finance programs.



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# Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

## Skala Usaha

Business Scale

dalam miliar Rupiah | in billion Rupiah



## Aspek Ekonomi

### Economic Aspect

## Kinerja Ekonomi

Economic Performance

dalam miliar Rupiah | in billion Rupiah



(\*) Koreksi Angka



## Aspek Lingkungan Environmental Aspect

- Mencatatkan kinerja aspek lingkungan seperti pada grafik berikut:



- Mengintensifkan penerapan kebijakan pembiayaan ramah lingkungan untuk nasabah di sektor-sektor industri dan menerapkan mitigasi risiko LST untuk sektor kelapa sawit.
- Merealisasikan beragam pelatihan keuangan berkelanjutan bekerja sama dengan WWF.

- Posted the following environmental aspects performance:

- Intensifying the implementation of environmentally friendly financing policies for customers in industrial sectors and implementing ESG risk mitigation for the palm oil sector.
- Realizing various sustainable finance trainings in collaboration with the WWF.



## Aspek Sosial Social Aspect

- Menyelenggarakan total 5.006 jam pelatihan atau 81,4 jam pelatihan/karyawan.
- Mengintensifkan pelatihan *Business Continuity Management*
- Merealisasikan program-program CSR: Beasiswa, Jaminan Sosial, Muamalat Sahabat, dan sebagainya, dengan dukungan dana investasi sosial sebesar Rp5,93 Miliar.
- Merealisasikan Program Literasi Keuangan secara daring, dengan total jumlah *views* 165.378.
- Menyelesaikan 98,85% keluhan pelanggan di tahun 2022.
- Mencatatkan score Indeks *Customer Satisfaction* Indeks sebesar 94,83% dan Net Promoter Score (NPS) 70,37%.

- Organized a total of 5,006 training hours or 81.4 training hours /employee.
- Intensifying Business Continuity Management training
- Realizing CSR programs: Scholarships, Social Security, Muamalat Sahabat, and others, with the support of social investment funds amounting to Rp5.93 Billion.
- Realizing the online Financial Literacy Program, with a total of 165,378 views.
- Resolve 98.85% of customer complaints in 2022.
- Posted 94.83% for Customer Satisfaction Index score and 70.37% for Net Promoter Score (NPS).



# Peristiwa Penting Keberlanjutan

## Significant Events in Sustainability



3 Februari | February

### Peluncuran Sharia Payment dan Muamalat Merchants Apps

Dengan Muamalat Merchants Apps, BMI dapat mengeluarkan QRIS, baik statis maupun dinamis yang dapat digunakan untuk seluruh aplikasi.

### Launch of Sharia Payment and Muamalat Merchants Apps

BMI can issue QRIS, both static and dynamic, using Muamalat Merchants Apps, which can be used for all applications.

24 Februari | February



### Customer Gathering Milad Muamalat Prioritas ke 5

Dalam rangka memperingati Milad Muamalat Prioritas ke-5, Bank mengadakan Customer Gathering dengan Nasabah Prioritas melalui online dikarenakan masih dalam masa PPKM. Bank mengundang Danu Sofwan, pemilik Radja Cendol dan Es Teh Indonesia.

### Muamalat's 5th Priority Milad Customer Gathering

Due to the ongoing PPKM period, the Bank held a Customer Gathering with Priority Customers via online to commemorate Muamalat's 5th Priority Milad. Danu Sofwan, the owner of Radja Cendol and Indonesian Ice Tea, was invited by the Bank.

28 Februari | February

### RUPS Luar Biasa

Rapat Umum Pemegang Saham Luar Biasa di Ballroom, Muamalat Tower, Jakarta.

### Extraordinary GMS

Extraordinary General Meeting of Shareholders at the Ballroom, Muamalat Tower, Jakarta.



24 Maret | March



### Kerja Sama dengan Baznas

Bank melakukan penandatanganan kerja sama dengan Baznas untuk meningkatkan ekosistem dan layanan zakat.

### Collaboration with Baznas

The bank signed a collaboration with Baznas to improve the zakat ecosystem and services.

26 April | April

### Peluncuran Rekening Tabungan Jamaah Haji (RTJH) di Aplikasi M-Din Bank Muamalat

Dengan fitur RTJH, nasabah dapat membayar pelunasan setoran awal atau pendaftaran porsi haji hanya melalui aplikasi M-Din.

### Launching of the Pilgrimage Savings Account (RTJH) in the Bank Muamalat M-Din Application

With the RTJH feature, customers can pay off the initial deposit or register for the portion of the Hajj only through the M-Din application.



**17 Mei | May**

**Halal bi halal MUI, BMI dan BPKH**

Bank bersama dengan BPKH mengadakan halal bihalal dengan Wakil Presiden, Ketua MPR, serta MUI, bertempat di Ballroom BJ Habibie, Muamalat Tower.

**Halal bi halal MUI, BMI and BPKH**

The Bank, in collaboration with BPKH, hosted a *halal bihalal* with the Vice President, Chairperson of the MPR, and MUI at the BJ Habibie Ballroom, Muamalat Tower.



**25 Mei | May**



**Peluncuran Prohajj Plus (ONH Plus)**

Bank mengundang nasabah prioritas dalam rangka *launching* kerja sama pembiayaan haji khusus di Surabaya. Dalam acara tersebut Bank Muamalat bekerja sama dengan PIHK Shafira.

**The launching of Prohajj Plus (ONH Plus)**

In the context of launching a special Hajj financing cooperation in Surabaya, the bank invites priority customers. Bank Muamalat collaborated with PIHK Shafira on this event.

**24 Juni | June**



**RUPS Tahunan dan RUPS Luar Biasa**

Bank menyelenggarakan Rapat Umum Pemegang Saham (RUPS) Tahunan dan RUPS Luar Biasa di Ball Room, Muamalat Tower, Jakarta.

**Annual GMS and Extraordinary GMS**

The Bank held an Annual General Meeting of Shareholders (GMS) and Extraordinary GMS at the Ballroom, Muamalat Tower, Jakarta.

**29 Agustus | August**



**Safari Haji BPKH**

Bank mengadakan silaturahim dengan KBFIU dan Kemenag. Safari tersebut juga dilaksanakan di beberapa kota, di antaranya Surabaya dan Semarang pada 1 September 2022, kemudian Makassar pada 29 September 2022.

**BPKH Hajj Safari**

Bank Muamalat has held friendly gathering with the KBFIU and the Ministry of Religion. The safari was held in several cities, including Surabaya and Semarang on September 1, 2022, and Makassar on September 29, 2022.



## 7 Oktober | October

### International Conference ISEF

Bank Muamalat diundang menjadi salah satu Panelis dalam 4<sup>th</sup> International Hajj Conference di JCC Senayan. Acara ini diselenggarakan bersamaan dengan Indonesia Sharia Economic Festival (ISEF). Acara ini juga dihadiri oleh perwakilan dari NAHCON.

### ISEF International Conference

Bank Muamalat was invited to be a panelist at the 4<sup>th</sup> International Hajj Conference, which was held at JCC Senayan. This event coincided with the Indonesia Sharia Economic Festival (ISEF). NAHCON representatives also attended the event.



## 29 November | November

### RUPS Luar Biasa

Bank melaksanakan Rapat Umum Pemegang Saham (RUPS) Luar Biasa di Ballroom, Muamalat Tower, Jakarta.

### Extraordinary GMS

The Bank held an Extraordinary General Meeting of Shareholders (GMS) at the Ballroom, Muamalat Tower, Jakarta.



## 10 November | November



### Customer Gathering WB

Bank menggelar "Market Outlook 2023" dengan mengusung tema "Digital Trend in Financial Institution". Kegiatan tersebut bertempat di Hotel The Westin dan dihadiri oleh Kepala Badan Pelaksana BPKH Fadlul Imansyah, Direktur Utama Bank Muamalat Indonesia Achmad K. Permana, Ekonom Senior dan Co. Founder & COO DOKU Nabilah Alsagoff.

### WB Customer Gathering

The Bank held "Market Outlook 2023" with the theme "Digital Trends in Financial Institutions". The activity was held at The Westin Hotel and was attended by Fadlul Imansyah, Head of the BPKH Implementing Agency, President Director Achmad K. Permana, Senior Economist and Co. Founder & COO DOKU Nabilah Alsagoff.

## 8 Desember | December



### Launching Muamalat Prioritas Kantor Cabang Buaran

Bank meluncurkan "Priority Center" baru di Kantor Cabang Buaran, Jakarta Timur, yang dihadiri Nasabah Prioritas.

### The launching of the Bank Muamalat Prioritas Buaran Branch Office

The Bank launched the new "Priority Center" in its Buaran Branch Office, East Jakarta, which attended by Priority Customers.



Bank Muamalat



# Penghargaan dan Sertifikasi

## Awards and Certifications

### Penghargaan Awards



1

2

3



4

5

6

**Infobank 5<sup>th</sup> Service Loyalty  
Engagement Awards 2022**  
17 Februari | February 2022  
Infobank x MRI

#### Kategori | Category

1. Peringkat I *Marketing* Bank Umum Syariah | Rank I Marketing Sharia Commercial Bank
2. Peringkat I *Satisfaction* (Kantor Cabang) Bank Umum Syariah | Rating I Satisfaction (Branch Office) Sharia Commercial Bank
3. Peringkat I *Satisfaction (Customer Service)* Bank Umum Syariah | Rating I Satisfaction (Customer Service) Sharia Commercial Bank
4. Peringkat I *Satisfaction (ATM)* Bank Umum Syariah | Rating I Satisfaction (ATM) of Sharia Commercial Banks
5. Peringkat I *Loyalty* Bank Umum Syariah | Rank I Loyalty Sharia Commercial Bank
6. Peringkat I *Engagement* Bank Umum Syariah | Rank I Engagement of Sharia Commercial Banks

### Infobank 11<sup>th</sup> Digital Brand Awareness 2022

7 April | April 2022  
Infobank x Isentia

#### Kategori | Category

1. Best Overall Bank Umum Syariah – Corporate Brand Peringkat II | Best Overall Sharia Commercial Bank – Corporate Brand Rank II
2. Best Overall Tabungan Bank Umum Syariah – Tabungan iB Hijrah Peringkat II | Best overall Sharia Commercial Bank Savings – iB Hijrah Savings Rank II
3. Best Overall KPR Bank Umum Syariah – KPR iB Hijrah Peringkat II | Best Overall Sharia Commercial Bank KPR - iB Hijrah KPR Rank II
4. Best Overall Kartu Debit Bank Umum Syariah – Share Debit Bank Muamalat Peringkat II | Best Overall Sharia Commercial Bank Debit Card – Bank Muamalat Share Debit Rank II
5. Peringkat I Bank Umum Syariah (KBMI) 1 – Asset Class > IDR25 Trillion | Rank I Sharia Commercial Bank (KBMI) 1 – Asset Class > IDR 25 Trillion
6. Tabungan Bank Umum Syariah – Tabungan iB Hijrah Peringkat I | Islamic Commercial Bank Savings - iB Hijrah Savings Rank I
7. The Best Digital Brand 2012 - 2022 – Bank Umum Syariah | The Best Digital Brand 2012 - 2022 - Sharia Commercial Bank



1

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7



#### IFN Awards 2021

26 Mei | May 2022

IFN

##### Kategori | Category

1. Best Islamic Bank in Indonesia
2. Indonesia Deal of The Year – Bank Muamalat Indonesia's IDR10- trillion restructuring
3. Restructuring Deal of The Year – Bank Muamalat Indonesia's IDR10 trillion restructuring



**Infobank 19<sup>th</sup> Banking Service Excellent Awards 2022**  
30 Juni | June 2022  
Infobank x MRI

##### Kategori | Category

1<sup>st</sup> Internet Banking Shariah Commercial Bank



**HC Award-VIII-2022**  
31 Agustus | August 2022  
Economic Review

##### Kategori | Category

1. The Best President Director- Commitment to Human Capital 2022
2. 3<sup>rd</sup> The Best Human Capital 2022



**Top Governance, Risk & Compliance Award 2022**  
6 September | September 2022  
Top Business

##### Kategori | Category

Top GRC Awards 2022 #3 Stars



**Indonesia Finance Award-V-2022**  
21 Oktober | October 2022  
Economic Review

##### Kategori | Category

- 1<sup>st</sup> The Best Finance Sharia Bank Public Company; Aset>10T



**Tempo Financial Award 2022**  
14 Desember | December 2022  
Tempo.co

##### Kategori | Category

The Best Bank In Digital Services



1

2

3

**BPKH Banking Award 2022**  
20 Desember | December 2022  
BPKH

##### Kategori | Category

1. Pertumbuhan Pendaftaran Haji Terbaik #2 | Best Hajj Registration Growth #2
2. Pendaftar Haji terbaik #2 | Best Hajj Registrant #2
3. Pendaftar Haji Millenial Terbaik #2 | Best Millennial Hajj Registrant #2

# Laporan Direksi

## Board of Directors Report



**Indra Faletahan**

Direktur Utama  
President Director



Kami mewujudkan komitmen untuk mendukung pencapaian tujuan keberlanjutan dengan menerapkan kebijakan pembiayaan berbasis Lingkungan, Sosial, dan Tata Kelola (LST) dan di saat bersamaan meningkatkan kompetensi seluruh jajaran dalam menjalankan kebijakan pembiayaan maupun kegiatan operasional perbankan ramah lingkungan. Kami juga mewujudkan komitmen mendukung tumbuh dan berkembangnya pengusaha mikro, kecil, dan menengah dengan mengembangkan dan menyediakan produk pembiayaan dan layanan yang sesuai kebutuhan mereka.

We deliver our commitment to supporting the achievement of sustainability goals by implementing Environmental, Social, and Governance (ESG)-based financing policies while increasing the competence of all personnel in implementing financing policies and environmentally friendly banking operations. We also deliver our commitment to supporting the growth and development of micro, small, and medium entrepreneurs by developing and providing financing products and services that suit their needs.

Assalamualaikum Warahmatullahi Wabarakatuh  
Bismillaahirrohmaanirrohiim

Alhamdulillaahi Rabbil Aalamin, Wa Shalatu Wa Salamu Ala Nabiyyina Muhammad,  
Wa Ala Aalihi Wa Shahibi 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, sehingga PT Bank Muamalat Indonesia Tbk dapat melalui tahun 2022 yang menjanjikan berbagai peluang dengan mencatatkan kinerja yang relatif baik. Seluruh perjalanan melalui tahun yang menghadirkan beragam peluang berkat berlanjutnya proses pemulihan perekonomian tersebut serta upaya partisipasi aktif mewujudkan tujuan keberlanjutan, kami sampaikan dalam Laporan Keberlanjutan PT Bank Muamalat Indonesia Tbk periode tahun 2022 ini.

**Dear Respected Shareholders and all Stakeholders of Bank Muamalat Indonesia,**

Alhamdulillah, praise be to Allah SWT, for it was because of His mercy and blessing to all of us that PT Bank Muamalat Indonesia Tbk ("the Bank" or "BMI") was able to navigate the prospective 2022 with quite a noticeable achievement. The 2022 Sustainability Report of PT Bank Muamalat Indonesia Tbk will present an overview of how we embarked on our journey in a year where opportunities gave themselves as the economic recovery process continued and as we took a more active part in realizing the Bank's sustainability goals.



## Laporan Direksi Board of Directors Report

Laporan Keberlanjutan ini merupakan Laporan ke-enam yang disampaikan guna memberi gambaran mengenai berbagai upaya yang kami jalankan guna mewujudkan komitmen dukungan Bank bagi pencapaian tujuan keberlanjutan. Kami bertekad kuat mewujudkan komitmen tersebut dengan merancang, melaksanakan dan mengevaluasi secara berkala Rencana Aksi Keuangan Berkelanjutan (RAKB), yang kini telah memasuki edisi ke-empat, sebagai wujud kepatuhan terhadap ketentuan POJK No.51/POJK.03/2017.

Kami meyakini kesamaan rumusan "*Sustainable Development Goals (SDGs)*" dengan aspirasi jangka panjang Bank sebagaimana disampaikan dalam Visi dan Misi Keberlanjutan Bank Muamalat Indonesia. Melalui penerapan RAKB tersebut, sekalipun masih harus mengatasi berbagai tantangan, kami akan mampu mewujudkan keseimbangan kinerja pada aspek ekonomi, sosial dan lingkungan, untuk generasi mendatang yang semakin baik.

### DINAMIKA PENERAPAN KEUANGAN BERKELANJUTAN

Terdapat beberapa kendala utama yang harus kami atasi dalam merealisasikan seluruh inisiatif strategis yang disampaikan dalam RAKB, mencakup:

- Keterbatasan pemahaman jajaran internal maupun pemangku kepentingan terhadap konsep keberlanjutan.
- Keterbatasan pemahaman mengenai pengenalan dan mitigasi risiko lingkungan.
- Belum adanya standar operasi maupun kebijakan yang mengintegrasikan pengelolaan risiko sosial sekaligus lingkungan dengan aspek operasional perbankan dan tata kelola terkait.
- Terbatasnya pertumbuhan ekonomi nasional akibat masih merebaknya pandemi COVID-19.

### STRATEGI PENCAPAIAN TUJUAN KEBERLANJUTAN

#### Tantangan Penerapan Keuangan Berkelanjutan [OJK E.5]

Setelah menjalankan program-program utama dalam RKAB selama ini, Bank masih dihadapkan pada beberapa tantangan mendasar, meliputi:

- Keterbatasan kompetensi jajaran dalam memahami konsep keberlanjutan, yang membuat realisasi program-program keuangan berkelanjutan belum optimal.

This Sustainability Report is the sixth yearly edition that we submitted to give an overview of the various tangible actions we've taken to realize the Bank's commitment to supporting the achievement of sustainability goals. We are determined to put this commitment to work by designing, executing, and periodically evaluating the Sustainable Finance Action Plan (RAKB), which has now entered its fourth edition, as a manifestation of our compliance with the provisions of POJK No.51/POJK.03/2017.

We believe that the Bank's long-term aspirations as stated in the Bank Muamalat Indonesia Sustainability Vision and Mission go hand in hand with formulating the "Sustainable Development Goals (SDGs)". With proper execution of the RAKB, we could balance the economic, social, and environmental aspects for better future generations despite the challenges of recent years.

### DYNAMICS OF SUSTAINABLE FINANCE IMPLEMENTATION

There are several key obstacles that we must overcome in realizing all the strategic initiatives presented in the RAKB, including:

- Limited understanding of internal ranks and stakeholders regarding the concept of sustainability.
- Limited understanding of environmental risk identification and mitigation.
- Lack of operational standard or policy that integrates social and environmental risk management with aspects of banking operations and related governance.
- Sluggish national economic growth due to the ongoing COVID-19 pandemic.

### STRATEGY FOR ACHIEVEMENT OF SUSTAINABILITY GOALS

#### Challenges Encountered in Implementing Sustainable Finance [OJK E.5]

Following the implementation of the essential programs under the RKAB so far, we have identified several fundamental challenges, such as:

- Limited understanding on the part of the respective personnel regarding the concept of sustainability, thus keeping us from running optimum sustainable finance programs

- Keterbatasan infrastruktur pendukung, yakni: aturan kebijakan, SOP maupun mekanisme pengawasan pelaksanaan program-program keuangan berkelanjutan.
- Keterbatasan sumber dana untuk merealisasikan program-program pembiayaan keuangan berkelanjutan.

Oleh karenanya, selain berfokus untuk merealisasikan berbagai program dukungan pencapaian tujuan keberlanjutan, kami tetap berfokus mengatasi berbagai tantangan internal tersebut, agar Bank mampu merespons dengan cepat perubahan kondisi usaha di tahun pelaporan maupun prospeknya ke depan, sebagaimana diuraikan pada bahasan berikut.

### Kondisi dan Peluang Usaha

Konsistensi program vaksinasi nasional yang membuat kasus penyebaran COVID-19 semakin melandai, bersamaan dengan implementasi Program Pemulihan Ekonomi Nasional (Program PEN) yang diluncurkan sejak tahun 2020 dibarengi konsistensi penerapan kebijakan makroprudential membuat pemulihian perekonomian Nasional terus berlangsung dengan baik. Konsistensi Pemerintah Indonesia dalam memperbaiki iklim berusaha, membangun infrastruktur konektivitas dan naiknya harga komoditas primer andalan membuat perekonomian kembali tumbuh dengan fundamental yang terus membaik. Perekonomian Indonesia di tahun 2022 tumbuh hingga sebesar 5,31%, naik dari 3,70% di tahun 2021 berkat menguatnya konsumsi domestik, disertai kembali surplusnya neraca perdagangan yang meningkat 53,96% dari tahun sebelumnya mencapai USD54,43 miliar. (BPS & BI).

Namun demikian, tahun 2022 juga ditandai dengan memburuknya kondisi geopolitik akibat terjadinya perang Rusia – Ukraina, memicu terjadinya krisis energi, membuat harga minyak bumi melonjak dan membuat inflasi global maupun nasional meningkat. Data BPS menunjukkan inflasi Indonesia melonjak menjadi sebesar 5,51% dari 1,87% di tahun sebelumnya, akibat adanya penyesuaian harga BBM karena terjadinya krisis energi skala global. Kondisi ini membuat berbagai negara, termasuk Indonesia, melakukan penyesuaian suku bunga rujukan. Selama tahun 2022, BI beberapa kali menaikkan suku bunga rujukan, 7 days repo, ke kisaran 5,50% dari 3,50% menyesuaikan dengan langkah *Federal Reserve Amerika (The Fed)* yang meningkatkan suku bunga rujukan dengan cukup agresif. Hal tersebut membuat nilai tukar rupiah melemah sebesar 8,78% menjadi senilai Rp15.652/USD dari level Rp14.278/USD di akhir tahun 2021.

- Inadequate supporting infrastructure such as policies, SOPs, and mechanisms for monitoring the implementation of sustainable finance programs.
- Limited sources of funds to realize sustainable finance financing programs.

So while we were preoccupied with running various support programs to accomplish the goals we had set for ourselves in sustainability, we also had to lay our focus on how to overcome these internal challenges to ensure that the Bank can respond quickly to changes in both the current reporting year and its future outlook, as we will elaborate on further.

### Business Condition and Opportunities

Consistency in the national vaccination program has slowed the spread of COVID-19, along with the implementation of the National Economic Recovery (PEN) program launched in 2020, as well as the consistent implementation of macroprudential policies, have supported the national economic recovery process. The consistency of the Government of Indonesia in improving the business climate and building connectivity infrastructure, coupled with higher prices of key commodities, has put the wheels of the economy back in motion on more solid fundamentals. The Indonesian economy in 2022 grew by 5.31%, compared to 3.70% in 2021, owing to the stronger domestic consumption, due partly to a 53.96% increase y-o-y in the surplus of the trade balance to USD54.43 billion. (BPS & BI).

However, 2022 was also marked by worsening geopolitical tension due to the Russia – Ukraine war that triggered an energy crisis and led to skyrocketing oil prices, and rising national and global inflation. BPS data shows that Indonesia's inflation in 2022 hiked drastically to 5.51% from 1.87% in the previous year, following the adjustment of fuel prices due to global energy crisis. Many countries, including Indonesia, were forced to adjust their benchmark interest rates upward. During 2022, BI increased its benchmark rate, the BI 7-Day Repo Rate, in several increments to around 5.50% from initially 3.50%, in line with The Fed's aggressive move to increase its benchmark rates. This weakened the rupiah exchange rate by 8.78% to Rp15,652/USD from Rp14,278/USD at the end of 2021.



## Laporan Direksi Board of Directors Report

Seiring dengan perbaikan kondisi perekonomian, *outstanding* kredit lembaga perbankan nasional mencatatkan kenaikan pertumbuhan sebesar 11,35% (YoY) dari pertumbuhan sebesar 3,87% menjadi sebesar Rp6.423,56 triliun dari senilai Rp5.768,6 triliun di akhir tahun 2021. Rasio CAR perbankan nasional tetap kuat, yakni sebesar 25,62% jauh di atas ketentuan Bank of International Settlement (BIS), dengan NPL bruto membaik, yakni 2,44% dari sebesar 3,00% di akhir tahun sebelumnya.

Aset perbankan nasional juga meningkat 9,90% (YoY) menjadi sebesar Rp11.113,32 triliun dari Rp10.112,30 triliun di akhir tahun sebelumnya, didukung oleh peningkatan saldo simpanan dana pihak ke 3 (DPK) yang naik 9,01% (YoY) dari Rp7.479,5 triliun menjadi sebesar Rp8.153,6 triliun selain didukung oleh naiknya *outstanding* kredit.

Sementara itu, perbankan syariah secara umum memberi gambaran yang lebih baik, mengingat seluruh indikator perkembangannya menunjukkan tingkat pertumbuhan yang lebih besar.

Total aset perbankan syariah (Bank Umum Syariah - BUS dan Unit Usaha Syariah – UUS) di tahun 2022 tumbuh 15,57% (YoY) menjadi senilai Rp782,10 triliun, dari sebesar Rp676,74 triliun di tahun sebelumnya. Perbankan syariah juga mencatatkan pertumbuhan saldo pembiayaan yang lebih tinggi, yakni naik sebesar 19,91% (YoY), menjadi sebesar Rp491,50 triliun dari Rp409,88 triliun di tahun sebelumnya. Hal ini juga didukung oleh pertumbuhan simpanan dana pihak ke-3 yang tumbuh 12,86% (YoY) menjadi senilai Rp606,06 triliun dari sebesar Rp536,99 triliun di tahun sebelumnya. Adapun rerata CAR perbankan syariah adalah 26,28%, membaik dari sebesar 25,71% di tahun sebelumnya dengan NPF Bruto rata-rata di kisaran 2,31%, membaik dari 2,57% di tahun 2021.

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

Selain meraih peluang dari berlanjutnya perbaikan kondisi perekonomian, pelaku usaha harus mewaspadai potensi berlanjutnya krisis energi akibat kondisi geopolitik dan meningkatnya intensitas bencana alam akibat perubahan iklim yang pada akhirnya memicu timbulnya masalah sosial. Kondisi terkini tersebut membuat berbagai negara dalam forum COP 27, November 2022, menyepakati mekanisme

In parallel with improved economic conditions, outstanding loans from the national banking institutions posted a growth of 11.35% (YoY) from an increase of 3.87% to Rp6,423.45 trillion from Rp5,768.6 trillion at the end of 2021. The national banking CAR remained strong, which stood at 25.62%, far exceeding the provisions of the Bank of International Settlement (BIS), with improving gross NPL, namely 2.44% from 3.00% at the end of the previous year

National banking assets also increased by 9.90% (YoY) to Rp11,113.32 trillion from Rp10,112.30 trillion at the end of the previous year, supported by an increase in the balance of third-party funds (DPK) which increased by 9.01% (YoY) from Rp7,479.5 trillion to Rp8,153.6 trillion, in addition to being supported by an increase in outstanding loans.

Meanwhile, sharia banking in general provides a better portrayal, given that all of its development indicators indicate a higher growth rate

Total assets of sharia banking (Sharia Commercial Banks - SCB and Sharia Business Units - SBU) in 2022 grew by 15.57% (YoY) to Rp782.10 trillion, from Rp676.74 trillion in the previous year. Sharia banking also posted a higher growth in financing balances, which increased by 19.91% (YoY), to Rp491.50 trillion from Rp409.88 trillion in the previous year. This was also supported by the growth of third party deposits, grew 12.86% (YoY) to Rp606.06 trillion from Rp536.99 trillion last year. The average CAR of sharia banking stood at 26.28%, an improvement from 25.71% in the previous year with an average gross NPF in the range of 2.31%, an improvement from 2.57% in 2021.

All these developments indicate that Indonesia will continue to improve its economy, providing BMI with enormous opportunities to deliver even better in the next year.

In addition to seizing opportunities from the continued improvement in economic conditions, like every other business we must be aware of the persistent energy crisis due to geopolitical tension and the increasing intensity of natural disasters due to climate change which will eventually trigger social problems. With this somewhat unnerving outlook, countries at the COP 27 forum in

pemberian bantuan dana bagi negara-negara yang terdampak bencana akibat perubahan iklim selain bantuan dan bagi program perbaikan kondisi lingkungan di negara-negara berkembang.

Perkembangan terakhir tersebut semakin memacu kami untuk mengatasi berbagai tantangan dalam menerapkan konsep keuangan berkelanjutan, sehingga dapat memaksimalkan potensi pertumbuhan sekaligus mendukung pencapaian tujuan keberlanjutan, baik melalui Inisiatif Keuangan Berkelanjutan Indonesia (IKBI), maupun melalui peningkatan kualitas implementasi program-program dalam RAKB Bank Muamalat Indonesia.

### **Strategi Keberlanjutan**

Dalam rangka memaksimalkan potensi pertumbuhan dan mengoptimalkan hasil penerapan RAKB, kami menerapkan langkah-langkah strategis yang akan terus dijalankan secara simultan, yakni:

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

Kami juga telah memperkuat struktur modal melalui pelaksanaan *rights issue*, sehingga Bank Muamalat Indonesia, kini dan ke depan memiliki landasan yang lebih kokoh untuk meraih peluang pertumbuhan terbaik dan meningkatkan kinerjanya.

### **KINERJA KEBERLANJUTAN**

#### **Kinerja dan Kontribusi di Bidang Ekonomi**

Berkat implementasi strategi yang dijalankan dengan penuh kehati-hatian, kami mencatatkan kenaikan total aset 4,18% menjadi Rp61,4 triliun dari Rp58,90 triliun di tahun 2022, didukung oleh naiknya ekuitas sebesar 30,5% menjadi senilai Rp5,20 triliun dari Rp3,98 triliun, sementara dana pihak ketiga nasabah hanya menurun sebesar 1,55% dari Rp46,87 triliun menjadi senilai Rp46,14 triliun. Sementara *outstanding pembiayaan* yang kami berikan di tahun 2022 meningkat 4,3% menjadi Rp18,82 triliun dari sebesar Rp18,04 triliun di tahun 2021, dengan NPF nett tercatat sebesar 0,86%.

Kami mencatatkan Laba Sebelum Pajak (PBT) sebesar Rp52,0 miliar dari Rp12,51 miliar, dengan laba bersih meningkat 315,55% (oy) menjadi sebesar Rp26,58 miliar dari Rp8,93

November 2022 have agreed to give financial assistance to the affected countries, in addition to aid for programs to improve environmental conditions in developing countries.

This latest outlook has further prompted us to overcome various challenges we encountered as we were applying the concept of sustainable finance to maximize growth potential while being supportive of the achievement of sustainability goals, both through the Indonesian Sustainable Finance Initiative (IKBI), and by improving the quality of program implementation in Bank Muamalat Indonesia's RAKB.

### **Sustainability Strategy**

To maximize growth potential and work our RAKB for more optimum results, we are simultaneously making and will continue to make the following strategic steps:

1. Increasing the Capability of Human Resources (HR);
2. Policy and Procedure Synergy including Technology Development;
3. Development of Banking Products and Services; and
4. Periodic Monitoring and Evaluation

We have also strengthened our capital structure through a rights issue to ensure Bank Muamalat Indonesia is run on a more solid foundation to best capture growth opportunities and improve performance for now and into the future.

### **SUSTAINABILITY PERFORMANCE**

#### **Economic Performance and Contribution**

Due to the strategy implementation, which is carried out prudently, we posted an increase of 4.18% in total assets to Rp61.4 trillion from Rp58.90 trillion in 2022, supported by an increase in equity of 30.5% to Rp5.20 trillion from Rp3.98 trillion, while customer third party funds only decreased by 1.55% from Rp46.87 trillion to Rp46.14 trillion. Meanwhile, the outstanding financing that we provided in 2022 increased by 4.3% to Rp18.82 trillion from Rp18.04 trillion in 2021, with a net NPF of 0.86%.

We posted Rp52.0 billion in Profit Before Tax (PBT) from Rp12.51 billion, with net profit increasing by 315.55% (oy) to Rp26.58 billion from Rp8.93 billion in 2021, subsequently



## Laporan Direksi Board of Directors Report

miliar di tahun 2021, sehingga rasio *Return on Asset* (ROA) menjadi sebesar 0,09% dari 0,02% dan *Return on Equity* (ROE) sebesar 0,53% dari 0,20%.

Kami menunjukkan komitmen untuk mendistribusikan perolehan nilai ekonomi kepada pemilik properti yang disewa, penyedia jasa *leasing* kendaraan, *fee* untuk sistem TI yang digunakan dan berbagai biaya operasional lain, total senilai Rp454,69 miliar dari Rp470,32 miliar, selain mendistribusikan biaya dana bagi hasil syirkah kepada penyandang dana sebesar Rp1,43 triliun dari Rp1,37 triliun di tahun 2021. Kami juga berkontribusi langsung kepada pendapatan negara melalui pembayaran pajak maupun retribusi lainnya sebesar Rp25,42 miliar, naik 252,0% dari Rp7,22 miliar di tahun sebelumnya.

Pada aspek ekonomi ini, kami menunjukkan kontribusi signifikan lain dalam bentuk perluasan akses layanan perbankan berbasis teknologi informasi, yakni Muamalat DIN maupun peningkatan akses layanan lainnya.

### Kinerja Sosial Kemasyarakatan

Kami tetap mendukung upaya pencegahan dan penanggulangan pandemi COVID-19 dengan merealisasikan program vaksinasi massal booster ke-1 maupun ke-2 secara mandiri maupun dalam kerangka kerja sama dengan para pihak terkait, seperti SatGas COVID-19 baik ditingkat Pemerintah Pusat maupun Pemerintah Daerah. Kami bersyukur, bahwa kesuksesan program vaksinasi telah membuat tingkat penyebaran terus melandai, sehingga pada akhir tahun 2022 pemberlakuan kebijakan PPKM dihentikan.

Kami tetap merealisasikan program-program CSR reguler, seperti: pemberian Beasiswa, Jaminan Sosial, Muamalat Sahabat dan sebagainya, dengan dukungan dana investasi sosial sebesar Rp5,93 miliar dari senilai Rp7,78 miliar di tahun sebelumnya.

Kami menunjukkan konsistensi dalam menyelenggarakan program literasi keuangan dan perbankan guna mendukung program inklusi keuangan secara daring dan melalui kanal-kanal media sosial ternama, yang secara keseluruhan berhasil mendapatkan hingga 165.378 views, meningkat dari pencapaian tahun 2021 yang mencapai 103.760 views. Kami bersyukur, upaya bersama tersebut membuat angka

the Return on Assets (ROA) ratio was 0.09% from 0.02% and Return on Equity (ROE) was 0.53% from 0.20%.

We demonstrated our commitment to distributing the economic value to owners of the rented properties, vehicle leasing service providers, fees for the IT systems used, and various other operational costs, with a total of Rp454.69 billion from Rp470.32 billion, in addition to distributing syirkah profit-sharing proceeds to funders in the amount of Rp1.43 trillion from Rp1.37 trillion in 2021. We also contributed directly to state revenues through the payment of taxes and other levies in the amount of Rp25.42 billion, an increase of 252.0% from Rp7.22 billion in the previous year.

In the economic aspect, we made another significant contribution as we broaden access to both our information technology-based banking services (Muamalat DIN) and some other services.

### Social Performance

We continue to support the COVID-19 pandemic prevention and control measures by organizing the 1st and 2nd booster mass vaccination programs independently or in cooperation with related parties, such as the COVID-19 Task Force at both the Central Government and Regional Government levels. We are grateful to see the successful vaccination program as covid infection moved along a downslope curve, eventually enabling the government to lift the people mobility restriction (PPKM) policy at the end of 2022.

We continued to run our routine CSR programs, such as scholarships, social security, Muamalat Sahabat and other programs, with total social investment funds reaching Rp5.93 billion, compared with Rp7.78 billion in the previous year.

With consistency, we ran our financial and banking literacy programs to support financial inclusion programs through both online platforms and well-known social media channels, where we achieved 165,378 views, an increase from what we gained in 2021 with 103,760 views. We were grateful that in 2022, this joint effort resulted in a financial literacy index score of 49.68% and a financial inclusion index

indeks literasi keuangan sesuai hasil Survei Nasional Literasi Keuangan (SNLIK) Otoritas Jasa Keuangan (OJK) di tahun 2022 mencapai 49,68% dan indeks inklusi keuangan sebesar 85,10%, meningkat dari angka indeks di tahun 2019 yang yang masing-masing adalah 38,03% dan 76,19%.

### Kinerja Lingkungan

Melalui inisiatif IKBI, kami semakin aktif mengkampanyekan penerapan pembiayaan perbankan yang ramah lingkungan. Kami mengintensifkan penerapan kebijakan maupun prosedur *due-diligence* mitigasi risiko LST pada pembiayaan korporasi agar sesuai dengan tujuan keberlanjutan. Kami terus berupaya meningkatkan portofolio pembiayaan ramah lingkungan pada sektor-sektor lain, terutama pengembangan pemanfaatan energi baru dan terbarukan, selain pada sektor kelapa sawit.

Kami juga semakin intensif menerapkan konsep *green banking* melalui penerapan inisiatif kegiatan operasional ramah lingkungan, mencakup diantaranya: larangan penyediaan minuman dalam kemasan, penggunaan lampu-lampu hemat energi, minimalisasi partisi *blocking* dan sebagainya.

Berbagai inisiatif operasional tersebut membuat konsumsi energi listrik tetap terjaga, kendati kegiatan operasional di kantor pusat kembali meningkat mengiringi membaiknya kondisi pandemi, tercermin dari besaran intensitas konsumsi energi yang terjaga sebesar 0,84 Gjoule/M2 dari 0,80 Gjoule/M2 di tahun sebelumnya dengan intensitas emisi GRK sebesar 0,20 Ton CO<sub>2</sub> eq/M2. Kami juga berhasil menurunkan volume konsumsi kertas maupun timbulan limbah dari kegiatan operasional.

### PERBAIKAN LINGKUNGAN KERJA DAN PENINGKATAN KOMPETENSI SDM

Kami senantiasa melibatkan peran Serikat Pekerja BMI, yakni Syarikat Pejuang Muamalat (SP Muamalat) sebagai mitra diskusi yang konstruktif dalam menetapkan berbagai kebijakan pengelolaan SDM. Kemudian, sebagai wujud komitmen peningkatan kompetensi SDM, di tahun 2022, kami merealisasikan berbagai jenis program pelatihan dan pengembangan dengan rata-rata jam pelatihan 81,4 jam per karyawan dari 72,4 jam per karyawan di tahun 2021.

score of 85.10%, according to the National Financial Literacy Survey (SNLIK) of the Financial Services Authority (OJK), and showing an improvement from indexes of 38.03% and 76.19%, respectively, last scored back in 2019.

### Environmental Performance

Through the IKBI initiative, we became more active in campaigning for the application of eco-friendly banking financing. We are intensifying the implementation of ESG risk mitigation due-diligence policies and procedures in corporate financing to comply with sustainability objectives. We continue to expand our eco-friendly financing portfolio in other sectors, especially the development of new and renewable energy, in addition to the palm oil sector.

We also intensified the application of the green banking concept through the implementation of eco-friendly operational activity initiatives where e.g. we stopped using bottled beverages for hospitality purposes, started using energy-saving lamps, and minimized partition blocking, along with other green actions.

With these operational initiatives, we were able to control our electricity consumption although improved post-pandemic situation restored vibrancy in our head office, as reflected in the controlled energy consumption intensity at 0.84 Gjoule/M2 from 0.80 Gjoule/M2 in the previous year with GHG emission intensity of 0.20 Ton CO<sub>2</sub> eq/M2. We have also reduced paper consumption and waste generation from operational activities.

### IMPROVEMENT OF WORK ENVIRONMENT AND INCREASE OF HR COMPETENCY

We always involve the role of BMI worker union, the Syarikat Pejuang Muamalat (SP Muamalat), as our constructive discussion partner every time there is a need for human resource management policy changes. In 2022, as another way to put to work our commitment to enhance HR competencies, we ran various types of training and development programs with an average training hour of 81.4 hours per employee from 72.4 hours in 2021.



## Laporan Direksi Board of Directors Report

Kami mengiringi upaya peningkatan kompetensi tersebut dengan melakukan penilaian kinerja terhadap seluruh karyawan berdasarkan *Key Performance Indicator* secara berkala dan mempromosikan kenaikan jabatan bagi mereka yang berkinerja istimewa.

Kami juga terus menunjukkan konsistensi dalam menyelenggarakan beragam pelatihan khusus mengenai konsep keuangan berkelanjutan agar para karyawan dapat turut mendukung realisasi program-program keberlanjutan dalam RAKB.

### PENINGKATAN KUALITAS TATA KELOLA

Kami terus melakukan perbaikan kualitas implementasi prinsip-prinsip dasar tata kelola perusahaan yang baik. Selain meninjau dan memperbaiki berbagai kebijakan, sistem dan prosedur operasional agar sesuai dengan praktik-praktik GCG terkini, termasuk pemenuhan ketentuan dalam ASEAN Governance Scorecard, kami juga secara berkala melakukan penilaian mandiri terhadap kualitas penerapan prinsip GCG dan menjalankan rekomendasi perbaikan yang disampaikan.

Pada tahun 2022, kami melakukan penyesuaian AD/ART dengan peraturan yang berlaku selain melakukan perubahan kepengurusan di tingkat Dewan Komisaris maupun Direksi yang diputuskan melalui penyelenggaraan 1 kali RUPST dan 3 kali RUPSLB.

Kami juga senantiasa meningkatkan kualitas pengelolaan risiko, dengan memasukan pengelolaan dampak sosial dan lingkungan dalam pengenalan, pengelolaan dan mitigasi risiko, memperkuat infrastruktur aturan internal dan membenahi struktur organisasi dengan menambahkan beberapa fungsi yang relevan dengan pencapaian tujuan keberlanjutan.

We paired these competency improvement efforts with periodic evaluation of the performance of all employees based on Key Performance Indicators and by giving promotion to employees with outstanding work achievement.

We have also been very consistent in organizing various special trainings on the concept of sustainable finance so the employees will become more equipped as they participate in realizing sustainability programs in the RAKB.

### IMPROVEMENT IN GOVERNANCE QUALITY

We continue to improve the way we apply the basic principles of good corporate governance. Besides reviewing and improving various policies, systems and operational procedures to comply with the latest GCG practices, including compliance with the provisions in the ASEAN Governance Scorecard, we also make GCG self-assessments and follow up all the recommendations for improvements.

In 2022, we made some adjustments to the Bank's Articles of Associations to all regulatory provisions, as well as changes to the composition of the Board of Commissioners and the Board of Directors based on the decisions of the Bank's AGMS and EGMS, which respectively were held 1 and 3 times.

We further improved the quality of risk management, by incorporating social and environmental impact management into risk recognition, management and mitigation measures, strengthening internal regulatory infrastructure, and improving organizational structure by adding relevant functions to achieving sustainability goals.

## APRESIASI DAN PENUTUP

Kami meyakini seluruh upaya yang telah dilakukan sepanjang tahun 2022 tersebut memberi penegasan kepada para pemangku kepentingan mengenai kuatnya komitmen seluruh jajaran Bank Muamalat Indonesia dalam mendukung pencapaian tujuan keberlanjutan dan pemenuhan harapan para pemangku kepentingan.

Sebagai penutup, atas nama seluruh jajaran Bank Muamalat Indonesia, izinkan kami 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, kami sungguh-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.

## APPRECIATION AND CLOSING

We believe that all the efforts we made throughout 2022 gave reaffirmation to the stakeholders about the strong commitment of Bank Muamalat Indonesia's entire management team in supporting the achievement of sustainability goals while meeting their aspirations.

In closing, on behalf of everyone here at Bank Muamalat Indonesia, please allow us to express our highest appreciation and deepest gratitude to all parties involved in developing our sustainable finance programs. We do hope that with disciplined implementation of sustainability programs as have been outlined in the Bank's RAKB, we can create a synergistic financial industry with all our stakeholders in Indonesia, and realize the economy of the ummah through an Islamic financial ecosystem that reflects the concept of sustainable banking towards prosperity while improving the quality of our shared environment.

**Wassalamualaikum Warahmatullahi Wabarakatuh,**

Hormat kami Best regards,



**Indra Faletahan**

Direktur Utama

President Director

# Direksi dan Pejabat Eksekutif Senior

## Board of Directors and Senior Executive Officers



**Hery Syafril**  
Direktur Risiko Bisnis Pembiayaan  
Financing Business Risk Director

**Indra Falatehan**  
Direktur Utama  
President Director

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



**Wahyu Avianto**  
Direktur Operasi dan Digital  
Operation and Digital Director

**Suhendar**  
Direktur Keuangan  
dan Strategi  
Finance and Strategy  
Director

**Irvan Yulian Noor**  
Senior Executive  
Vice President (SEVP)  
Enterprise Banking

**Riksa Prakoso**  
Senior Executive  
Vice President (SEVP)  
Human Capital



# Surat Pernyataan Dewan Komisaris tentang Tanggung Jawab atas Laporan Keberlanjutan 2022 PT Bank Muamalat Indonesia Tbk

Statement of the Board of Commissioners  
regarding Responsibility for the 2022 Sustainability Report of  
PT Bank Muamalat Indonesia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Muamalat Indonesia Tbk tahun 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan dimaksud.

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 18 April 2023

We, the undersigned, hereby declare that all information in the 2022 Sustainability Report of PT Bank Muamalat Indonesia Tbk has been fully disclosed and we are solely responsible upon the accuracy of all contents of the Sustainability Report.

This statement is made truthfully.

Jakarta, April 18, 2023

**Dewan Komisaris**  
Board of Commissioners

**Amin Said Husni**

Komisaris Independen  
Independent Commissioner

**Sartono**

Komisaris Independen  
Independent Commissioner

**Andre Mirza Hartawan**

Komisaris  
Commissioner

# **Surat Pernyataan Direksi tentang Tanggung Jawab atas Laporan Keberlanjutan 2022 PT Bank Muamalat Indonesia Tbk**

**Statement of the Board of Directors  
regarding Responsibility for the 2022 Sustainability Report of  
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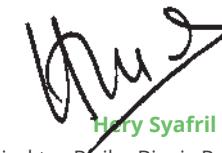
Jakarta, April 18, 2023

**Direksi**  
Board of Directors



**Indra Falatehan**

Direktur Utama  
President Director



**Hery Syafril**

Direktur Risiko Bisnis Pembiayaan  
Financing Business Risk Director



**Karno**

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



**Wahyu Avianto**

Direktur Operasi dan Digital  
Operations and Digital Director



**Suhendar**

Direktur Keuangan dan Strategi  
Finance and Strategy Director



# Tentang Bank Muamalat

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# Identitas Perusahaan [GRI 2-1]

## Company Identity [GRI 2-1]

# Bank Muamalat

Pertama Murni Syariah

|  | Nama<br>Name |  | Nama Panggilan<br>Initial Name |  | Bidang Usaha<br>Line of Business |
|--|--------------|--|--------------------------------|--|----------------------------------|
|--|--------------|--|--------------------------------|--|----------------------------------|

**PT Bank  
Muamalat  
Indonesia Tbk**

**Bank Muamalat  
Indonesia (BMI)**

Perbankan Syariah  
Sharia Banking



### 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

|                                  |   |         |
|----------------------------------|---|---------|
| • Badan Pengelola Keuangan Haji  | : | 82,65%  |
| • Ir. Andre Mirza Hartawan, MBA  | : | 5,19%   |
| • Apiani                         | : | 2,48%   |
| • Reza Rhenaldi Syaiful          | : | 2,19%   |
| • Dewi Monita                    | : | 2,18%   |
| • Islamic Development Bank       | : | 2,04%   |
| • Masyarakat (masing-masing <5%) | : |         |
| Public (each <5%)                | : | 3,26%   |
| <b>Total</b>                     | : | 100,00% |



### Tanggal Pendirian Date of Establishment

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



### Modal Dasar Authorized Capital

Rp5.600.000.000.000



### Modal Ditempatkan Issued Capital

Rp2.297.736.324.210



### Jumlah Karyawan Tahun Buku Number of Employees for the Financial Year

**2.480** orang/persons



### Sekretaris Perusahaan Corporate Secretary

corporate.affairs@bankmuamalat.co.id



### 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  
Email : investor.relations@bankmuamalat.co.id

**Call Center SalaMuamat**  
1500016



### 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 dan Media Sosial Website and Social Media

www.bankmuamalat.co.id

#### Media Sosial | Social Media

Facebook : BankMuamatIndonesia  
Twitter : @BankMuamat  
Instagram : @bank.muamat  
YouTube : Bank Muamat



### Jaringan Layanan Network of Services

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

|                                               |   |         |
|-----------------------------------------------|---|---------|
| • Kantor Cabang   Branch Offices              | : | 80      |
| • Kantor Cabang Pembantu   Sub-Branch Offices | : | 128     |
| • Kantor Kas   Cash Offices                   | : | 27      |
| ATM                                           | : | 564     |
| Mobile Branch                                 | : | 55      |
| ATM Bersama                                   | : | ±77.000 |
| ATM Prima   Prima ATM                         | : | ±90.000 |



### 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  
E-mail : info@bankmuamalat.co.id



### Entitas Asosiasi dan Afiliasi Associates and Affiliates

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



### Anggaran Dasar Terkini Most Recent Articles of Association

Akta No. 21 tanggal 9 Desember 2022 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan pemberitahuan atas perubahan anggaran dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 14 Desember 2022 No. AHU-AH.01.03-0326274.

Deed No. 21 dated December 9, 2022 made before Notary Ashoya Ratam, S.H. M.Kn, and notification of the amendment to its articles of association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated December 14, 2022 No. AHU-AH.01.03-0326274.



# Sekilas Bank Muamalat Indonesia

## Bank Muamalat Indonesia at a Glance

PT Bank Muamalat Indonesia Tbk (BMI) ("BMI", "Bank") merupakan bank pertama di Indonesia yang menggunakan konsep perbankan secara Syariah. Perseroan didirikan berdasarkan Akta Pendirian No. 1 tanggal 1 November 1991 Masehi atau 24 Rabiul Akhir 1412 Hijriah, dibuat dihadapan Yudo Paripurno, SH, 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.

Anggaran Dasar Bank telah beberapa kali mengalami perubahan sebagaimana terakhir perubahan Anggaran Dasar yang dirumuskan pada Akta No. 21 tanggal 09 Desember 2022 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan pemberitahuan atas perubahan anggaran dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 14 Desember 2022 No. AHU-AH.01.03-0326274.

BMI didirikan atas gagasan dari Majelis Ulama Indonesia (MUI), Ikatan Cendekiawan Muslim Indonesia (ICMI) dan pengusaha muslim yang kemudian mendapat dukungan dari Pemerintah Republik Indonesia. Perseroan mulai beroperasi tanggal 1 Mei 1992/27 Syawal 1412 H dan tanggal tersebut juga ditetapkan sebagai hari lahir Perseroan. Perseroan memperoleh izin untuk beroperasi sebagai bank umum berdasarkan Surat Keputusan Menteri Keuangan RI Nomor 1223/MK.013/1991 tanggal 5 November 1991 dan Surat Keputusan Menteri Keuangan Republik Indonesia No. 430/KMK.013/1992 tentang Pemberian Izin Usaha Perseroan di Jakarta tanggal 24 April 1992, sebagaimana diubah dengan Surat Keputusan Menteri Keuangan No. 131/KMK.017/1995 tentang Perubahan Keputusan Menteri Keuangan No. 430/KMK.013/1992 tentang Pemberian Izin Usaha Perseroan tanggal 30 Maret 1995 yang dalam keputusannya memberikan izin kepada Perseroan untuk dapat melakukan usaha sebagai bank umum berdasarkan prinsip syariah.

Bank Muamalat merupakan perusahaan publik yang sahamnya tidak tercatat di Bursa Efek Indonesia (BEI) dan secara resmi beroperasi sebagai Bank Devisa sejak tanggal 27 Oktober 1994 berdasarkan Surat Keputusan Direksi Bank Indonesia No. 27/76/KEP/DIR tentang Penunjukan PT Bank Muamalat Indonesia Menjadi Bank Devisa tanggal

PT Bank Muamalat Indonesia Tbk (BMI) ("BMI", "Bank") is Indonesia's first Sharia banking institution. The Company was established based on the Deed of Establishment No. 1 dated November 1, 1991 AD or 24 Rabiul Akhir 1412 Hijriah, made before Yudo Paripurno, SH, Notary, in Jakarta. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia by Decree No. C2-2413. HT.01.01 of 1992 dated March 21, 1992, and registered at the Central Jakarta District Court on March 30, 1992, under No. 970/1992 and published in the State Gazette of the Republic of Indonesia No. 34 dated April 28, 1992, supplement No. 1919A.

The Bank's Articles of Association have been amended several times, with the most recent amendment formulated in Deed No. 21 dated December 09, 2022 before Notary Ashoya Ratam, S.H. M.Kn, and notification of the amendment to the articles of association received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated December 14, 2022 No. AHU-AH.01.03-0326274.

BMI was founded on the idea of the Indonesian Ulema Council (MUI), the Indonesian Muslim Scholars Association (ICMI), and Muslim entrepreneurs who later received support from the Government of the Republic of Indonesia. The Company commenced operations on May 1, 1992/27 Shawwal 1412 H and the date was also designated as the Company's birthday. The Company obtained permission to operate as a commercial bank based on the Decree of the Minister of Finance of the Republic of Indonesia No. 1223/ MK.013/1991 dated November 5, 1991 and Decree of the Minister of Finance of the Republic of Indonesia No. 430/ KMK.013/1992 on the Granting of Business License of the Company in Jakarta dated April 24, 1992, as amended by the Decree of the Minister of Finance No. 131/KMK.017/1995 concerning Amendments to the Decree of the Minister of Finance No. 430/KMK.013/1992 concerning the Granting of Business License of the Company dated March 30, 1995 which in its decision permitted the Company to be able to conduct business as a commercial bank based on sharia principles.

Bank Muamalat is a public corporation whose shares are not listed on the Indonesia Stock Exchange (IDX). It has been operating as a Foreign Exchange Bank since October 27, 1994, based on the Decree of the Board of Directors of Bank Indonesia No. 27/76/KEP/DIR concerning the Appointment of PT Bank Muamalat Indonesia as a Foreign Exchange Bank

27 Oktober 1994. Berdasarkan Surat Keputusan Menteri Keuangan No. S-79/MK.03/1995 tanggal 6 Februari 1995, Perseroan secara resmi ditunjuk sebagai Bank Devisa Persepsi Kas Negara.

Berdasarkan Surat Keputusan Menteri Keuangan No. S-9383/MK.5/2006 tanggal 28 Desember 2006, Perseroan memperoleh status Bank Persepsi yang mengizinkan Perseroan untuk menerima setoran-setoran pajak. Kemudian pada tanggal 25 Juli 2013, Perseroan telah menjadi peserta program penjaminan Lembaga Penjamin Simpanan sebagaimana tercantum dalam Surat Lembaga Penjamin Simpanan No. S.617/DPMR/VII/2013 perihal Kepesertaan Lembaga Penjamin Simpanan. Perseroan lalu ditetapkan sebagai Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Haji berdasarkan Surat Keputusan Badan Pengelola Keuangan Haji No. 4/BPKH.00/2018 tanggal 28 Februari 2018.

BMI terus berinovasi dengan mengeluarkan produk-produk keuangan syariah seperti Sukuk Subordinasi Mudharabah, Asuransi Syariah (Asuransi Takaful), Dana Pensiu Lembaga Keuangan Muamalat (DPLK Muamalat) dan *multifinance* syariah (Al-Ijarah Indonesia Finance) yang seluruhnya menjadi terobosan baru di Indonesia. Selain itu, produk Shar-e yang diluncurkan pada 2004 merupakan tabungan instan pertama di Indonesia.

Produk Shar-e Gold Debit Visa yang diluncurkan pada 2011 berhasil 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. Seiring kapasitas Bank yang semakin besar dan diakui, BMI 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 235 kantor layanan termasuk 1 (satu) kantor cabang di Malaysia. Operasional Bank juga didukung oleh jaringan layanan yang luas berupa 564 unit ATM Muamalat, 120.000 jaringan ATM Prima, 77.000 ATM Bersama, dan 55 unit Mobil Kas Keliling.

dated October 27, 1994. Based on the Decree of the Minister of Finance No. S-79/MK.03/1995 dated February 6, 1995, the Company was officially appointed as a State Treasury Perception Foreign Exchange Bank.

Based on the Decree of the Minister of Finance No. S-9383/MK.5/2006 dated December 28, 2006, the Company obtained the Perception Bank status, allowing the Company to receive tax deposits. Then on July 25, 2013, the Company became a participant of the Deposit Insurance Corporation guarantee program as stated in the Deposit Insurance Corporation Letter No. S.617/DPMR/VII/2013 regarding the Participation of Deposit Insurance Corporation. The Company was then designated as the Hajj Deposit Receiving Bank based on the Decree of the Hajj Financial Management Agency No. 4/BPKH.00/2018, dated February 28, 2018.

BMI continues to innovate by introducing new sharia financial products such as Mudharabah Subordinated Sukuk, Sharia Insurance (Takaful Insurance), Pension Fund of Muamalat Financial Institution (DPLK Muamalat), and Sharia Multifinance (Al-Ijarah Indonesia Finance), all of which are breakthrough products in Indonesia. Furthermore, the Bank's Shar-e, launched in 2004, is the first instant savings in Indonesia.

The Shar-e Gold Debit Visa, launched in 2011, was awarded by the Indonesian Museum of Records (MURI) as the first Sharia Debit Card with chip technology in Indonesia, as well as e-channel services, including internet banking, mobile banking, ATM, and cash management. All of these products pioneering sharia products in Indonesia, marking important milestones in the Islamic banking industry. As the Bank's capacity became larger and gained more recognition, BMI continued to expand its branch office network not only throughout Indonesia, but also overseas. In 2009, the Bank obtained permission to open a branch office in Kuala Lumpur, Malaysia, becoming the first bank in Indonesia and the only one to realize business expansion in Malaysia. To date, the Bank has 235 service offices including 1 (one) branch office in Malaysia. An extensive service network of 564 Muamalat ATM units, 120,000 ATM Prima, 77,000 ATM Bersama networks, and 55 Mobile Cash Cars supports the Bank's operations.



BMI telah 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, BMI beroperasi bersama beberapa entitas asosiasi dan afiliasinya yaitu Al-Ijarah Indonesia Finance (ALIF) yang memberikan layanan pembiayaan syariah, (DPLK Muamalat) yang memberikan layanan dana pensiun melalui Dana Pensiun Lembaga Keuangan, Muamalat Institute yaitu lembaga yang mengembangkan, mensosialisasikan dan memberikan pendidikan mengenai sistem ekonomi syariah kepada masyarakat, dan Baitulmaal Muamalat yang memberikan layanan untuk menyalurkan dana Zakat, Infak, dan Sedekah (ZIS).

## INFORMASI PERUBAHAN NAMA

Sesuai dengan akta pendirian yakni Akta No. 1 tanggal 1 November 1991 Masehi atau 24 Rabiul Akhir 1412 H, dibuat di hadapan Yudo Paripurno, S.H., Notaris, di Jakarta, BMI didirikan dengan nama PT Bank Muamalat Indonesia. Kemudian, merujuk pada merujuk Surat Keputusan Direksi Bank Indonesia No. 32/34/KEP/DIR tanggal 12 Mei 1999 tentang Bank Umum berdasarkan Prinsip Syariah yang menentukan kewajiban mencantumkan kata "Syariah" setelah kata "Bank" dan disahkan pada Rapat Umum Pemegang Saham Luar Biasa tanggal 22 Juni 2000, Bank berganti nama menjadi PT Bank Syariah Muamalat Indonesia Tbk.

Setelahnya, pada 23 April 2008 berdasarkan hasil Rapat Umum Pemegang Saham Luar Biasa, Bank kembali mengganti namanya, menggunakan nama sebelumnya yakni PT Bank Mualamat Indonesia Tbk. Hal ini dilakukan sesuai dengan UU No. 21 tahun 2008 tentang Perbankan Syariah Pasal 5 ayat 4 di mana pencantuman kata "Syariah" setelah kata "Bank" hanya berlaku bagi bank yang mendapatkan izin usaha setelah berlakunya UU Perbankan Syariah No. 21 tahun 2008.

BMI rebranded the Bank's logo to further increase awareness of its image as an Islamic, Modern and Professional Sharia Bank. The Bank also continues to realize various achievements that gained recognition, both nationally and internationally. Today, to provide the best service to its customers, BMI operates with several associates and affiliated companies, namely Al- Ijarah Indonesia Finance (ALIF) which provides sharia financing services, (DPLK Muamalat) which provides pension fund services through the Financial Institution Pension Fund, Muamalat Institute which is an institution that develops, disseminates, and provides education regarding the Islamic economic system to the community, and Baitulmaal Muamalat which provides services to channel Zakat, Infaq and Sadaqah (ZIS) funds.

## INFORMATION ON CHANGES OF NAME

BMI was created under the name PT Bank Muamalat Indonesia in line with the establishment deed, Deed No. 1 dated November 1, 1991 AD or 24 Rabiul Akhir 1412 H, made before Yudo Paripurno, S.H., Notary, in Jakarta. The bank then changed its name to PT Bank Syariah Muamalat Indonesia Tbk, referring to the Decree of the Board of Directors of Bank Indonesia No. 32/34/KEP/DIR dated May 12, 1999 concerning Commercial Banks Based on Sharia Principles, which determines the obligation to include the word "Sharia" after the word "Bank" and was approved at the Extraordinary General Meeting of Shareholders on June 22, 2000.

Later, on April 23, 2008 based on the results of the Extraordinary General Meeting of Shareholders, the Bank again changed its name, using its previous name, PT Bank Mualamat Indonesia Tbk. This was done in accordance with Law No. 21 of 2008 concerning Islamic Banking Article 5 paragraph 4 where the inclusion of the word "Sharia" after the word "Bank" only applies to banks that obtain a business license after the enactment of the Islamic Banking Law No. 21 of 2008.

# Logo Perusahaan

## Company Logo



**Bank  
Muamalat**  
Pertama Murni Syariah

### Simbol Huruf

Simbol huruf yang diambil dari alfabet arab (hijaiyah) "Dal-Yaa'- Nuun" memiliki makna ganda yaitu:

1. "Ad Diin" yang berarti agama (Islam).
2. "Madaniyah" yang mewakili niat-niat luhur Bank Muamalat Indonesia untuk mewujudkan masyarakat yang sejahtera, adil dan makmur sesuai konsep Islam.

### Warna

Terdiri dari 2 warna Hijau dan Ungu yang keduanya juga memiliki makna sebagai berikut:

1. Hijau yang merepresentasikan nilai universal yang segar, memiliki kesesuaian dengan gambaran dunia Islam sehingga relevan menggambarkan nilai Islami.
2. Ungu pada huruf dan tulisan Bank Muamalat, memberikan makna kedewasaan dan kemapanan yang sesuai dengan nilai profesionalisme.

### Tulisan

"Pertama Murni Syariah" merupakan simbolisasi bahwa Bank Muamalat Indonesia adalah Bank Syariah pertama di Indonesia.

### Letter Symbol

The letter symbol is taken from the Arabic alphabet (hijaiyah) "Dal-Yaa'- Nuun" has a dual meaning, namely:

1. "Ad Deen" means religion (Islam).
2. "Madaniyah" represents the noble intentions of Bank Muamalat Indonesia to create a just and prosperous society in accordance with the Islamic concept.

### Color

Consists of two colors which are Green and Purple. Both have the following meanings:

1. Green represents a clear universal value, in accordance with the relevant description of the Islamic world to describe Islamic values.
2. Purple on the letters and writings of Bank Muamalat means maturity and stability in accordance with the professionalism value.

### Tagline

"First Pure Sharia" is a symbol that Bank Muamalat Indonesia is the first Sharia Bank in Indonesia.

# Visi, Misi, dan Budaya Perusahaan [OJK C.1]

## Vision, Mission, and Company Culture [OJK C.1]

### REVIEW TERHADAP VISI DAN MISI PERUSAHAAN

Bank Muamalat Indonesia telah melakukan kajian dan review mengenai kesesuaian Visi dan Misi Perusahaan terhadap kondisi Bank saat ini serta tantangan usaha yang akan dihadapi ke depan. Review dan persetujuan bersama dari Dewan Komisaris dan Direksi, disimpulkan bahwa Visi dan Misi Perusahaan masih sesuai kondisi Bank Muamalat Indonesia saat ini. Oleh karenanya Surat Keputusan Direksi No. 238/DIR/KPTS/V/2016 masih dinyatakan berlaku dan tidak ada perubahan.

### REVIEW ON THE COMPANY'S VISION AND MISSION

Bank Muamalat Indonesia conducted a study and review on the alignment of the Company's Vision and Mission towards the Bank's condition and upcoming business challenges. The collective review and agreement of the Board of Commissioners and Directors concluded that the Company's Vision and Mission are still in line with the recent conditions of Bank Muamalat Indonesia. Accordingly, Director's Decree No. 238/DIR/KPTS/V/2016 is still valid and has not changed.

## 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 Don'ts 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

## MODERN

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

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

## ISLAMI ISLAMIC

Insan Muamalat adalah manusia yang memiliki integritas dan menunjukkan akhlakul karimah dalam perlakunya sehari-hari

Insan Muamalat constantly follows current development, but remains considerate towards 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

### PROFESIONAL PROFESSIONAL

#### Kompeten Competent

Kompeten dan bertanggung jawab terhadap tugas dan kewajiban

### MODERN

#### Tanggap Responsive

Tanggap dan inovatif dalam memberikan solusi

#### Terbuka Open-Minded

Berpikir positif dan terbuka terhadap perubahan

#### Prima Excellent

Berorientasi pada proses dan layanan prima

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

Thinking positive and willing to adapt

Being responsive and innovative in providing solutions

Being competent and responsible in duties

Process oriented and excellent services

# Produk dan Layanan

## Products and Services

### PRODUK

Bank Muamalat membagi produk perbankan syariah 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 keperluan konsumtif.

Bank Muamalat 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, Perseroan juga melakukan penempatan dana pada bank lain serta pembelian surat-surat berharga berdasarkan prinsip syariah. Selain itu, Perseroan 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:

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                          | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | <b>iB Hijrah</b><br>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 empat pilihan kartu ATM/Debit yaitu: Kartu Shar-E Reguler (GPN), Kartu Shar-E Classic (VISA), Kartu Shar-E 1HRAM (VISA) dan Kartu Shar-E Prioritas (VISA). | <b>KPR iB Muamalat</b><br>Pembiayaan kepada perorangan dengan peruntukan pembelian rumah tinggal <i>ready stock</i> baik <i>primary</i> maupun <i>secondary</i> . Pembiayaan ini juga dapat digunakan untuk pengalihan ( <i>take over</i> ) KPR dari bank syariah maupun bank konvensional, renovasi, dan pembiayaan konsumtif beragun properti. Untuk Nasabah eksisting KPR di Bank Muamalat dapat mengajukan <i>top up</i> untuk memenuhi kebutuhan konsumtif. |
|    | <b>iB Hijrah Savings</b><br>Savings in rupiah that can be used for various types of transactions provide easy access, and broad benefits. iB Hijrah Savings now comes with four choices of ATM/Debit cards, namely: Regular Shar-E Card (GPN), Classic Shar-E Card (VISA), 1HRAM Shar-E Card (VISA) and Priority Shar-E Card (VISA).                          | <b>KPR iB Muamalat</b><br>Financing to individuals with the purpose of purchasing ready stock housing, both primary and secondary. This financing can also be used to take over mortgages from sharia and conventional banks, renovations, and property-backed consumer financing. Existing Bank Muamalat KPR customers can apply for a Top Up to meet consumptive needs.                                                                                        |

### PRODUCTS

Bank Muamalat divides its sharia banking products into two broad categories, namely fundraising 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.

Bank Muamalat also 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<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | <p><b>Tabungan iB Hijrah Valas</b><br/>           Tabungan dalam denominasi valuta asing US Dollar (USD) dan Singapore Dollar (SGD) bertujuan untuk melayani kebutuhan transaksi dan investasi yang lebih beragam.</p> <p><b>iB Hijrah Valas Savings</b><br/>           Savings denominated in foreign currencies US Dollar (USD) and Singapore Dollar (SGD), with the aim to serve the needs of more diverse transactions and investments.</p>                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>iB Muamalat Multiguna</b><br/>           Pembiayaan kepada perorangan untuk pembelian barang halal bersifat konsumtif (seperti kendaraan bermotor roda dua atau roda empat (mobil), perencanaan ibadah, bahan-bahan bangunan, barang elektronik, furniture/perabot rumah tangga) serta sewa jasa yang dibolehkan secara syariah seperti umrah, wisata dan lainnya.</p> <p><b>iB Muamalat Multiguna</b><br/>           Financing for individuals for the purchase of consumptive halal goods (such as two-wheeled or four-wheeled vehicles (cars), worship plans, building materials, electronic goods, furniture/ household furniture) as well as rental of services that are permitted under sharia, such as umrah, tours and others.</p> |
| 3  | <p><b>Tabungan iB Hijrah Haji</b><br/>           Tabungan haji dan umrah dalam mata uang rupiah dan valuta asing dolar AS yang dikhkususkan bagi nasabah masyarakat muslim Indonesia yang berencana menunaikan ibadah Haji dan Umrah. Dapat dilengkapi dengan <i>standing instruction</i> untuk setoran rutin maupun setoran insidentil yang fleksibel sesuai kebutuhan nasabah untuk mewujudkan keinginan beribadah ke Tanah Suci.</p> <p><b>iB Hijrah Haji</b><br/>           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. Can be complemented with standing instructions for routine deposits and flexible incidental deposits according to customer needs to realize the desire to worship the Holy Land.</p> | <p><b>iB Muamalat Koperasi Karyawan</b><br/>           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.</p> <p><b>iB Muamalat Koperasi Karyawan</b><br/>           A financing facility for employee cooperatives to channel to the members of the cooperative (SOE employees/civil servants/private employees) for purchase of halal products. The financing facility is for the members of a cooperative with the proposal submitted as a collective.</p>                                                                                         |
| 4  | <p><b>Tabungan iB Hijrah Rencana</b><br/>           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.</p> <p><b>iB Hijrah Rencana Savings</b><br/>           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.</p>                               | <p><b>Pembiayaan Kendaraan Bermotor (Via Multifinance)</b><br/>           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.</p> <p><b>Motor Vehicle Financing (Via Multifinance)</b><br/>           Financing provided to end users for the purpose of purchasing motor vehicles (cars and motorcycles) through multi-finance companies in collaboration with Bank Muamalat Indonesia.</p>                                                                                                                                                                                                  |

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                         | Produk Pembiayaan<br>Financing Products                                                                          |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| 5  | <b>TabunganKu iB</b><br>Tabungan syariah dalam mata uang rupiah yang sangat terjangkau bagi nasabah dari semua kalangan masyarakat.                                                                                                                                                                                                                                                                                                                                                          | <b>iB Modal Kerja Reguler</b><br>Pembiayaan yang digunakan untuk pembiayaan atas aset lancar (persediaan).       |
|    | <b>TabunganKu iB</b><br>Sharia-based savings in rupiah that are very affordable for customers from all circles of society.                                                                                                                                                                                                                                                                                                                                                                   | <b>iB Modal Kerja Reguler</b><br>Financing used to finance current assets (inventory).                           |
| 6  | <b>Tabungan Simpanan Pelajar (SimPel) iB</b><br>Tabungan yang dikelola dengan akad Mudharabah dan dikhususkan untuk segmen pelajar. Tabungan SimPel iB dapat dibuka untuk siswa PAUD, TK, SD, SMP, SMA, Madrasah (RA, MI, Mts, MA) atau sederajat tanpa batasan umur minimal, di mana batasan maksimal masih berstatus SMA/SMK dan belum memiliki KTP melalui kerja sama antara Bank Muamalat Indonesia dan sekolah.                                                                         | <b>iB Modal Kerja Proyek</b><br>Pembiayaan yang digunakan untuk pelaksanaan proyek berdasarkan kontrak yang ada. |
|    | <b>iB Simpanan Pelajar (SimPel) Savings</b><br>Savings managed by Mudharabah contract and specifically for the student segment. SimPel iB savings can be opened for PAUD, Kindergarten, Elementary, Junior High, High School, Islamic School (RA, MI, Mts, MA)/ equivalent students with no minimum age limit, where the maximum limit is still in the High School/ Vocational School status and does not have an ID card through collaboration between Bank Muamalat Indonesia and schools. | <b>iB Modal Kerja Proyek</b><br>Financing used for the implementation of a project based on existing contracts.  |
| 7  | <b>Tabungan iB Hijrah Prima</b><br>Tabungan iB Hijrah Prima merupakan tabungan yang didesain bagi nasabah yang ingin mendapatkan bagi hasil maksimal dan kebebasan bertransaksi. Nasabah dapat memiliki empat pilihan kartu debit, yaitu Kartu Shar-E Reguler (GPN), Kartu Shar-E Classic (VISA), Kartu Shar-E 1HRAM (VISA), dan Kartu Shar-E Prioritas (VISA).                                                                                                                              | <b>iB Modal Kerja Konstruksi Developer</b><br>Pembiayaan yang digunakan untuk pembangunan proyek properti.       |
|    | <b>iB Hijrah Prima Savings</b><br>iB Hijrah Prima Savings is a savings account designed for customers wishing to acquire maximum profit sharing and freedom of transactions. Customers can have four choices of Debit cards, namely Regular Shar-E Card (GPN), Classic Shar-E Card (VISA), 1HRAM Shar-E Card (VISA) and Priority Shar-E Card (VISA).                                                                                                                                         | <b>iB Modal Kerja Konstruksi Developer</b><br>Financing used for the construction of property projects.          |
| 8  | <b>Tabungan iB Hijrah Bisnis</b><br>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 Cash Management System MADINA.                                                                                                                                                                                                             | <b>iB Modal Kerja Lembaga Keuangan Syariah</b><br>Pembiayaan yang digunakan untuk pembangunan proyek properti.   |
|    | <b>iB Hijrah Bisnis Savings</b><br>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 MADINA Cash Management System facility.                                                                                                                                                                                                                | <b>iB Modal Kerja Lembaga Keuangan Syariah</b><br>Financing used for the construction of property projects.      |

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                                               |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9  | <p><b>iB Deposito iB Hijrah</b><br/>           Deposito syariah dengan akad mudharabah dalam mata uang rupiah dan dolar AS yang fleksibel dan memberikan hasil investasi yang optimal bagi nasabah.</p> <p>Diperuntukkan bagi nasabah perorangan dan institusi yang memiliki legalitas badan.</p> <p><b>iB Hijrah Deposit</b><br/>           Flexible sharia deposits with mudharabah contracts in Rupiah and USD that provide optimal investment returns for Customers.</p> <p>Intended for individual and institutional clients which are legal entities.</p>                                                                                                                                                                                                                                                                                                                  | <p><b>iB Investasi Non Properti Bisnis</b><br/>           Pembiayaan untuk pembelian barang investasi penunjang usaha.</p> <p><b>iB Investasi Non Properti Bisnis</b><br/>           Financing for the purchase of business support investment goods.</p>                             |
| 10 | <p><b>Deposito Online ib Hijrah</b><br/>           Deposito syariah dengan akad mudharabah yang dapat dibuka secara praktis kapan pun dan di mana pun melalui Muamalat DIN dengan bagi hasil yang optimal dalam mata uang rupiah.</p> <p>Diperuntukkan hanya untuk nasabah perorangan yang sebelumnya telah memiliki rekening tabungan/giro di Muamalat dan telah mengunduh dan terdaftar di aplikasi Muamalat DIN.</p> <p><b>iB Hijrah Online Deposit</b><br/>           Sharia deposits with mudharabah contracts that can be opened anytime and anywhere through Muamalat DIN with optimal profit sharing in rupiah currency.</p> <p>Intended Only for Individual customers who previously have a savings/current account in Muamalat and had downloaded and registered in the Muamalat DIN application.</p>                                                                  | <p><b>iB Properti Bisnis</b><br/>           Pembiayaan investasi untuk pembangunan properti bisnis yang menunjang keberlangsungan usaha.</p> <p><b>iB Properti Bisnis</b><br/>           Investment financing for business property development that supports business continuity</p> |
| 11 | <p><b>Deposito Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA) iB Hijrah</b><br/>           Deposito DHE SDA yang dikelola secara syariah dengan akad mudharabah dalam mata uang rupiah dan dolar AS yang dapat memberikan hasil investasi secara optimal dan barokah bagi Anda serta pajak bagi hasil yang lebih rendah</p> <p>Produk ini dibuat untuk mendukung kebijakan Pemerintah yang tertuang dalam Peraturan Pemerintah (PP) No. 1/2019 tentang penerimaan Devisa Hasil Ekspor dari Barang Ekspor Sumber Daya Alam (DHE SDA), Bank Muamalat melayani pembukaan Rekening Khusus DHE SDA.</p> <p>Rekening Khusus (Reksus) Deposito Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA) adalah Rekening Deposito yang digunakan khusus untuk penerimaan Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA). Reksus DHE SDA ini diperuntukkan khusus untuk nasabah non perorangan.</p> | <p><b>iB Muamalat Usaha Mikro</b><br/>           Pembiayaan dalam bentuk modal kerja dan investasi yang diberikan kepada pengusaha mikro baik untuk perorangan maupun badan usaha non-hukum.</p>                                                                                      |

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                                                                                                                                                                              |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>iB Hijrah Foreign Exchange Deposits from Export of Natural Resources (DHE SDA)</b><br>DHE SDA deposits that are managed according to sharia with mudharabah contracts in Rupiah and USD, which can provide optimal investment returns and blessings for you, as well as lower profit-sharing taxes.<br><br>This product was created to support the government's policy as stated in Government Regulation (PP) No. 1/2019 on the receipt of Foreign Exchange Export Proceeds from Exports of Natural Resources (DHE SDA), Bank Muamalat facilitates the opening of a Special Account for DHE SDA.<br><br>Special Account (Reksus) Deposits for Natural Resources Export Proceeds (DHE SDA) is a Time Deposit Account used specifically for receipt of Foreign Exchange Proceeds from Exports of Natural Resources (DHE SDA). Reksus DHE SDA is specifically intended for non-individual customers | <b>iB Muamalat Usaha Mikro</b><br>Financing in the form of working capital and investment is provided to micro entrepreneurs, both for individuals and non-legal business entities.                                                                                                                                                                                                                                  |
| 12 | <b>Giro ib Hijrah</b><br>Giro syariah dengan akad wadiyah dalam mata uang rupiah dan dolar AS yang memudahkan semua jenis kebutuhan transaksi bisnis maupun transaksi keuangan personal nasabah. Giro ini diperuntukan bagi nasabah perorangan dan institusi yang memiliki legalitas badan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>iB Rekening Koran Muamalat</b><br>Pembiayaan yang disediakan kepada nasabah untuk memenuhi kebutuhan akan pembelian Properti Bisnis sebagai investasi ataupun untuk peremajaan/renovasi dan pembangunan properti bisnis baru diatas lahan milik nasabah.                                                                                                                                                          |
| 13 | <b>iB Hijrah Current Account</b><br>A Sharia-based current account with Wadiyah contract in rupiah and US dollar currency that 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>iB Rekening Koran Muamalat</b><br>Short-term financing for fluctuating and urgent working capital needs as well as for the take-over of similar financing.                                                                                                                                                                                                                                                        |
|    | <b>Giro iB Hijrah Ultima</b><br>Giro syariah dengan akad mudharabah dalam mata uang rupiah dan dolar AS yang memudahkan semua jenis kebutuhan transaksi bisnis maupun transaksi keuangan personal nasabah disertai bagi hasil yang kompetitif dan berbagai benefit transaksi lainnya. Giro ini diperuntukan bagi nasabah perorangan dan institusi yang memiliki legalitas badan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>iB Hijrah Ultima Current Account</b><br>Sharia current accounts with Mudharabah contracts in rupiah and US dollar currency that facilitate all types of business transaction needs as well as customer personal financial transactions accompanied by competitive profit sharing and other transaction benefits. This current account is intended for individual and institutional customers with legal entities. |

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Produk Pembiayaan<br>Financing Products |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| 14 | <p><b>Giro iB Hijrah/iB Hijrah Ultima-Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA)</b></p> <p>Rekening Khusus (Reksus) Giro Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA) adalah Rekening Giro yang digunakan khusus untuk penerimaan Devisa Hasil Ekspor Sumber daya Alam (DHE SDA) bagi nasabah non perorangan.</p> <p>Giro ini dikelola secara syariah dengan dua pilihan akad, yaitu akad wadiah dan mudharabah dalam mata uang rupiah dan dolar AS. Untuk akad mudharabah, giro disertai dengan bagi hasil kompetitif serta pajak bagi hasil yang lebih rendah</p> <p>Produk ini dibuat untuk mendukung kebijakan pemerintah yang tertuang dalam Peraturan Pemerintah (PP) No. 1/2019 tentang penerimaan Devisa Hasil Ekspor dari Barang Ekspor Sumber Daya Alam (DHE SDA).</p> <p><b>iB Hijrah/iB Hijrah Ultima Current Account-Proceeds of Exports of Natural Resources (DHE SDA)</b></p> <p>Special Account (Reksus) Current Accounts of Natural Resources Export Proceeds (DHE SDA) are Current Accounts specifically used to receive Foreign Exchange Proceeds from Export of Natural Resources (DHE SDA) for non-individual customers.</p> <p>This current account is managed according to sharia with two contract options, namely wadiah and mudharabah contracts in Rupiah and USD. For mudharabah contracts, the current accounts are complemented with competitive profit sharing and lower profit-sharing taxes.</p> <p>This product was created to support the government's policy as stated in Government Regulation (PP) No. 1/2019 on the receipt of Foreign Exchange Export Proceeds from Exports of Natural Resources (DHE SDA).</p> |                                         |

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Produk Pembiayaan<br>Financing Products |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| 15 | <p><b>Dana Pensiun Lembaga Keuangan (DPLK) Muamalat</b></p> <p>Merupakan satu-satunya DPLK syariah di Indonesia, menjadikan kami DPLK yang paling tepat bagi mereka yang ingin merencanakan dana pensiun yang amanah, berkah dan sesuai prinsip syariah. Dengan pelayanan prima dan pengembangan investasi yang kompetitif, menjadikan DPLK Syariah Muamalat sebagai pilihan terbaik untuk mempersiapkan kesejahteraan saat memasuki usia pensiun. Didukung jaringan Bank Muamalat yang luas di seluruh provinsi di Indonesia serta tim yang profesional, DPLK Syariah Muamalat siap membantu menginvestasikan dana secara aman dan optimal, memberikan layanan mudah dan transparan. Pastikan kesiapan dana pensiun Anda dan keluarga di DPLK Syariah Muamalat yang aman, nyaman, dan menguntungkan.</p> <p><b>Muamalat Financial Institution Pension Fund (DPLK)</b></p> <p>It is the only sharia DPLK in Indonesia, making us the most appropriate DPLK for those planning a trustworthy, blessed retirement fund that is in accordance with sharia principles. With excellent service and competitive investment development, making DPLK Syariah Muamalat is the best choice to prepare for welfare when entering retirement age. Supported by Bank Muamalat's extensive network in all provinces in Indonesia as well as a professional team, DPLK Syariah Muamalat is ready to help invest funds safely and optimally, providing easy and transparent services. Ensure that you and your family are prepared for a safe, comfortable, and profitable DPLK Syariah Muamalat pension fund.</p> |                                         |

## Layanan

Guna memberikan pelayanan yang maksimal, BMI memiliki tiga layanan untuk diberikan kepada para nasabahnya yakni layanan perbankan internasional, layanan *trade finance* dan layanan 24 jam. Berikut adalah urainya.

### 1. Perbankan Internasional (Remittance)

#### a. Incoming Muamalat Remittance iB

Merupakan kiriman uang masuk dalam denominasi valuta asing yang ditujukan kepada penerima, baik untuk diterima tunai ataupun dimasukan ke dalam kredit rekening penerima yang merupakan nasabah Bank.

#### b. Outgoing Muamalat Remittance iB

ialah kiriman uang keluar dalam denominasi valuta asing yang ditujukan kepada penerima, baik untuk diterima tunai ataupun dimasukan dalam kredit rekening penerima pada bank lain, baik di dalam maupun di luar negeri, sesuai dengan instruksi pengirim melalui Bank.

## Services

To provide customers with maximum services, BMI 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. Incoming Muamalat Remittance iB

Incoming money transfers denominated in foreign currencies addressed to the recipient, either to be received in cash or credited to the recipient's account which is a Bank customer.

#### b. Outgoing Muamalat Remittance iB

Outgoing money transfer service in the denomination of foreign currencies intended for recipients, either to be received in cash or credited to the recipient's account at another bank, either in Indonesia or abroad, in accordance with the instructions of the sender through the Bank.

## **2. Trade Finance**

### a. Ekspor

Produk dan layanan transaksi ekspor yang tersedia bagi nasabah/eksportir Bank meliputi:

#### i. *Advising L/C*

Layanan yang diberikan Bank untuk meneruskan/ menyampaikan L/C kepada *beneficiary* yang tercantum dalam L/C, baik secara langsung maupun melalui *second Advising Bank*.

#### ii. *Outward Bills*

Layanan yang diberikan Bank untuk menangani dokumen L/C Ekspor berupa: pengujian dokumen L/C Ekspor, pengiriman dokumen kepada Issuing Bank atau pihak yang ditunjuk, penerimaan pembayaran hasil eksport dan kegiatan lainnya yang masih berkaitan dengan penanganan dokumen L/C Ekspor.

#### iii. *Negotiation*

Dana talangan yang diberikan oleh Bank kepada *beneficiary* atas presentasi dokumen L/C Ekspor (*post shipment financing*). Negosiasi dapat dilakukan baik menggunakan fasilitas ataupun tanpa fasilitas nasabah.

#### iv. *L/C Transfer*

Layanan yang diberikan oleh Bank untuk menerbitkan L/C transfer berdasarkan L/C yang diterima oleh Bank dari Issuing Bank.

### b. Impor

Produk dan layanan transaksi impor yang tersedia bagi nasabah/ Importir Bank meliputi:

#### i. *Letter of Credit (L/C)*

Bank Muamalat Indonesia memiliki layanan penerbitan L/C yaitu penerbitan pernyataan oleh Bank atas permintaan nasabah untuk keuntungan pihak lain (*beneficiary*), yang oleh karenanya Bank mengikatkan diri untuk membayar kepada *beneficiary* apabila *beneficiary* dapat memenuhi permintaan/persyaratan yang dinyatakan dalam L/C tersebut. Terdapat beberapa macam L/C berdasarkan jangka waktu pembayarannya yakni:

- *Sight L/C*

L/C yang wajibkan *Issuing Bank* untuk melaksanakan pembayaran kepada *beneficiary*, segera setelah dokument-dokumen yang disediakan *beneficiary* telah memenuhi syarat-syarat sebagaimana dinyatakan dalam L/C.

## **2. Trade Finance**

### a. Export

Export transaction products and services that are available for the Bank's Customers/ exporters are as follows:

#### i. *Advising L/C*

Services provided by the Bank to forward/ submit L/C to beneficiaries listed in L/C either directly or through the second Advising Bank.

#### ii. *Outward Bills*

Services provided by the Bank to handle Export L/C documents in the form of: Examination of Export L/C documents, Delivery of Documents to Issuing Bank or Nominated Parties, Receipt of Payment of Export Proceeds and other activities that are still related to handling Export L/C documents.

#### iii. *Negotiation*

Advanced credit provided by the Bank to the beneficiary for the presentation of the Export L/C document (Post Shipment Financing). Negotiations can be done using facilities or without customer facilities

#### iv. *L/C Transfer*

Services provided by the Bank to issue L/C Transfers based on L/C received by the Bank from the Issuing Bank.

### b. Imports

Import transaction products and services provided to Bank Customers/ Importers include:

#### i. *Letter of Credit (L/C)*

Bank Muamalat Indonesia has an L/C publishing service, namely the issuance of a statement by the Bank at the customer's request for the benefit of another party (Beneficiary), which is why the Bank binds itself to pay to the beneficiary if the Beneficiary can fulfill the request/requirements stated in the L/C. There are several types of L/C based on the payment period, namely:

- *Sight L/C*

L/C requires the Issuing Bank to carry out payments to the beneficiary, as soon as the documents provided by the beneficiary have fulfilled the conditions stated in the L/C.



- *Usance L/C*  
L/C di mana pada saat dokumen-dokumen yang disediakan *beneficiary* telah memenuhi syarat-syarat sebagaimana dinyatakan dalam L/C, Issuing Bank berkewajiban untuk memberikan akseptasi *draft* yang menyatakan bahwa Issuing Bank akan membayar kepada *beneficiary* dalam jangka waktu tertentu di masa yang akan datang.
  - *Usance Payable at Sight (UPAS) L/C*  
L/C yang mewajibkan Issuing Bank untuk melaksanakan pembayaran kepada *beneficiary* segera setelah dokumen-dokumen yang disediakan *beneficiary* telah memenuhi syarat-syarat sebagaimana dinyatakan dalam L/C. Di sisi lain, *applicant* akan melakukan pembayaran kepada Issuing Bank dalam jangka waktu tertentu di masa yang akan datang.
  - *Usance Payable at Usance (UPAU) L/C*  
*Usance L/C* di mana *Issuing Bank* akan melakukan pembayaran kepada *beneficiary* atas *draft* (tagihan) yang sudah diterima sesuai akseptasi Bank kepada *beneficiary*. Di sisi lain, *applicant* akan melakukan pembayaran kepada *Issuing Bank* dalam jangka waktu tertentu yang akan datang yang sudah disepakati.
- ii. Surat Kredit Berdokumen dalam Negeri (SKBDN)  
Pada dasarnya produk dan layanan yang disediakan untuk eksportir dan importir dapat juga digunakan untuk mendukung perdagangan dalam negeri. Yang membedakannya adalah acuan *best practice* yang digunakan, di mana transaksi ekspor/import menggunakan standar internasional yang diatur dalam UCP DC (*Uniform Custom Practice on Documentary Collection*), sementara untuk transaksi dalam negeri mengikuti Peraturan Bank Indonesia. Oleh karena itu SKBDN lazim juga disebut sebagai L/C Lokal.
- iii. Bank Garansi  
Bank Garansi adalah penerbitan pernyataan oleh Bank atas permintaan nasabah (pihak terjamin) untuk menjamin kewajiban nasabah karena ketidakmampuan nasabah untuk menjalankan kewajibannya dengan baik (wanprestasi) kepada pihak yang menerima jaminan berdasarkan suatu perjanjian yang telah dibuat antara
- *Usance L/C*  
L/C where when the documents provided by the beneficiary have fulfilled the conditions stated in the L/C, the Issuing Bank is obliged to accept a draft stating that the Issuing Bank will pay the beneficiary within a certain period of time in the future.
  - *Usance Payable at Sight (UPAS) L/C*  
L/C which requires the Issuing Bank to carry out payments to the beneficiary as soon as the documents provided by the beneficiary have fulfilled the conditions stated in the L/C. The applicant will make a payment to the Issuing Bank for a certain period of time in the future.
  - *Usance Payable at Usance (UPAU) L/C*  
*Usance L/C* where Issuing Bank will make a payment to the beneficiary for the Draft (bill) that has been received according to the Bank's acceptance to the beneficiary. The applicant will make a payment to the Issuing Bank within a certain period of time that has been agreed upon.
- ii. Letter of Credit (SKBDN)  
Basically the products and services provided for exporters and importers can also be used to support domestic trade. What distinguishes it is the best practice reference used, where export/import transactions use international standards regulated in the UCP DC (*Uniform Custom Practice on Documentary Collection*), while domestic transactions follow Bank Indonesia Regulations. Therefore SKBDN is also commonly referred to as Local L/C.
- iii. Bank Guarantee  
Bank Guarantee is the issuance of a statement by the Bank at the request of the customer (guaranteed party) to guarantee the obligations of the customer because of the inability of the customer to carry out its obligations properly (default) to the party receiving a guarantee based on an agreement made between the

nasabah dengan pihak yang menerima jaminan. Bank Garansi yang dapat diterbitkan oleh Bank Muamalat Indonesia antara lain:

- *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

Merupakan layanan yang diberikan oleh Bank atas permintaan *beneficiary* untuk melakukan penagihan kepada Issuing Bank ketika *applicant* tidak dapat menjalankan kewajibannya dengan baik (wanprestasi) kepada pihak *beneficiary*.

v. Standby L/C

*Standby L/C* merupakan suatu bentuk penjaminan dari Bank Penerbit *Standby L/C* kepada *beneficiary* terhadap kemungkinan terjadinya wanprestasi/default atas diri *applicant* (pihak yang dijamin/pemohon *Standby L/C*).

vi. Deposito Plus

Program pemasaran deposito yang dikombinasikan dengan SKBDN. Melalui program ini, nasabah yang menempatkan deposito di Bank memiliki kemungkinan untuk memiliki kendaraan secara langsung.

vii. LC Murabahah

LC Murabahah adalah fasilitas pembiayaan modal kerja yang diberikan kepada debitur importir untuk pembayaran atau pelunasan L/C atau SKBDN baik *sight* (atas unjuk) maupun *usance* (berjangka) yang diterbitkan melalui Bank Muamalat Indonesia.

viii. *Buyer Financing*

Merupakan pembiayaan jangka pendek yang diberikan oleh Bank dalam rangka menjaga kemampuan nasabah dalam pembelian bahan baku/barang dagangan secara tepat waktu kepada *supplier/penjual* sehingga kredibilitas nasabah di mata *supplier/penjual* terjaga.

ix. AR *Financing*

Produk pembiayaan jangka pendek dengan pemberian dana talangan untuk memenuhi kebutuhan modal kerja berdasarkan piutang usaha perusahaan dari transaksi perdagangan atau penjualan barang dan jasa.

customer and the party receiving the guarantee. Bank Guarantees that can be issued by Bank Muamalat Indonesia include:

- Bid Bond
- Performance Bond
- Advance Payment Bond
- Retention Bond
- Payment Bond
- Custom Bond
- Shipping Guarantee
- Counter Guarantee

iv. Bank Guarantee Claims

A service provided by the Bank at the request of the beneficiary to collect from Issuing Bank when the applicant cannot carry out its obligations properly (default) to the beneficiary.

v. Standby L/C

Standby L/C is a form of guarantee from the Standby Issuing Bank L/C to the beneficiary of the possibility of default on the applicant (guaranteed party/ applicant for Standby L/C).

vi. Deposito Plus

A deposit account marketing program combined with SKBDN. Through this program, customers who place deposits at the Bank, will find it possible to have a vehicle directly.

vii. LC Murabahah

LC Murabahah is a working capital financing facility granted to importer debtors for the payment of L/C or SKBDN, both Sight and Usance (futures) issued through Bank Muamalat Indonesia.

viii. *Buyer Financing*

A short-term financing provided by the Bank in order to maintain the ability of the customer to purchase raw materials/ merchandise in a timely manner to the supplier/ seller to ensure that the customer's credibility in the eyes of the supplier/ seller can be maintained.

ix. AR *Financing*

A short-term financing product providing advanced funds to meet working capital requirements based on the company's business receivables from trade transactions or sales of goods and services.



x. *Value Chain Financing*

Pembiayaan kepada nasabah melalui skema pembiayaan vendor maupun distributor.

x. Value Chain Financing

Financing to customers through vendor and distributor financing schemes.

### 3. Layanan 24 Jam

a. ATM Muamalat

ATM Muamalat dilengkapi dengan berbagai fitur untuk memudahkan nasabah dalam melakukan info saldo, cetak 5 (lima) transaksi terakhir, pembayaran tagihan, pembelian pulsa isi ulang, pembelian tiket, pembayaran premi asuransi, transfer antar bank, pembayaran uang sekolah dan pembayaran ZIS.

b. Muamalat Mobile/Digital Islamic Network (DIN)

Muamalat DIN merupakan aplikasi *mobile* banking yang meliputi fitur transaksional transfer (pemindahbukuan, antar bank, SKN dan RTGS), pembayaran (Telkom, Telko, PLN, TV Kabel, Tiket, Donasi dan *Virtual Account*) pembelian (pulsa isi ulang, Token Listrik dan uang elektronik), pembayaran menggunakan QRIS, pembukaan deposito, pembukaan rekening tambahan (ETB) serta rekening baru (NTB) dan non transaksional berupa cek saldo, mutasi rekening, info produk, *live chat via whatsapp*, bahasa, kiblat, jadwal sholat dan informasi promo. Mobile Banking Muamalat (DIN) menawarkan juga kemudahan dalam bertransaksi secara *real time*, aman dan praktis menggunakan perangkat smart phone nasabah yang terdaftar di bank dan terkoneksi jaringan internet. Muamalat DIN dapat digunakan pada sistem operasi Android dan IOS. Untuk dapat menggunakan layanan Muamalat DIN, nasabah hanya perlu mengunduh aplikasi Muamalat DIN dari app store (Apple) dan play store (Android) dengan kata kunci "Muamalat DIN" dan cukup melakukan pendaftaran melalui aplikasi.

c. *Internet Banking* Muamalat

Layanan ini bertujuan untuk memudahkan nasabah ritel (individu) dalam melakukan transaksi finansial berupa transfer (pemindahbukuan, antar bank, SKN dan RTGS), pembayaran (Telkom, Telko, PLN, TV Kabel, ZIS dan *Virtual Account*), pembelian (pulsa isi ulang, PLN, sukuk *online*) dan non transaksional berupa cek saldo, mutasi rekening, bahasa, dan informasi promo serta Internet Banking Muamalat juga memiliki fitur transaksi debit *online*, nasabah dapat berbelanja di mitra atau *merchant-merchant* yang sudah bekerja sama dengan Bank Muamalat dengan lebih mudah, praktis dan aman. Untuk dapat

### 3. 24 Hour Service

a. ATM Muamalat

Muamalat ATM has various features to facilitate customers to check balances, print the last 5 (five) transactions, bill payment, top up prepaid phone credit, insurance premium payments, interbank transfers, school fee payment, and ZIS payments.

b. Muamalat Mobile/Digital Islamic Network (DIN)

Muamalat DIN is a mobile banking application that includes transactional transfer features (book transfer, interbank, SKN and RTGS), payments (Telkom, Telko, PLN, Cable TV, Tickets, Donations and Virtual Accounts) purchases (top-up credit, electricity tokens and cash), electronic, payments using QRIS, opening deposits, opening additional accounts (ETB) as well as new accounts (NTB) and non-transactional in the form of balance checks, account mutations, product info, live chat via whatsapp, language, Qibla, prayer schedules and promo information. Mobile Banking Muamalat (DIN) also offers convenience in making transactions in real time, safe and practical using smart phone devices of customers who are registered with the bank and connected to the internet network. Muamalat DIN can be used on Android and IOS operating systems. To be able to use the Muamalat DIN service, customers only need to download the Muamalat DIN application from the app store (Apple) and play store (Android) with the keyword "Muamalat DIN" and simply register through the application.

c. Muamalat Internet Banking

This service aims to facilitate retail customers (individuals) in conducting financial transactions in the form of transfers (book transfers, interbank, SKN and RTGS), payments (Telkom, Telko, PLN, Cable TV, ZIS and Virtual Accounts), purchases (top-up credit, PLN, online sukuk) and non-transactional in the form of balance checks, account mutations, languages, and promo information as well as Internet Banking Muamalat also has an online debit transaction feature, customers can shop at partners or merchants who have collaborated with Bank Muamalat more easily , practical and safe. To

menggunakan layanan *Internet Banking* Muamalat, nasabah cukup mengunjungi ATM Muamalat terdekat dan melakukan registrasi *Internet Banking* Muamalat serta melakukan aktivasi transaksi finansial melalui cabang Muamalat terdekat.

d. SalaMuamalat

Layanan *Contact Center* 24 jam yang memberikan kemudahan kepada nasabah, setiap saat dan dimanapun nasabah berada, baik untuk layanan informasi, permintaan, maupun pengaduan produk perbankan. Untuk dapat terhubung dengan SalaMuamalat nasabah dapat mengakses melalui :

- Telepon dengan nomor 1500016, sementara nasabah yang berada diluar negeri melalui nomor +6221 8066 8000
- E-mail dengan alamat e-mail info@bankmuamalat.co.id, dan salamuamalat@bankmuamalat.co.id
- Chat melalui WebChat pada website Bank Muamalat dan WhatsApp dengan nomor 081280651800

e. Muamalat Digital Integrated Access (MADINA)

Layanan Internet Banking untuk nasabah non Individual yang berbasis website dan memiliki pilihan menu yang beragam, proses transaksi yang *realtime*, pengaturan wewenang, limit transaksi yang mudah sesuai dengan kebutuhan nasabah. Dengan MADINA, nasabah dapat memonitor maupun melakukan transaksi perbankan atas rekening nasabah di Bank tanpa terbatas waktu dan tempat.

## Aktivitas Utama dan Target Pasar Bank

Aktivitas utama Bank Muamalat Indonesia pada tahun buku 2022 tidak mengalami perubahan. Sesuai Anggaran Dasar Perusahaan, aktivitas utama Bank yaitu menghimpun dana dari masyarakat dan menyalurkan kembali dalam bentuk pembiayaan berdasarkan prinsip syariah.

Selain melakukan transaksi antarbank berdasarkan prinsip syariah, Bank juga melakukan jasa layanan transaksi pembayaran dan perdagangan nasional dan internasional. Layanan ini mencakup jasa kiriman uang, inkaso/collection, transaksi valuta asing, dan pembiayaan ekspor impor dalam bentuk *Letter of Credit* (L/C) yang memberikan pendapatan imbal jasa atau *fee-based income* kepada Bank.

be able to use Muamalat Internet Banking services, customers simply need to visit the nearest Muamalat ATM and register for Muamalat Internet Banking and activate financial transactions through the nearest Muamalat branch.

d. SalaMuamalat

24-hour Contact Center service that provides convenience to customers, whenever and wherever customers are, both for information services, requests, and complaints of banking products. To be able to connect with SalaMuamalat customers can access via:

- Call with number 1500016, while customers who are abroad via number +6221 8066 8000
- E-mail with the e-mail address info@bankmuamalat.co.id, and salamuamalat@bankmuamalat.co.id
- Chat via WebChat on the Bank Muamalat website and WhatsApp with number 081280651800

e. Muamalat Digital Integrated Access (MADINA)

Internet Banking service for non-Individual customers that is website-based and has a variety of menu options, real-time transaction processing, authority settings, easy transaction limits according to customer needs. With MADINA, customers can monitor and perform banking transactions on customer accounts at the Bank without being limited by time and place.

## Main Business Activity and Target Market of the Bank

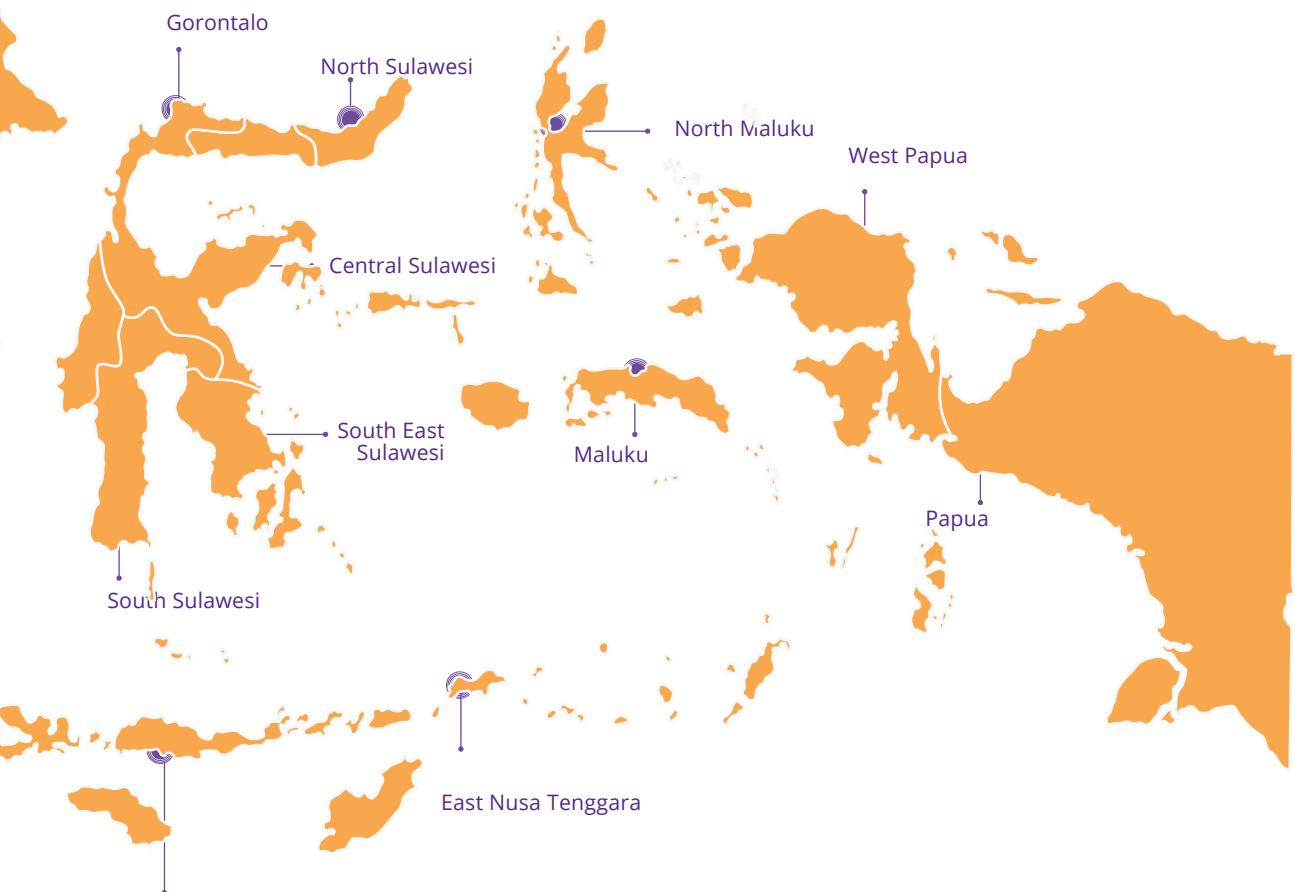
The main activity of Bank Muamalat Indonesia in the 2022 financial year had not changed. Pursuant to the Bank's Articles of Association, the main activity of the Bank is to generate funds from the public and disburse these funds back in the form of financing in accordance with the sharia principles.

In addition to carrying out interbank transactions based on the sharia principles, the Bank also undertook payment services as well as trade finance services, both domestically and globally. These services comprised of money transfer services, collection, foreign exchange transactions, and export-import financing through Letter of Credit (L/C) that provided fee-based income for the Bank.

# Pasar yang Dilayani dan Jangkauan Operasi Bank

## Markets Served and The Bank's Scope of Operations





# Skala Bank Muamalat [OJK C.3]

## Bank Muamalat Scale [OJK C.3]

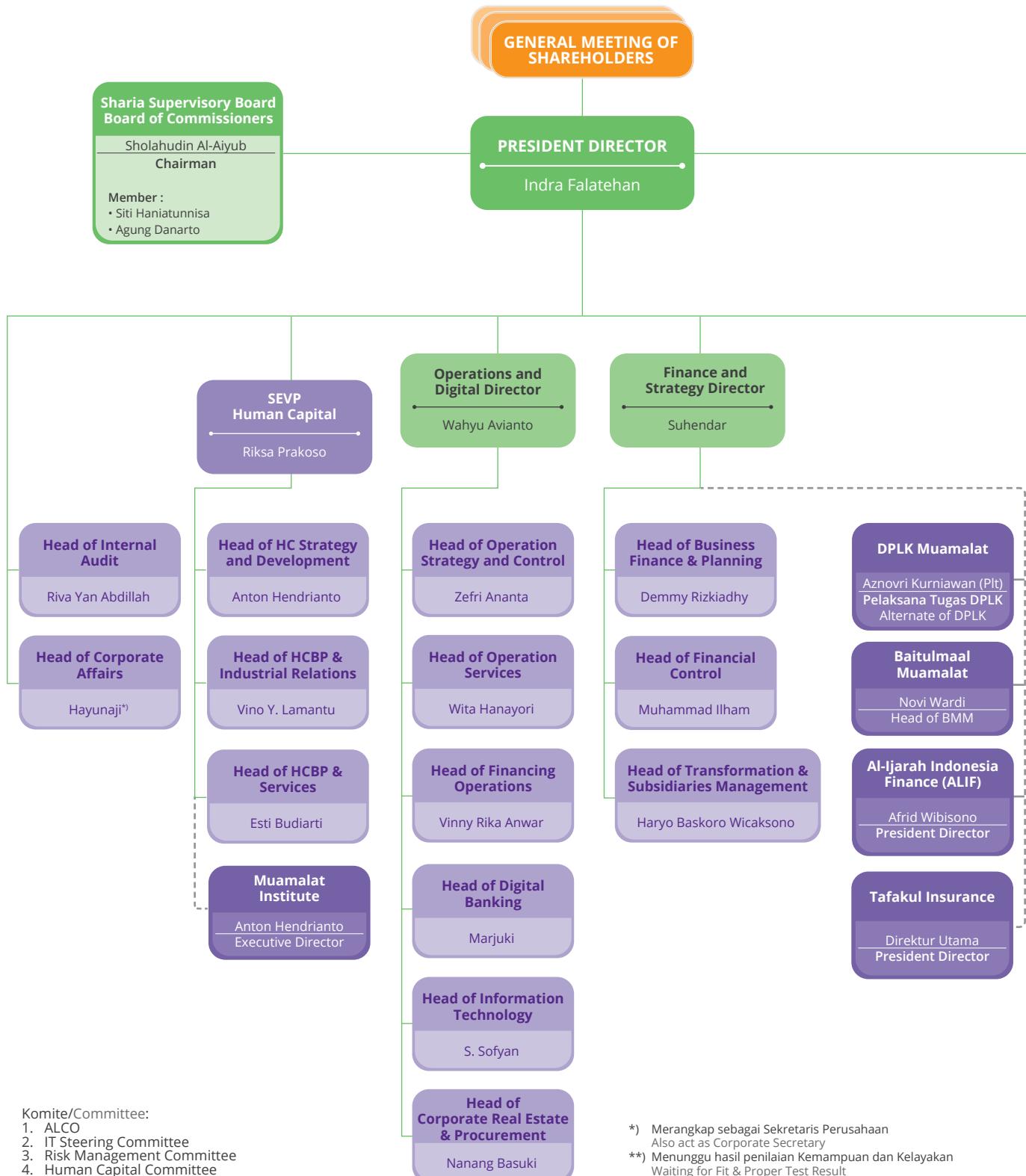
| Uraian<br>Description                                        | Satuan<br>Unit           | Tahun<br>Year |           |           |
|--------------------------------------------------------------|--------------------------|---------------|-----------|-----------|
|                                                              |                          | 2020          | 2021      | 2022      |
| Jumlah Pekerja<br>Headcount                                  | Orang<br>Person          | 2.968         | 2.700     | 2.968     |
| <b>Skala Operasi</b><br><b>Operational Scale</b>             |                          |               |           |           |
| Jumlah Kantor Cabang Dalam Negeri<br>Total Domestic Branches | Kantor<br>Office         | 81            | 80        | 81        |
| Jumlah Kantor Cabang Luar Negeri<br>Total Overseas Branches  | Kantor<br>Office         | 1             | 1         | 1         |
| Jumlah Kantor Cabang Pembantu<br>Total Supporting Branches   | Kantor<br>Office         | 135           | 131       | 135       |
| Jumlah Kantor Kas<br>Total Cash Branches                     | Kantor<br>Office         | 33            | 28        | 33        |
| Jumlah ATM Muamalat<br>Total Muamalat ATM                    | Unit<br>Units            | 619           | 568       | 619       |
| Jumlah Mobil Kas Keliling<br>Total Mobile Cash               | Unit<br>Units            | 55            | 51        | 55        |
| Jumlah Rekening<br>Total Accounts                            | Rekening<br>Account      | 2.053.589     | 1.856.171 | 1.848.384 |
| <b>Skala Usaha</b><br><b>Business Scale</b>                  |                          |               |           |           |
| Piutang<br>Receivables                                       | Rp Miliar<br>Rp Billion  | 12.905        | 7.703     | 6.698     |
| Jumlah Pinjaman Qardh<br>Total Qardh Financing               | Rp juta<br>In Rp million | 898           | 689       | 865       |
| Jumlah Pembiayaan Mudharabah<br>Total Mudharaba Financing    | Rp Miliar<br>Rp Billion  | 620           | 526       | 564       |
| Jumlah Pembiayaan Musyarakah<br>Total Musharaka Financing    | Rp Miliar<br>Rp Billion  | 14.478        | 9.122     | 10.695    |
| Jumlah Simpanan<br>Total Saving                              | Rp Miliar<br>Rp Billion  | 7.359         | 9.676     | 9.227     |
| Jumlah Simpanan dari Bank Lain<br>Total Saving at Other Bank | Rp Miliar<br>Rp Billion  | 87            | 79        | 59        |
| Rasio Kecukupan Modal<br>Capital Adequacy Ratio              | %                        | 15,21%        | 23,76%    | 32,70%    |

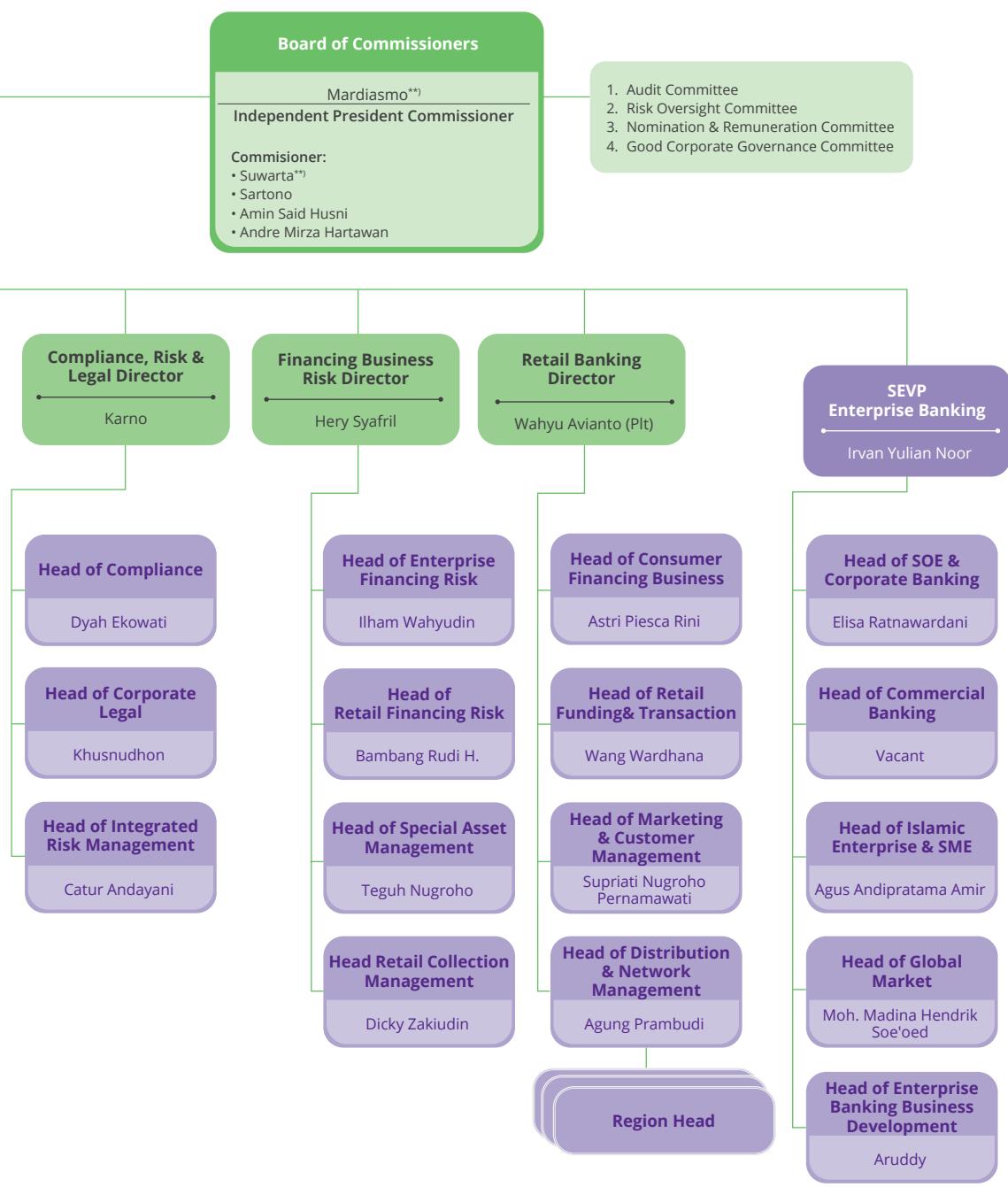
| Uraian<br>Description                                                                                | Satuan<br>Unit          | Tahun<br>Year |        |        |
|------------------------------------------------------------------------------------------------------|-------------------------|---------------|--------|--------|
|                                                                                                      |                         | 2020          | 2021   | 2022   |
| <b>Pendapatan<br/>Revenues</b>                                                                       |                         |               |        |        |
| Jumlah Pendapatan Bank sebagai Mudharib<br>Total Revenue from Fund Management by Bank as<br>Mudharib | Rp Miliar<br>Rp Billion | 2.432         | 2.139  | 1.764  |
| Laba Bersih<br>Net Profit                                                                            | Rp Miliar<br>Rp Billion | 10            | 9      | 27     |
| <b>Aset, Liabilitas, dan Ekuitas<br/>Asset, Liabilities, and Equity</b>                              |                         |               |        |        |
| Jumlah Aset<br>Total Assets                                                                          | Rp Miliar<br>Rp Billion | 51.241        | 58.899 | 61.364 |
| Jumlah Liabilitas<br>Total Liabilities                                                               | Rp Miliar<br>Rp Billion | 9.518         | 11.555 | 56.162 |
| Jumlah Dana Syirkah Temporer<br>Total Temporary Shirka Fund                                          | Rp Miliar<br>Rp Billion | 37.757        | 43.358 | 45.597 |
| Jumlah Ekuitas<br>Total Equity                                                                       | Rp Miliar<br>Rp Billion | 3.967         | 3.986  | 5.202  |

Jumlah pekerja tersebut tidak termasuk Non-FTE (pemagangan)  
This headcount does not include non-FTE (internship)

# Struktur Organisasi [GRI 2-9]

## Organisational Structure [GRI 2-9]

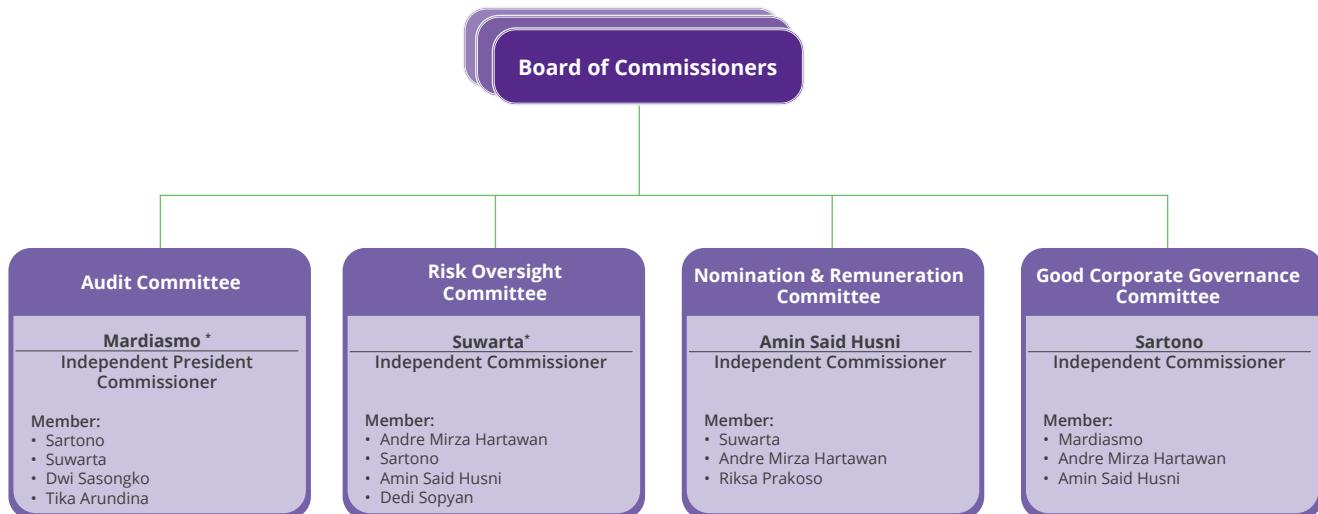




- Board of Directors
- Board of Management
- Senior Management

# Komite Level Komisaris

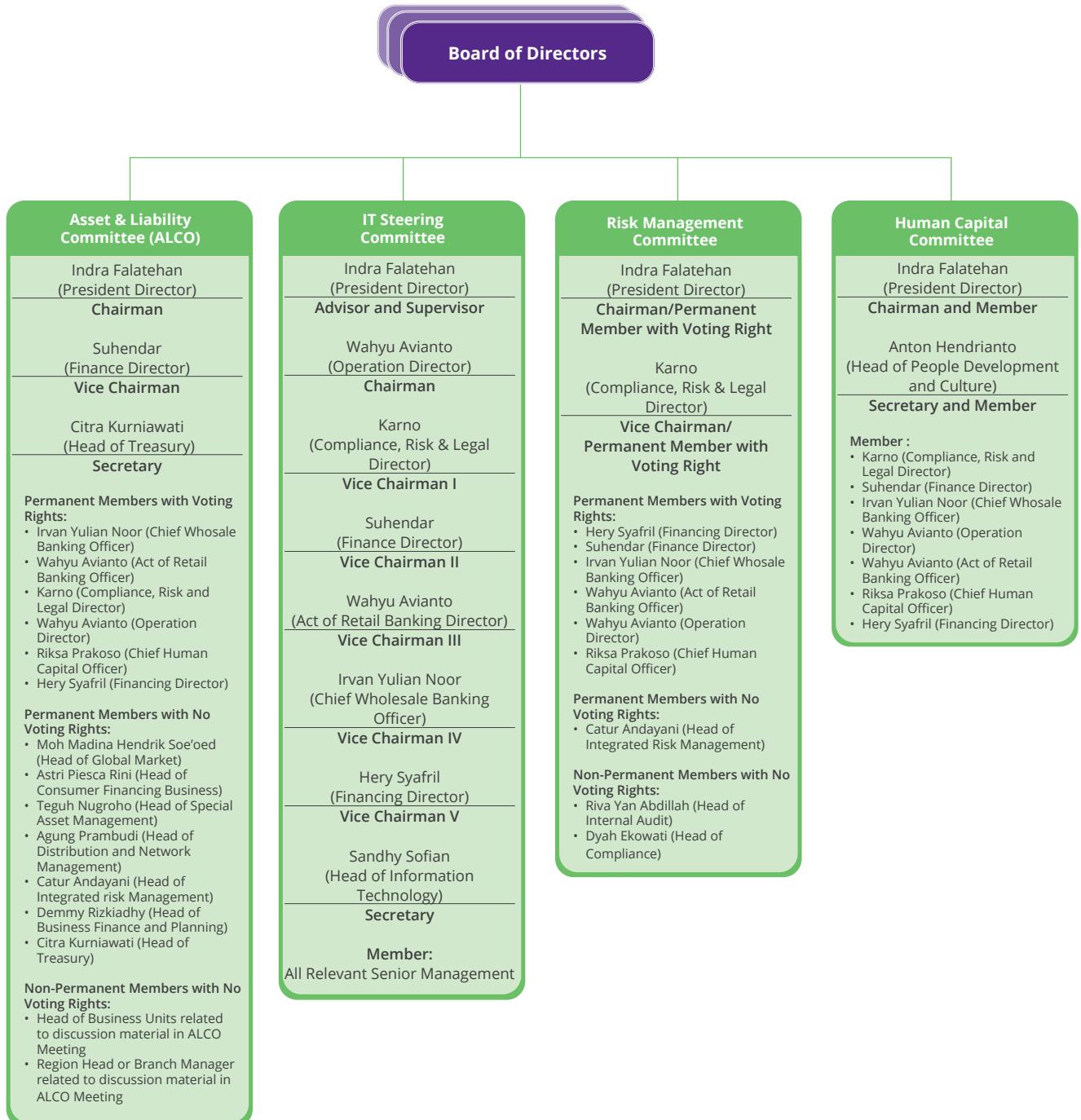
## Board of Commissioners Level Committees



<sup>\*)</sup> Efektif setelah memperoleh penetapan lulus penilaian kemampuan dan kepatutan dari OJK.  
Effective after obtaining a determination of passing the fit and proper assessment from FSA.

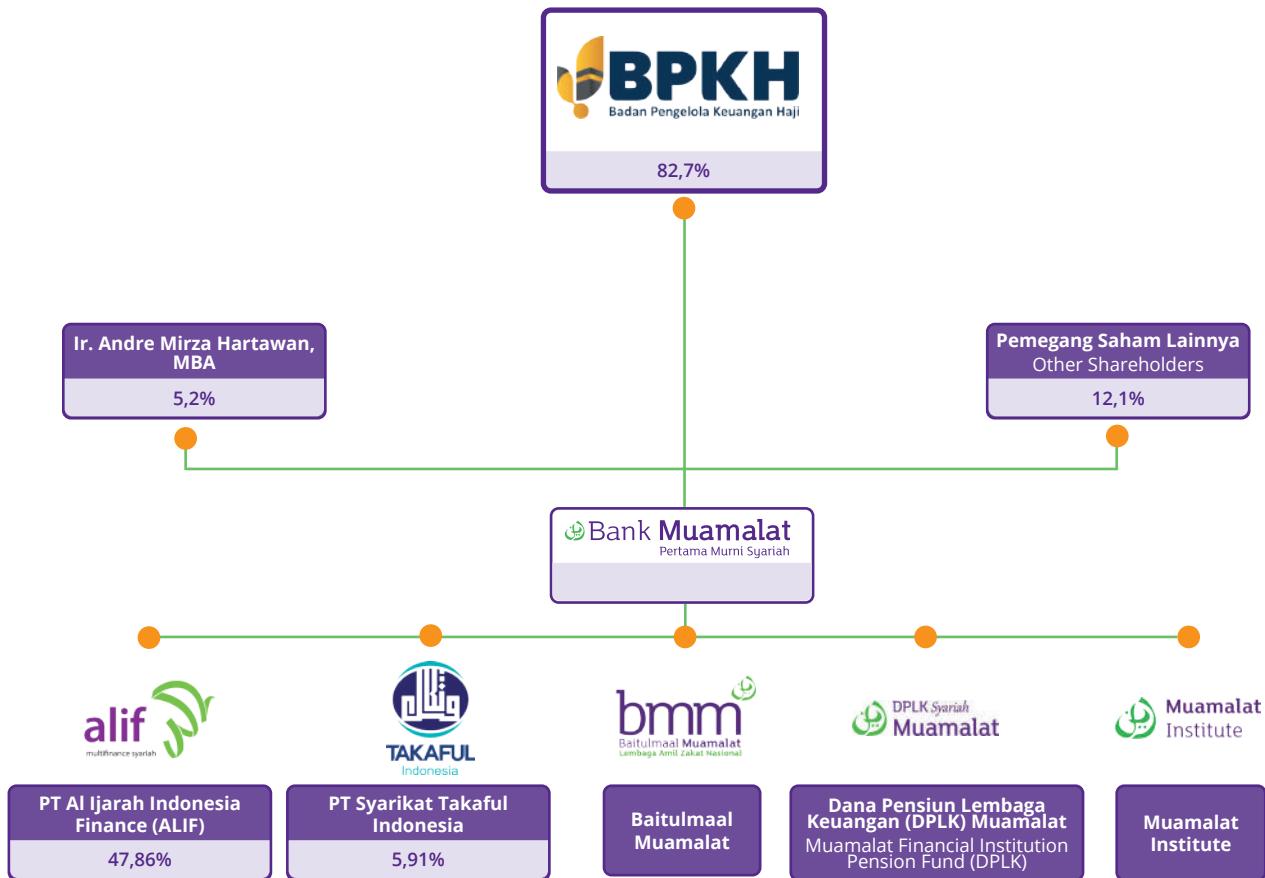
# Komite Level Direksi

## Board of Directors Level Committees



# Struktur Grup Perusahaan

## Company Group Structure



# Rantai Pasok [GRI 2-6]

## Supply Chain [GRI 2-6]

Proses bisnis Bank Muamalat pada dasarnya adalah pengelolaan jasa perbankan yang ditopang dengan kekuatan layanan yang prima kepada nasabah khususnya melalui 249 (2021: 239) jaringan kantor, didukung infrastruktur 564 (2021: 568) unit ATM Muamalat, +120.000 jaringan ATM Bersama dan ATM Prima, 55 (2021: 51) unit Mobil Kas Keliling, serta aplikasi telepon pintar Muamalat Mobile, sebagaimana tampak pada bagan berikut.

Bank Muamalat's business process is the management of banking services supported by the strength of excellent service for customers, especially through 249 (2021: 239) office networks, supported by the infrastructure of 564 (2021: 568) Muamalat ATM units, +120,000 ATM Bersama and ATM Prima networks, 55 (2021: 51) Mobile Cash Cars, and Muamalat Mobile smartphone applications, as shown in the following chart.



Bank juga menggandeng sejumlah pemasok untuk mendukung operasional usaha, baik pemasok barang maupun jasa, agar dapat memberikan layanan yang prima kepada nasabah. Bank berupaya semaksimal mungkin mencari mitra lokal yang lokasinya dekat dengan kantor operasional Bank Muamalat Indonesia. Dengan cara demikian, selain bisa memberdayakan pemasok lokal, dapat menggerakkan roda ekonomi setempat, Bank juga akan mendapatkan harga yang lebih terjangkau karena lokasi pemasok secara geografis lebih dekat.

Hingga akhir 2022, Bank memiliki berbagai kelompok pemasok, seperti konsultan, penyedia barang-barang kebutuhan kantor, penyedia sarana transportasi, dan jasa keamanan. Bank membuat daftar pemasok/rekanan yang telah melalui proses seleksi.

Adapun jumlah total rekanan pada tahun 2022 adalah sebesar 242 perusahaan. Jumlah total rekanan di tahun 2022 bertambah 60 rekanan atau berarti meningkat 33% dari jumlah total 182 perusahaan rekanan pada tahun 2021.

The Bank also cooperates with a number of suppliers to support business operations, both goods and services, in order to provide excellent service to customers. The Bank makes every effort to find local partners whose location is close to the operational office of Bank Muamalat Indonesia. In this way, in addition to empowering local suppliers, it can drive the local economy, the Bank will also get more affordable prices because the location of suppliers is geographically closer.

Until the end of 2022, the Bank has various groups of suppliers, such as consultants, providers of office supplies, transportation providers, and security services. The Bank maintains a list of suppliers/associates that have gone through a selection process.

The total number of partners in 2022 is 242 companies. The total number of associates in 2022 increased by 60 associates or means an increase of 33% from the total number of 182 associates in 2021.



| Jenis Pemasok<br>Type of Supplier       | 2021       | 2022       | Perubahan<br>Change % |
|-----------------------------------------|------------|------------|-----------------------|
| Barang dan Jasa<br>Goods and Services   | 148        | 225        | 52%                   |
| <i>Outsourcing</i><br>Outsourcing       | 21         | 7          | -67%                  |
| ATK Bar cet<br>Stationery/Printed Goods | 13         | 10         | -23%                  |
| <b>Jumlah</b><br>Total                  | <b>182</b> | <b>242</b> | <b>33%</b>            |

Adapun jumlah nilai kontrak yang dikeluarkan untuk para pemasok pada tahun 2022 adalah sebesar Rp220,61 miliar. Angka tersebut mengalami penurunan jika dibandingkan dengan nilai kontrak sebesar Rp229,67 miliar di tahun 2021.

The total contract value issued to suppliers in 2022 was Rp220.61 billion, a decrease when compared to the contract value of Rp229.67 billion in 2021.

| Jenis Pemasok<br>Type of Supplier       | 2021<br>(Rp juta/<br>Million) | 2022<br>(Rp juta/<br>Million) | Perubahan<br>Change % |
|-----------------------------------------|-------------------------------|-------------------------------|-----------------------|
| Barang dan Jasa<br>Goods and Services   | 143.300                       | 159.729                       | 11%                   |
| <i>Outsourcing</i><br>Outsourcing       | 79.330                        | 83.842                        | 6%                    |
| ATK Bar cet<br>Stationery/Printed Goods | 5.040                         | 4.503                         | -11%                  |
| <b>Jumlah</b><br>Total                  | <b>229.670</b>                | <b>248.075</b>                | <b>8%</b>             |

# Perubahan Signifikan Di Tahun Operasional [OJK C.6]

## Significant Changes In The Operational Year [OJK C.6]

Di tahun 2022 Bank melakukan beberapa perubahan signifikan baik pada aspek keuangan, pengurus maupun operasional proses bisnis yang dijalankan. Pada aspek keuangan, Bank melakukan peningkatan modal dasar dan modal yang ditempatkan melalui penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD). Dengan langkah ini, selain terjadi peningkatan modal yang signifikan, terjadi perubahan komposisi pemegang saham.

Mengiringi perubahan pemegang saham tersebut, Bank juga mengalami perubahan personalia jajaran pengurus, baik pada personalia Dewan Komisaris maupun jajaran Direksi.

Kemudian, seiring dengan semakin terkendalinya kondisi pandemi, Bank juga melakukan perubahan pola operasional sebagai respons terhadap kondisi pandemi jumlah kasus penularan baru semakin melandai.

Adapun beberapa perubahan yang dilakukan diantaranya mencakup: pengaturan kembali ketentuan *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. Bank hanya merubah proses realisasi suplai barang yang harus memenuhi protokol kesehatan.

In 2022, the Bank made several significant changes, both in the financial, management, and operational aspects. In the financial aspect, the Bank increased its authorized and issued capital through a private placement. In addition to the significant capital increase, this move also led to changes in shareholder composition.

Along with the change in shareholders, there were also personnel changes in the Bank's management, both in the Board of Commissioners and the Board of Directors.

With the pandemic under control, the Bank has also made operational changes to respond to the decline in the number of new transmission cases.

Some of the changes made include: rearrangement of Work From Home (WFH) provisions in various possible operational activities, intensification of the use of digital applications in working and serving customers, and so on.

However, the Bank did not make any policy changes to the selection process for the supply of goods/services from vendors. The Bank has only changed the process of realizing the supply of goods that must meet health protocols.

# Keanggotaan Asosiasi [OJK C.5]

## Association Membership [OJK C.5]

Hingga akhir 2022, Bank Muamalat Indonesia berpartisipasi aktif pada 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) dan seterusnya

Until the end of 2022, Bank Muamalat Indonesia actively participates in more than 12 associations, namely:

- Asosiasi Bank Syariah Indonesia (Asbisindo)
  - National Banking Association (Perbanas)
  - Indonesian Bankers Association (IBI)
  - Financial Services Industry Communication Forum (FKIJK)
  - Indonesian Corporate Secretary Association (ICSA)
  - Banking Archives Communication Forum (FKKP)
  - iB Marcomm Working Group - OJK
  - Banking Compliance Director Communication Forum (FKDKP)
  - Indonesia Islamic Global Market Association (IIGMA)
  - Association Cambiste Internationale - Financial Market Association Indonesia (ACI FMA Indonesia)
  - Communication Forum of Banks Receiving Deposits for Hajj Travel Costs (FK BPS BPIH)
  - Indonesian Alternative Banking Dispute Resolution Institute (LAPSPI)
  - Indonesian Sustainable Finance Initiative (IKBI)
- and so on



# Jejak Langkah

## Milestones

**1991**

Pendirian Bank Muamalat Indonesia sebagai Bank syariah pertama di Indonesia pada 1 November 1991 atau 24 Rabiul Akhir 1412 H.

The establishment of Bank Muamalat Indonesia as the first Islamic bank in Indonesia on November 1, 1991 or Rabiul Akhir 24, 1412 H.

**1992**

Mulai beroperasi pada 1 Mei 1992 atau 27 Syawal 1412 H dan menjadi pelopor bisnis keuangan syariah lainnya.

Commenced operations on May 1, 1992 or Shawal 27, 1412 H and became a pioneer for other sharia financial businesses.

**1993**

Perseroan menjadi Perusahaan Terbuka yang tidak tercatat sahamnya di Bursa.

The Company became a Public Company whose shares are not listed on the Stock Exchange.

**1994**

Memperoleh izin sebagai Bank Devisa pada 27 Oktober 1994.

Obtained license as a Foreign Exchange Bank on October 27, 1994.

**1998**

- Penawaran Umum Terbatas I Seri Saham B dengan Hak Memesan Efek Terlebih Dahulu
- Pendirian Dana Pensiun Lembaga Keuangan (DPLK) Muamalat.
- Limited Public Offering I Series B Shares with Pre-emptive Rights
- Establishment of Muamalat Financial Institution Pension Fund (DPLK).

**2000**

Bank Muamalat Indonesia melakukan perubahan atau pergantian nama menjadi Bank Syariah Muamalat Indonesia yang disahkan pada Rapat Umum Pemegang Saham Luar Biasa tanggal 22 Juni 2000.

Bank Muamalat Indonesia changed its name to Bank Syariah Muamalat Indonesia pursuant to the Extraordinary General Meeting of Shareholders on June 22, 2000.

**2002**

Penawaran Umum Terbatas II Seri Saham C dengan Hak Memesan Efek Terlebih Dahulu.

Limited Public Offering II Series C Shares with Pre-emptive Rights

**2003**

Menerbitkan Sukuk Subordinasi Mudharabah I sebesar Rp200 miliar sebagai sukuk pertama yang diterbitkan oleh lembaga perbankan di Indonesia.

Issued Mudharabah I Subordinated Sukuk in the amount of Rp200 billion as the first sukuk issued by banking institution in Indonesia.

**2004**

Peluncuran produk Shar-e yang merupakan tabungan instan pertama di Indonesia melalui ribuan jaringan online Kantor Pos di seluruh Indonesia, yakni System Online Payment Point (SOPP).

The launch of Shar-e product as the first instant savings in Indonesia through thousands of Post Office online networks throughout Indonesia called System Online Payment Point (SOPP).

**2005**

Penawaran Umum Terbatas III Seri Saham C dengan Hak Memesan Efek Terlebih Dahulu.

Limited Public Offering III Series C Shares with Pre-emptive Rights.

**2007**

Pendirian Al-Ijarah Indonesia Finance (ALIF) sebagai multifinance syariah pertama di Indonesia.

Establishment of Al-Ijarah Indonesia Finance (ALIF) as the first sharia multifinance in Indonesia.

**2008**

- Penerbitan Sukuk Subordinasi Mudharabah II sebesar Rp314 miliar.
- Bank kembali menggunakan nama PT Bank Muamalat Indonesia Tbk tahun 2008 sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 23 April 2008.

- Issuance of Mudharabah II Subordinated Sukuk in the amount of Rp314 billion.
- The Bank changed its name back to PT Bank Muamalat Indonesia Tbk in accordance with the resolution of the Extraordinary General Meeting of Shareholders dated April 23, 2008.

**2009**

Pembukaan kantor cabang internasional pertama di Kuala Lumpur, Malaysia.

The opening of the first international branch office in Kuala Lumpur, Malaysia.

**2010**

Penawaran Umum Terbatas IV Seri Saham C dengan Hak Memesan Efek Terlebih Dahulu.

Limited Public Offering IV Series C Shares with Pre-emptive Rights.

**2011**

Peluncuran produk Shar-e Gold Debit Visa.

The launch of the Shar-e Gold Debit Visa Card.

| 2012                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2013                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2015                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2016                                                                                                                                                                                                                                                                                                                                                                                                                         | 2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Bank Muamalat Indonesia melakukan rebranding atau perubahan logo.</li> <li>• Menerbitkan Sukuk Subordinasi Mudharabah Berkelanjutan I Tahap I Tahun 2012 senilai Rp800 miliar.</li> <li>• Bank Muamalat Indonesia engaged in a rebranding with a logo change.</li> <li>• Issuance of Shelf-Registration Mudharabah Subordinated Sukuk I Tranche I 2012 in the amount of Rp800 billion.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>• Penawaran Umum Terbatas V Saham Seri B dengan Hak Memesan Efek Terlebih Dahulu</li> <li>• Menerbitkan Sukuk Subordinasi Mudharabah Berkelanjutan I Tahap II tahun 2013 senilai Rp700 miliar.</li> <li>• Limited Public Offering V Series B Shares with Pre-emptive Rights</li> <li>• Issuance of Shelf-Registration Mudharabah Subordinated Sukuk I Tranche II 2013 in the amount of Rp700 billion.</li> </ul>                                                                                                                          | <p>Peresmian Muamalat Tower sebagai Kantor Pusat Bank Muamalat Indonesia di mana Otoritas Jasa Keuangan telah memberikan persetujuan atas pemindahan alamat kantor pusat Bank Muamalat berdasarkan Surat Otoritas Jasa Keuangan No. S-65/PB.1/2015 perihal Permohonan Izin Pemindahan Alamat Kantor Pusat Operasional dan Non Operasional PT Bank Muamalat Indonesia Tbk.</p> <p>Inauguration of Muamalat Tower as the Head Office of Bank Muamalat Indonesia where the Financial Services Authority has given the approval for the change of address of Bank Muamalat's head office based on the Financial Services Authority Letter No. S-65/PB.1/2015 on Application for Permit for Change of Address for Operational and Non-Operational Head Office of PT Bank Muamalat Indonesia Tbk.</p> | <p>Meluncurkan aplikasi Muamalat Mobile Banking.</p> <p>Launch of Muamalat Mobile Banking application.</p>                                                                                                                                                                                                                                                                                                                   | <p>Pada bulan Juli 2017, Bank Muamalat Indonesia menerbitkan Medium Term Notes Sharia (MTNS) dengan total nilai Rp200 miliar, yang terdiri dari Rp100 miliar MTNS subordinasi dengan tenor 5 tahun dan Rp100 miliar MTNS dengan tenor 3 tahun.</p> <p>In July 2017, Bank Muamalat issued Medium Term Notes Sharia (MTNS) with a total of Rp200 billion, consisting of Rp100 billion subordinated MTNS with 5-year tenor and Rp100 billion MTNS with 3-year tenor.</p>                                                                                                                                                                                                                        |
| <ul style="list-style-type: none"> <li>• Meluncurkan kampanye #AyoHijrah yang mengajak masyarakat untuk berhijrah dalam hal layanan syariah. Kampanye #AyoHijrah dilandasi oleh cita-cita Bank yang ingin menjadi pusat ekosistem ekonomi syariah di Indonesia. Bank Muamalat Indonesia ingin turut membangun industri halal di dalam negeri yang diselaraskan dengan perkembangan teknologi digital.</li> <li>• Menerbitkan Sukuk Subordinasi Mudharabah Trust Certificate senilai Rp1,6 triliun.</li> <li>• Launched the #AyoHijrah campaign inviting people to migrate to Islamic banking services. #AyoHijrah campaign is the embodiment of the Bank's ideals to be the center of the Islamic economic ecosystem in Indonesia. Bank Muamalat Indonesia wants to support domestic halal industries aligned with the development of digital technology.</li> <li>• Issuance of Mudharabah Subordinated Sukuk Trust Certificate in the amount of Rp1.6 trillion.</li> </ul> | <ul style="list-style-type: none"> <li>• Meluncurkan aplikasi mobile banking terbaru yaitu Muamalat Digital Islamic Network (DIN) yang dilengkapi dengan berbagai fitur terbaru yang dirancang untuk melakukan transaksi finansial maupun non finansial secara real time dengan fitur yang lebih aman.</li> <li>• The launching of the latest mobile banking application, Muamalat Digital Islamic Network (DIN), which is equipped with various latest features designed to conduct financial and non-financial transactions in real time with more secure features.</li> </ul> | <p>Menerima penghargaan sebagai Peringkat ke-1 Digital Brand Awards Bank Umum Syariah BUKU 2 dengan Aset Rp25 triliun ke Atas dari Infobank.</p> <p>Awarded Rank 1<sup>st</sup> Digital Brand Awards Sharia Commercial Banks BUKU 2 with Assets Above Rp25 trillion from Infobank.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>• Bank Muamalat masuk Jajaran Bank Terbaik Dunia Versi Forbes</li> <li>• Bank Muamalat menerbitkan Sukuk Mudharabah Bank Muamalat Indonesia Tahun 2021 pada tanggal 15 November 2021 tanpa Penawaran Umum dengan tanggal jatuh tempo pada 15 November 2041.</li> <li>• Penawaran Umum Terbatas (Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu) VI Saham Seri C.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Menerbitkan Sukuk Subordinasi Mudharabah Jangka Panjang yang dilakukan tanpa Penawaran Umum senilai Rp2 Triliun.</b></li> <li>• <b>Bank Muamalat mendapatkan peringkat (rating) idA+ dari PT Pemeringkat Efek Indonesia (Pefindo) dengan prospek perusahaan 'stabil'. Peringkat ini juga berlaku untuk Sukuk Mudharabah Tahun 2021.</b></li> <li>• Issued a Long-Term Mudharabah Subordinated Sukuk of Rp2 Trillion without Public Offering.</li> <li>• Bank Muamalat received an idA+ rating from PT Pemeringkat Efek Indonesia (Pefindo) with 'stable' corporate prospects. This rating also applies to Sukuk Mudharabah Year 2021.</li> </ul> |

# Kerangka dan Strategi Keberlanjutan

## Sustainability Strategy and Framework

|                                                                                                                                                                                |    |
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# Kerangka dan Strategi Keberlanjutan [OJK A.1]

## Sustainability Strategy and Framework [OJK A.1]

- Bank meningkatkan upaya efisiensi konsumsi energi, mereduksi emisi gas rumah kaca (GRK), dan meningkatkan efisiensi konsumsi air sebagai wujud dukungan bagi tercapainya komitmen Pemerintah Indonesia bagi tercapainya perbaikan kualitas lingkungan sebagai bagian dari tujuan keberlanjutan.
- Bank semakin intensif menerapkan strategi pencapaian tujuan keberlanjutan yang di antaranya mencakup pengembangan kompetensi SDM terkait keberlanjutan, sinergitas kebijakan dan prosedur kerja, serta pengembangan produk dan jasa yang selaras dengan pencapaian tujuan keberlanjutan.

- We intensify our efforts to foster energy consumption efficiency, reduce greenhouse gas (GHG) emissions, and increase water consumption efficiency as a manifestation of our support for the Indonesian government's commitment to achieving environmental quality improvement as part of its sustainability goals.
- We implement strategies to achieve sustainability goals more intensively, such as developing HR competencies related to sustainability, synchronizing work policies and procedures, and developing products and services that are aligned with achieving sustainability goals.

### TUJUAN PEMBANGUNAN BERKELANJUTAN SKALA GLOBAL

Mulai awal tahun 2016 hingga akhir tahun 2030, seluruh negara di dunia sepakat menerapkan konsep pembangunan berkelanjutan skala global dalam *Sustainable Development Goals* (SDGs), suatu rumusan tujuan pembangunan berkelanjutan skala global dalam SDGs yang dibahas dan ditetapkan oleh hampir seluruh negara anggota PBB. Untuk memastikan pencapaian beragam rumusan tujuan dalam SDGs, kemudian dilakukan pertemuan reguler melalui forum *Cooperation of Parties* (COP) yang dikoordinasikan oleh 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 pembangunan berkelanjutan, sebagai berikut:



#### Tanpa Kemiskinan | No Poverty

Mengakhiri kemiskinan dalam bentuk apapun di seluruh penjuru dunia.  
End poverty in all forms globally.



#### Tanpa Kelaparan | Zero Hunger

Mengakhiri kelaparan, mencapai ketahanan pangan dan peningkatan gizi, dan mempromosikan pertanian berkelanjutan.  
End hunger, achieve food security and improved nutrition, and promote sustainable agriculture.



#### Kesehatan dan Kesejahteraan | Good Health and Well-Being

Menjamin kehidupan yang sehat dan mempromosikan kesejahteraan untuk seluruh masyarakat di segala usia.  
Ensure healthy lives and promote well-being to all people of all age groups.

### SUSTAINABLE DEVELOPMENT GOALS ON A GLOBAL SCALE

All countries of the world have, since early 2016 and up to the end of 2030, agreed to apply the sustainable development conception on a global scale within the Sustainable Development Goals (SDGs), a formulation of sustainable development goal on a global scale that was discussed and determined by almost all UN member countries. In order to ensure the achievement of the various goals within the SDGs, regular meetings are carried out through the Cooperation of Parties (COP) forum that is coordinated by The United Nations Framework Convention on Climate Change (UNFCCC). These formulations cover five basic aspects found within the principles of sustainability, namely the 5-P, People, Planet, Partnership, Peace, Prosperity, which are then broken down into 17 goal formulations as follows:



#### **Pendidikan Berkualitas | Quality Education**

Menjamin kualitas pendidikan inklusif dan adil dan mempromosikan kesempatan belajar seumur hidup untuk semua orang.  
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



#### **Kesetaraan Gender | Gender Equality**

Mencapai kesetaraan gender dan memberdayakan kaum ibu dan anak perempuan.  
Achieve gender equality and empower women and girls.



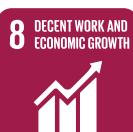
#### **Air Bersih dan Sanitasi | Clean Water and Sanitation**

Menjamin ketersediaan air bersih dan sanitasi yang berkelanjutan untuk semua orang.  
Ensure the availability of clean water and sustainable sanitation for all people.



#### **Energi Bersih dan Terjangkau | Affordable and Clean Energy**

Menjamin akses terhadap sumber energi yang terjangkau, terpercaya, berkelanjutan, dan modern untuk semua orang.  
Ensure access to affordable, reliable, sustainable, and modern energy sources for all people.



#### **Pertumbuhan Ekonomi dan Pekerjaan yang Layak | Economic Growth and Decent Work**

Mendukung pertumbuhan ekonomi yang berkelanjutan dan inklusif, membuka kesempatan kerja seluas-luasnya, produktif serta menciptakan pekerjaan yang layak untuk semua.  
Promote sustainable and inclusive economic growth, open the widest possible job opportunities, productive as well as create decent jobs for all.



#### **Industri, Inovasi dan Infrastruktur | Industry, Innovation and Infrastructure**

Membangun infrastruktur tangguh, mempromosikan industrialisasi inklusif dan berkelanjutan dan mendorong inovasi.  
Build resilient infrastructure, promote inclusive and sustainable industrialization and promote innovation.



#### **Mengurangi Kesenjangan | Reduce Inequalities**

Mengurangi kesenjangan di dalam sebuah Negara maupun di antara negara-negara di dunia.  
Reduce inequality within and among countries.



#### **Keberlanjutan Kota dan Komunitas | Sustainable Cities and Communities**

Membangun kota-kota dan pemukiman yang inklusif, aman, berkualitas, berketahanan dan berkelanjutan.  
Build cities and human settlements that are inclusive, safe, acceptable quality, resilient and sustainable.



#### **Konsumsi dan Produksi Bertanggung Jawab | Responsible Consumption and Production**

Menjamin keberlangsungan konsumsi dan pola produksi.  
Ensure sustainable consumption and production patterns.



### Aksi terhadap Iklim | Climate Action

Bertindak cepat untuk memerangi perubahan iklim dan dampaknya.  
Act fast to counter climate change and its impact.



### Kehidupan di Air | Marine Life

Melestarikan dan menjaga keberlangsungan laut dan kehidupan sumber daya laut untuk pengembangan pembangunan yang berkelanjutan.  
Preserving and maintaining the sustainability of the seas and marine life so as to promote sustainable development.



### Kehidupan di 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 land ecosystem, sustainably manage forests, prevent desertification as well as exchanges in land, fight deforestation, stop and preserve land degradation, as well as halt biodiversity loss.



### Institusi Peradilan yang Kuat dan Perdamaian | Strong Judicial Institutions and Peace

Mempromosikan masyarakat yang damai dan inklusif untuk pembangunan berkelanjutan, menyediakan akses terhadap keadilan bagi semua pihak termasuk untuk lembaga, membangun institusi yang efektif, akuntabel dan inklusif di semua tingkatan.  
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all parties including for agencies, develop effective, accountable and inclusive institutions in all levels.



### Kemitraan untuk Mencapai Tujuan | Partnership to Achieve the Goal

Memperkuat implementasi dan merevitalisasi kemitraan global untuk pembangunan berkelanjutan.  
Strengthen implementation and revitalization of global partnerships for sustainable development.

Indonesia telah menyatakan komitmennya untuk bersama-sama warga dunia lainnya, mendukung upaya pencapaian beragam rumusan tujuan pembangunan berkelanjutan skala global dalam SDGs tersebut. Indonesia kemudian menetapkan target pengurangan emisi CO<sub>2</sub> dalam pengelolaan pembangunan ekonominya hingga sebesar 29% dengan upaya sendiri, atau hingga 41% jika mendapatkan bantuan internasional pada tahun 2030 mendatang, menggunakan standar perhitungan *bussiness as usual* dengan dasar perhitungan emisi tahun 2016. Sebagai wujud komitmennya dalam menerapkan agenda pembangunan berkelanjutan, Indonesia mengeluarkan Peraturan Presiden (PerPres) No.59 tahun 2017 tentang "Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan".

Indonesia has stated its commitment to supporting efforts to achieve various formulations of global-scale sustainable development goals in the SDGs, along with other world citizens. Furthermore, using the standard business-as-usual calculation based on 2016 emission calculations, Indonesia set a target of reducing CO<sub>2</sub> emissions in managing its economic development by up to 29% on its own, or up to 41% with international assistance, by 2030. Indonesia issued Presidential Regulation (PerPres) No. 59 of 2017 on "Implementation of Achieving Sustainable Development Goals" as part of its commitment to implementing a sustainable development agenda.

PerPres ini kemudian diikuti dengan dibuatnya Rencana Aksi Nasional (RAN) Tujuan Pembangunan BerkelaJnutan (TPB/SDGs) - RAN TPB, maupun Rencana Aksi Daerah (RAD) Tujuan Pembangunan BerkelaJnutan (TPB/SDGs) - RAD TPB. RAN TPB beserta RAD TPB merupakan 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 kemudian 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.

#### **KOMITMEN TERHADAP KEBERLANJUTAN**

[GRI 2-22, 2-23]

Sebagai lembaga intermediari yang menjadi salah satu anggota "First Movers on Sustainable Banking", bersama-sama beberapa perbankan swasta papan atas lain di Indonesia, Bank Muamalat Indonesia berkomitmen penuh untuk mendukung tercapainya berbagai tujuan keberlanjutan dalam SDGs Indonesia tersebut. Bank berkomitmen penuh untuk menerapkan prinsip *Sustainable Banking*, dalam memberikan pembiayaan, beroperasi dan memberikan layanan bagi para nasabah.

Bank bertekad mendukung pencapaian tujuan keberlanjutan sesuai dengan kapasitas dan bidang usaha yang dijalankan. Walaupun kegiatan operasional Bank tidak berkaitan langsung dengan pengolahan material maupun bersinggungan langsung dengan ekosistem lingkungan, Bank Muamalat Indonesia menyadari secara penuh atas potensi perusakan lingkungan yang bisa timbul dari nasabah pembiayaan bank sehingga penting sekali bagi Bank Muamalat untuk menekankan dukungan partisipasinya melalui penerapan kebijakan pembiayaan yang sangat memperhatikan kelestarian lingkungan, selain menjalankan kegiatan operasional yang semakin efisien dan semakin ramah lingkungan.

Sebagai bukti komitmen tersebut, Bank telah menyusun dan memberlakukan kebijakan pembiayaan spesifik bagi nasabah Segmen Korporasi dan Komersial yang terus ditinjau ketentuannya, juga memberlakukan Petunjuk Teknis Formulir Pembiayaan BerkelaJnutan, bagi nasabah

Following this Perpres, a National Action Plan (RAN) for Sustainable Development Goals (TPB/SDGs) - RAN TPB - and a Regional Action Plan (RAD) for Sustainable Development Goals (TPB/SDGs) - RAD TPB - were developed. RAN TPB and RAD TPB are documents that contain 5 (five) yearly programs and work plans for the implementation of various activities that directly and indirectly support the achievement of SDGs in accordance with the potential of each region.

At the beginning of the fourth quarter of 2018, the Ministry of Finance declared SDG Indonesia One, a work plan platform as a manifestation of the implementation of various efforts that can be made to support the achievement of the stated goals in the TPB through the availability of access to funding, as part of the implementation of the RAN TPB and RAN TPB programs

#### **COMMITMENT TO SUSTAINABILITY**[GRI 2-22, 2-23]

Bank Muamalat Indonesia is fully committed to supporting the achievement of various sustainability goals in the Indonesian SDGs as an intermediary institution that is a member of "First Movers on Sustainable Banking," along with several other top private banks in Indonesia. In providing financing, operating, and providing services to customers, we are fully committed to implementing the principles of Sustainable Banking.

We are determined to assisting in the achievement of sustainability goals in accordance with our capacity and line of business. Despite the fact that our operational activities are not directly related to material processing or the environmental ecosystem, Bank Muamalat Indonesia is fully aware of the potential for environmental damage that can result from bank financing customers, so it is critical for Bank Muamalat to emphasize its participation support through the implementation of very strict financing policies, paying attention to environmental sustainability, in addition to carrying out operational activities that are more efficient and more environmentally friendly.

As evidence of this commitment, we have developed and implemented specific financing policies for Corporate and Commercial Segment customers, the provisions of which are constantly reviewed, as well as implementing the Technical Guidelines for Sustainable Financing Forms for that



pada segmen tersebut. Bank bahkan telah berpartisipasi aktif sebagai anggota *Task Force Keuangan Berkelanjutan di Sektor Jasa Keuangan* yang ditetapkan oleh Dewan Komisioner OJK.

Sebagai wujud partisipasinya, Bank telah menetapkan unit-unit kerja yang bertugas merancang kebijakan, menjalankan, mengevaluasi dan melaporkan pelaksanaan seluruh program-program keuangan berkelanjutan. Uraian lengkap perihal wujud komitmen dukungan pencapaian tujuan keberlanjutan pada aspek sosial dan lingkungan tersebut, disampaikan pada Bab Kinerja Pengembangan Masyarakat dan Bab Partisipasi Pelestarian Lingkungan dalam Laporan ini.

### MENDUKUNG PENCAPAIAN GLOBAL GOALS DENGAN PENERAPAN RENCANA AKSI KEUANGAN BERKELANJUTAN.

Pemerintah Indonesia, melalui Otoritas Jasa Keuangan, selanjutnya mengeluarkan Peraturan OJK 51/POJK.03.2017 tentang "Penerapan Keuangan Berkelanjutan 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*).
- Medorong 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 Berkelanjutan secara spesifik, adalah untuk:

- Menyediakan sumber pendanaan yang dibutuhkan untuk mencapai tujuan pembangunan berkelanjutan dan pendanaan terkait perubahan iklim dalam jumlah yang memadai;
- Meningkatkan daya tahan dan daya saing LJK, Emiten, dan Perusahaan Publik melalui pengelolaan risiko sosial

segment's customers. We have even actively participated as a member of the Sustainable Finance Task Force in the Financial Services Sector established by the OJK Board of Commissioners,

We have established work units tasked with designing policies, implementing, evaluating, and reporting on the implementation of all sustainable finance programs as a form of participation. The Community Development Performance Chapter and the Environmental Preservation Participation Chapter in this Report provide a comprehensive description of the manifestation of commitment to support the achievement of sustainability goals on social and environmental aspects.

### SUPPORTING THE ACHIEVEMENT OF THE GLOBAL GOALS BY APPLYING SUSTAINABLE FINANCE ACTIONS

The Indonesian Government, through the Financial Services Authority, subsequently issued FSA Regulation 51/POJK.03.2017 on "Applying Sustainable Finance for Financial institutions, Issuers and Publicly Listed Companies", complete with the implementation target dates for all companies within the financial sector, and for companies that are listed in the IDX. There are 5 main goals of the FSA Regulation 51, namely:

- Creating Financial as well Non-Financial Business environment within the scope of the capital /financial market that is pro-environment and prosocial.
- Support the creation of sustainable economic growth
- Encourage capital market/financial practitioners to operate businesses based on the 3 P (*Profit, Planet, People*) principles.
- Encourage decision-making process by take economic, environmental and social aspects into account.
- Encourage capital market/finance business practitioners to issue and publish a Sustainability Report.

In addition, as explained in POJK Number 51 of 2017, the specific objective of Sustainable Finance is to:

- Provide funding sources needed to achieve the sustainable development goals and funding related to climate change in sufficient amounts;
- Improve the resilience and competitiveness of Financial Services Institutions (FSI), Issuers, and Public-Listed

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.

Bank mewujudkan dukungan upaya pencapaian beragam rumusan tujuan pembangunan berkelanjutan, disebut juga Global Goals, tersebut dengan menyusun dan bertekad menerapkan Rencana Aksi Keuangan Berkelanjutan (RAKB), yang disajikan, direview dan diperbaiki secara berkala dalam periode satu tahun dan lima tahun.

Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank Muamalat disusun sebagai panduan dalam menjalankan kegiatan bisnis yang tidak hanya memperhatikan kinerja aspek ekonomi semata, namun juga kinerja aspek lingkungan dan sosial. Hal ini sejalan dengan upaya Bank dalam mengembangkan kegiatan bisnis yang bertanggung jawab dan berkelanjutan.

#### **Penanggung Jawab Keuangan Berkelanjutan BMI [OJK E.1]**

Guna memastikan keberhasilan berbagai program-program dalam RKAB, Bank telah menetapkan jajaran pengurus yang bertanggung jawab pada aspek pengawasan, penyusunan, pelaksanaan maupun evaluasi program-program Keuangan Berkelanjutan. Uraian lengkap penanggung jawab program-program keuangan berkelanjutan dimaksud terdapat dalam dokumen RKAB BMI, dengan ringkasan sebagai berikut:

| Posisi<br>Position                        | Tugas dan Tanggung Jawab terhadap Keuangan Berkelanjutan<br>Duties and Responsibilities for Sustainable Finance                                                                                                                                                                                                                            |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>Board of Commissioners | Persetujuan dan pengawasan pelaksanaan program<br>Approval and supervision of program implementation                                                                                                                                                                                                                                       |
| Direksi<br>Board of Directors             | Penetapan target, penetapan batasan alokasi, <i>risk appetite</i> Bank<br>Setting targets, setting allocation limits, the Bank's risk appetite                                                                                                                                                                                             |
| Unit-unit terkait<br>Related Units        | Menyusun usulan rencana dan program, usulan ketentuan internal, usulan <i>due diligence</i> , membuat usulan program pelatihan, penyusunan Laporan dan lain-lain.<br>Formulate plans and programs proposals, internal provisions proposals, due Diligence proposals, making proposals for training programs, compiling reports and others. |

Companies through properly managing social and environmental risks by developing financial products and/or services that apply Sustainable Finance principles thereby positively contributing to financial system stability;

- Reduce social disparity, reduce and prevent Environmental destruction, maintain biodiversity, and promote energy and natural resources efficiency; and
- Develop financial products and/or services that apply Sustainable Finance principles.

All of these goals are in principle in line with the various goal formulation found within SDGs.

We manifested supporting efforts to achieve various formulations of sustainable development goals, also known as Global Goals, by preparing and committing to implementing a Sustainable Finance Action Plan (RAKB), which is presented, reviewed, and corrected periodically on a one-year and five-year period.

The Bank Muamalat Sustainable Finance Action Plan (RAKB) is prepared as a guide in carrying out business activities that pay attention not only to the performance of economic aspects, but also to the performance of environmental and social aspects. This is consistent with our efforts to develop responsible and sustainable business activities.

#### **Accountability of BMI's Sustainable Finance [OJK E.1]**

In order to ensure the success of the RKAB's various programs, we have established a management personnel responsible for aspects of supervision, planning, implementation, and evaluation of Sustainable Finance programs. The BMI RKAB document contains a detailed description of the person in charge of the referred-to sustainable financial programs, with a summary as follows:



## Permasalahan dalam Menjalankan Program-Program Keuangan Berkelanjutan [OJK E.5]

Terdapat beberapa permasalahan mendasar yang harus diatasi Bank dalam menjalankan berbagai program-program keuangan berkelanjutan dalam rangka mendukung pencapaian tujuan keberlanjutan. Beberapa permasalahan mendasar dimaksud meliputi:

- Keterbatasan kompetensi jajaran dalam memahami konsep keberlanjutan dan oleh karenanya membuat realisasi program-program keuangan berkelanjutan belum optimal.
- Keterbatasan infrastruktur pendukung, yakni aturan kebijakan, SOP maupun mekanisme pengawasan pelaksanaan program-program keuangan berkelanjutan.
- Keterbatasan sumber dana untuk merealisasikan program-program pembiayaan keuangan berkelanjutan.

Agar dapat segera mengatasi berbagai permasalahan tersebut, sehingga seluruh program-program keuangan berkelanjutan memberi hasil optimal, Bank memprioritaskan penanganan berbagai masalah mendasar tersebut dalam program-program yang dicantumkan dalam RAKB.

## STRATEGI DAN INISIATIF PENGEMBANGAN USAHA BERKELANJUTAN [FS1, FS4]

Mempertimbangkan keselarasan ketentuan POJK 51-2017, yang kini diperkuat dengan keluarnya SE OJK 16-2021 "Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, yang selaras dengan tujuan SDGs, Bank siap melaksanakan butir-butir ketentuan dalam aturan tersebut dalam mengembangkan skala usahanya, termasuk merintis penyesuaian pola pengelelaan kegiatan operasional dan penyusunan pelaporannya sebagaimana telah ditegaskan pada uraian sebelumnya.

### 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 :

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Visi</b><br><b>Vision</b>  | Menjadi Bank Syariah Terbaik di Indonesia dalam Hal Implementasi Keuangan Berkelanjutan yang sesuai dengan Standar Internasional<br>To Be Indonesia's Best Sharia Bank in Terms of Implementing Sustainable Finance in Accordance with International Standards.                                                                                                                                                                                                                                                                                                          |
| <b>Misi</b><br><b>Mission</b> | Membangun Lembaga Keuangan Syariah yang Unggul dan Berkesinambungan dalam Membangun dan Melayani Ekonomi Umat dalam Ekosistem Keuangan Syariah yang Berkelanjutan.<br>Keunggulan Sumber Daya Manusia yang Islami dan Profesional<br>Orientasi Investasi yang Inovatif dan Ramah Lingkungan<br>Build Superior and Sustainable Islamic Financial Institutions in Order To Build and Serve The People's Economy in An Islamic Financial Ecosystem.<br>Islamic and Professional Human Resource Superiority<br>Innovative and Environmentally Friendly Investment Orientation |

## Issues in Running Sustainable Finance Programs [OJK E.5]

In order to support the achievement of sustainability goals, there were several fundamental problems that we must overcome in carrying out various sustainable financial programs. Among the fundamental issues mentioned are:

- The realization of sustainable finance programs is not optimal due to a lack of competency in understanding the concept of sustainability.
- Limited supporting infrastructure, such as policy regulations, standard operating procedures, and mechanisms for monitoring the implementation of sustainable finance programs.
- Limited fund sources to implement sustainable finance financing programs.

We give priority to resolving these various fundamental issues in the programs included in the RAKB in order to be able to immediately overcome these problems and ensure that all sustainable financial programs produce optimum results.

## SUSTAINABLE BUSINESS DEVELOPMENT STRATEGIES AND INITIATIVES [FS1, FS4]

We are ready to put into practice the points of the regulations in developing our business scale, including starting adjustments to the pattern of managing operational activities and the preparation of reports as confirmed in the previous description, taking into account the alignment of the provisions of POJK 51-2017, which is now being strengthened by the release of SE OJK 16-2021 "Form and Content of Issuer or Public Company Annual Reports, which are aligned with the objectives of the SDGs.

### Sustainability Vision and Mission

As part of our commitment to assisting in the achievement of sustainability goals, we have established a Sustainability Vision and Mission to serve as the foundation for implementing sustainable finance, which are as follows:

### Tujuan RAKB

Dalam rangka mendukung upaya bersama tersebut, Bank juga telah merumuskan tujuan pelaksanaan Keuangan Berkelanjutan yang selaras dengan bidang usaha, 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.
- Mengintegrasikan aspek sosial & lingkungan hidup ke dalam pengelolaan risiko serta orientasi investasi yang inovatif dan berwawasan lingkungan demi mewujudkan target sebagai bank terbaik dalam implementasi RAKB.

### Langkah Strategis Penerapan Keuangan Berkelanjutan

Bank telah menetapkan langkah-langkah strategis yang akan dijalankan secara konsisten dan berkesinambungan sejak memulai Program Keuangan Berkelanjutan sampai beberapa tahun mendatang, sebagaimana digambarkan pada bagan berikut.

### Gambar Langkah Strategis dalam Penerapan Keuangan Berkelanjutan

Illustration of Strategic Steps in Implementing Sustainable Finance



### The Objective of RAKB

In order to support these joint efforts, we have also formulated the objectives of implementing Sustainable Finance that in line with the business sector, as follows.

- To become the best sharia bank in Indonesia by 2024 by building and serving the people's economy in a sustainable sharia financial ecosystem that meets global standards through the superiority of Islamic and professional human resources.
- Integrating social and environmental aspects into risk management, as well as an innovative and environmentally sound investment orientation, in order to achieve the target of being the best bank in RAKB implementation.

### Strategic Steps for Implementing Sustainable Finance

As illustrated in the chart below, we have determined strategic steps that will be carried out consistently and continuously since the start of the Sustainable Finance Program over the next few years.



|                                                                |                                                                  |
|----------------------------------------------------------------|------------------------------------------------------------------|
| Peningkatan Kapabilitas Sumber Daya Manusia (SDM)              | Improvement of Human Resources (HR) Capability                   |
| Sinergi Kebijakan dan Prosedur termasuk Pengembangan Teknologi | Synergy of Policy and Procedure including Technology Development |
| Pengembangan Produk dan Jasa Perbankan                         | Development of Banking Products and Services                     |
| Pemantauan dan Evaluasi secara Berkala                         | Periodic Monitoring and Evaluation                               |

### Program-Program [OJK E.2, F.1]

Sebagai bagian dari dukungan terhadap pencapaian tujuan keberlanjutan dan sebagai wujud implementasi rumusan tujuan Keuangan Berkelanjutan tersebut, Bank juga telah menetapkan beberapa inisiatif program yang telah dan akan dilaksanakan dalam beberapa tahun mendatang. Inisiatif yang Bank rumuskan dan laksanakan tersebut selaras dengan kegiatan usaha yang selama ini Bank jalankan dan juga selaras dengan strategi pengembangan usaha Bank.

Berbagai program utama yang dijalankan selama tahun pelaporan, di antaranya, mencakup:

1. Penyusunan Pedoman, Prosedur dan Petunjuk Teknis Keuangan Berkelanjutan yang sesuai dengan ketentuan regulator dan arah kebijakan Bank.
2. Program edukasi (*learning*) yang bekerja sama dengan pihak eksternal (misalnya regulator dan lembaga terkait lainnya).
3. Pelaksanaan *due diligence* atas aspek Lingkungan, Sosial dan Tata Kelola kepada terhadap nasabah yang menjunjung nilai-nilai keberlanjutan.
4. Pelaksanaan program *sustainability* di internal Bank.
5. Kerja sama dengan pihak ketiga untuk melakukan *review* atas penyusunan *Sustainability Report*
6. Berperan aktif dalam forum Inisiatif Keuangan Berkelanjutan Indonesia (IKBI).

Sementara beberapa program utama yang akan dijalankan di tahun 2023 mencakup:

1. *Review* ketentuan Keuangan Berkelanjutan yang berlaku di Bank
2. Pelaksanaan program edukasi (*learning*) yang bekerja sama dengan pihak eksternal (misalnya regulator dan lembaga terkait lainnya)
3. Persiapan penilaian kesesuaian kriteria nasabah berdasarkan ketentuan Taksonomi Hijau Indonesia
4. Pelaksanaan program *sustainability* di internal Bank.
5. Kerja sama dengan pihak ketiga untuk melakukan review atas penyusunan *Sustainability Report*.

### Programs [OJK E.2 and F.1]

We have established several program initiatives that had been and will be implemented in the coming years as part of our support for achieving sustainability goals and as a form of implementation of the formulation of the Sustainable Finance goals. The initiatives that we formulate and implements are aligned with the business activities that we have been running so far and are also aligned with our business development strategy.

Among the major programs carried out during the reporting year are:

1. Preparation of Guidelines, Procedures, and Technical Instructions for Sustainable Finance in accordance with regulatory provisions and Bank policy directions.
2. Education (*learning*) programs developed in collaboration with third parties (e.g., regulators and other related institutions).
3. Implementation of due diligence on environmental, social, and governance issues for customers who uphold sustainability.
4. Implementation of internal sustainability programs in the Bank.
5. Collaborate with third parties to review the Sustainability Report's preparation.
6. Playing an active role in the Indonesian Sustainable Finance Initiative (IKBI) forum.

While some of the major programs that will be implemented in 2023 include:

1. Review the Bank's applicable Sustainable Finance provisions.
2. Implementation of educational programs (*learning*) in collaboration with third parties (e.g., regulators and other related institutions)
3. Preparation of customer criteria conformity assessment based on the provisions of the Indonesian Green Taxonomy
4. Implementation of the Bank's internal sustainability programs.
5. Collaborate with third parties to review the Sustainability Report's preparation.

6. Berperan aktif dalam forum Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) dan ikut serta dalam *Task Force Nasional Keuangan Berkelanjutan OJK*

Bank juga telah menetapkan program-program terkait RAKB dalam 5 tahun mendatang. Bank telah menetapkan 2 langkah strategis yang akan dilaksanakan dalam rangka menerapkan keuangan berkelanjutan, yang juga bermakna mendukung pencapaian tujuan berkelanjutan melalui perannya sebagai lembaga intermediari, yakni:

6. Play an active role in the Indonesian Sustainable Finance Initiative (IKBI) forum and participate in the National OJK Sustainable Finance Task Force.

We have also established RAKB-related programs in the next five years. We have determined 2 (two) strategic steps to be implemented in the context of implementing sustainable finance, which also includes supporting the achievement of sustainable goals through our role as an intermediary institution, namely:

| No | Program                                                                                                                                                                                                                                                 | Tujuan Objective                                                                                                                                                                                           | Periode Pelaksanaan Implementation Period | Indikator Pencapaian Indicator of Achievement                                                                                                                                                                                                             |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Penerbitan produk dan/ atau jasa perbankan yang searah dengan keuangan berkelanjutan<br>Issuance of banking products and/or services that are in line with sustainable finance                                                                          | Terciptanya produk dan/ atau jasa perbankan yang searah dengan keuangan berkelanjutan<br>The inception of banking products and/or services that are in line with sustainable finance                       | Tahun 2023 s.d 2025<br>2023 to 2025       | Peningkatan jumlah produk perbankan pada sisi pembiayaan dan pendanaan.<br>increments in the number of banking products on the financing and funding side.                                                                                                |
| 2  | Menjalin kerja sama dengan pihak ketiga terkait dengan <i>green building</i> , misalnya dalam hal pengelolaan limbah perusahaan<br>Establish cooperation with third parties related to green building, for example in terms of company waste management | Sebagai wujud keseriusan Bank dalam menjalankan kegiatan operasional yang ramah lingkungan<br>As a manifestation of the Bank's seriousness in carrying out environmentally friendly operational activities | Tahun 2023 s.d 2025<br>2023 to 2025       | Terciptanya implementasi sesuai dengan Perjanjian Kerja Sama (PKS) yang dilaksanakan antara Bank dengan pihak ketiga<br>The inception of implementation in accordance with the Cooperation Agreement (PKS) carried out between the Bank and third parties |

Untuk merealisasikan berbagai program tersebut, Bank telah mengalokasikan sejumlah sumber daya maupun pendanaan yang memadai. Melalui implementasi langkah-langkah strategis tersebut, Bank berupaya mewujudkan terciptanya manfaat dan nilai jangka panjang bagi perbaikan kondisi lingkungan dan bagi seluruh pemangku kepentingan.

We have allocated a number of adequate resources and funding to carry out these various programs. We aim to create long-term benefits and values for the improvement of environmental conditions and for all stakeholders by implementing these strategic steps.



# Pengembangan Produk dan Layanan Berkualitas

## Quality Product and Service Development

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# Tanggung Jawab Produk dan Layanan

## Product and Service Responsibility

- Bank mengharuskan setiap jajarannya mencapai standar *Service Level Agreement* (SLA) dalam memberikan layanan kepada para nasabah selain wajib menyelesaikan seluruh keluhan nasabah yang disampaikan.
- Bank kembali melakukan survei kepuasan nasabah yang dilakukan secara berkala dan menjalankan rekomendasi perbaikan dari hasil survei yang dijalankan.

- The bank requires that each employee at all levels meet a Service Level Agreement (SLA) standard when providing services to customers, in addition to resolving all submitted customer complaints.
- The bank conducts regular customer satisfaction surveys and implements improvement recommendations based on the survey results.

### KOMITMEN DAN KEBIJAKAN [OJK F.17, F.26] [GRI 3-3]

#### KOMITMEN

Bank menunjukkan komitmen penuh menjalankan misi Bank Muamalat Indonesia dengan memberikan pelayanan terbaik kepada seluruh nasabah, bukan hanya sekedar menjalankan kewajiban pemenuhan tanggung jawab terhadap mereka. Bank menjadikan kepuasan nasabah terhadap produk dan layanan yang diberikan sebagai indikator keberhasilan dalam menjalankan kegiatan operasionalnya.

Bank menjadikan kepuasan nasabah sebagai parameter utama dalam mengukur kualitas layanan, mengingat nasabah merupakan salah satu pemangku kepentingan dengan peran sangat signifikan dalam menentukan keberlangsungan usaha Bank Muamalat Indonesia. Oleh karenanya, Bank mewajibkan seluruh jajaran pegawai mulai level Manajemen hingga petugas keamanan di seluruh pusat layanan untuk senantiasa memberikan pelayanan terbaik saat berinteraksi dengan nasabah.

#### Kebijakan

Bank menjadikan beberapa regulasi yang berlaku sebagai rujukan kebijakan pemenuhan tanggung jawab perusahaan kepada nasabah, mencakup:

- 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.

Bank juga mensosialisasikan beberapa kebijakan khusus pada uraian berikut, sehingga nasabah pada target *market* tertentu memiliki pengertian yang sama dalam rangka meningkatkan kualitas hubungan dengan para nasabah.

### COMMITMENTS AND POLICIES [OJK F.17, F.26] [GRI 3-3]

#### COMMITMENT

The Bank shows full commitment to carrying out the mission of Bank Muamalat Indonesia by providing the best service to all customers, not just fulfilling their responsibilities. The Bank uses customer satisfaction with the products and services provided as an indicator of success in carrying out its operational activities.

We've made customer satisfaction the main parameter in measuring service quality, bearing in mind that customers are one of the stakeholders whose role is very significant in determining Bank Muamalat Indonesia's business continuity. Therefore, we constantly direct all levels of employees, from management to the security personnel in all service centers, to provide the best services when they interact with customers.

#### Policies

The Bank makes several prevailing regulations a policy reference for fulfilling corporate responsibility to customers, including:

- FSA Regulation No.1/POJK.07/2013 on Financial Services Sector Consumer Protection
- Bank Indonesia Regulation No.7/7/PBI/2005 on Customer Complaints Resolution, as amended with BI Regulation No. 10/10/PBI/2008 on Bank Customer Protection.

The Bank also socializes several specific policies in the following descriptions, so that customers in certain target markets have the same understanding in order to improve the quality of relationships with customers.

**1. Kebijakan Khusus Penerapan Aspek Lingkungan dan Sosial dalam Kegiatan Perbankan. (FS1)**

Bank mengaplikasikan Petunjuk Teknis Formulir Pembiayaan Berkelanjutan yang mengharuskan Officer pada segmen pembiayaan *corporate* dan *commercial* (saat ini *wholesale banking*), mengisi formulir Pembiayaan Berkelanjutan guna melakukan penilaian atas risiko Lingkungan, Sosial dan Tata Kelola nasabah pada saat pengajuan fasilitas pembiayaan.

Petunjuk Teknis ini mulai diberlakukan sejak awal tahun 2021. Ketentuan *assessment* risiko LST ini, sebelumnya tercantum dalam SE Direksi yang dikhawatirkan untuk pembiayaan sektor industri kelapa sawit.

Selain itu, Bank juga menerapkan ketentuan-ketentuan spesifik dalam Kebijakan Umum Pembiayaan, perihal Pedoman dan Prosedur Pembiayaan, dimana ditegaskan Bank Muamalat Indonesia menghindari pembiayaan yang merusak lingkungan dengan mensyaratkan pemenuhan dokumen AMDAL bagi pemberian pembiayaan pada berbagai industri.

Petunjuk Teknis Formulir Pembiayaan Berkelanjutan tersebut disetujui oleh *Head of Integrated Risk Management* dengan diketahui oleh *Risk Director*. Petunjuk Teknis ini di-review juga oleh Unit Bisnis, *Analyst* dan *Financing Risk*. Petunjuk Teknis ini merupakan bagian dari implementasi kebijakan *Sustainable Banking* diterapkan sebagai wujud dukungan pencapaian tujuan keberlanjutan dalam SDGs. Pembahasan *Sustainable Banking* selengkapnya disampaikan pada Bab Partisipasi Pelestarian Lingkungan.

Melalui penerapan petunjuk teknis ini, Bank akan dapat memberikan peringatan langsung terhadap nasabah korporasi yang teridentifikasi melakukan pelanggaran terhadap peraturan di bidang lingkungan saat dilaksanakannya *client visit* rutin. Bank juga dapat memberi catatan khusus pada saat dilaksanakannya evaluasi berkala kinerja para nasabah terkait.

**2. Penerapan proses *monitoring* ketaatan nasabah korporasi terhadap kepatuhan lingkungan dan sosial (FS2, FS3):**

- Pada proses pemberian fasilitas pembiayaan terdapat proses evaluasi persetujuan pembiayaan oleh Komite Pembiayaan. Komite ini wajib memastikan hasil analisa prospek usaha nasabah

**1. Specific Policy on Implementing Social and Environmental Aspects to Banking Activities. (FS1)**

The Bank follows the Technical Guidelines for Sustainable Financing Forms, which require officers in the corporate and commercial financing segments (currently wholesale banking) to complete a Sustainable Financing Form when applying for a financing facility in order to assess the customer's Environmental, Social, and Governance risks.

This Technical Guideline has been in effect since January 1, 2021. The provisions for this ESG risk assessment were previously listed in the Directors' Circular Letter for financing the palm oil industry sector.

Furthermore, specific provisions in the General Policy on Financing, regarding Guidelines and Procedures for Financing, emphasize that Bank Muamalat Indonesia avoids financing that harms the environment by requiring the completion of AMDAL documents for providing financing to various industries.

The Head of Integrated Risk Management, with the knowledge of the Risk Director, approves the Technical Instructions for the Sustainable Financing Form. The Business Unit, Analyst, and Financing Risk all review these Technical Guidelines. This Technical Guideline is part of the Sustainable Banking policy's implementation as a form of support for achieving the SDGs' sustainability goals. The Participation in Environmental Preservation Chapter contains the complete discussion on Sustainable Banking.

The Bank will be able to provide direct warnings to corporate customers who are identified as violating environmental regulations during routine client visits by implementing these technical guidelines. Banks may also issue special notes when evaluating the performance of related customers on a regular basis.

**2. Implementation of the environmental and social compliance monitoring process for corporate customers (FS2, FS3):**

- The Financing Committee evaluates financing approvals during the process of granting financing facilities. This committee is responsible for ensuring that the results of the customer's business



## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

telah memenuhi *Risk Acceptance Criteria*, salah satunya, usaha calon debitur termasuk sektor target ekonomi yang tidak dilarang. Komite Pembiayaan wajib menerapkan *four eyes principle* dalam menetapkan *covenant* atas keputusan persetujuan pembiayaan.

- Selanjutnya, *Financial Admin* melakukan pengecekan atas persyaratan pencairan dana pembiayaan yang telah disetujui dan diteruskan ke bagian operasional yang melakukan pencairan. Adapun pengawasan kualitas pembiayaan dilakukan oleh QA dan Audit Internal maupun Ekternal dan oleh regulator, dalam hal ini pengawasan oleh OJK.
- Bank kemudian melakukan kunjungan ke debitur secara berkala untuk segmen tertentu. Catatan hasil kunjungan tersebut wajib dilaporkan dalam "*call report*".

### 3. Penerapan Kebijakan Produk yang Adil dan Aman [OJK F.27, F28, F29] (FS15)

Bank memperhatikan berbagai hal-hal pada uraian berikut saat mengembangkan membuat produk/layanan yang akan ditawarkan kepada nasabah:

- Kesesuaian produk/layanan dengan kebutuhan dan kemampuan nasabah, selain sesuai dengan Visi dan Misi Bank Muamalat Indonesia. Bank juga wajib menyertakan mekanisme untuk memastikan bahwa target konsumen terkait mempunyai itikad baik dalam memenuhi kelengkapan informasi dan/ atau dokumen.
- Senantiasa mencantumkan ringkasan informasi mengenai produk/layanan yang disampaikan pada nasabah pada saat awal penawaran dan/atau pada saat terjadi kesepakatan dengan nasabah, sesuai ketentuan OJK yang berlaku.
- Memastikan seluruh produk-produk sudah melalui proses pengujian keamanan produk sesuai peraturan OJK, selain telah memperhatikan mitigasi risiko sosial.
- Bank telah memastikan dilakukannya mitigasi dampak peluncuran produk-produk jasa maupun layanan yang ditawarkan. Kehadiran Bank pada dasarnya tidak memiliki dampak fisik secara langsung terhadap masyarakat. Dampak nyata dari kehadiran Bank, secara umum adalah perubahan pola konsumsi/belanja barang-barang tahan lama, seperti peralatan elektronik, gawai maupun kendaraan bermotor. Bank telah melakukan mitigasi terhadap risiko dampak tersebut dengan

prospects meet the Risk Acceptance Criteria, one of which is that the prospective debtor's business is not prohibited in the economic target sector. The Financing Committee must use the four-eyes principle when determining the covenants for the financing approval decisions.

- Furthermore, the Financial Admin checks the requirements for the disbursement of approved financing funds and forwards them to the operational section that performs the disbursement. As for the supervision of the quality of financing, that is carried out by QA, internal and external audit, and the regulator, supervised by the FSA.
- The bank then makes regular visits to debtors for certain segments. Notes on the results of the visit must be reported in the "call report".

### 3. Fair and Safe Product Policy Implementation [OJK F.27, F28, F29] (FS15)

The Bank pays attention to various matters described in the following descriptions when developing products/ services to be offered to customers:

- Compatibility of products/services with the needs and capabilities of customers, in addition to being in accordance with the vision and mission of Bank Muamalat Indonesia. Banks are also required to include a mechanism to ensure that the relevant target consumers have good faith in the completeness of information and/or documents.
- Always incorporate brief information on products/ services to customers at the beginning of the offering and/or at the time an agreement is made with the customer in accordance with the prevailing FSA regulation.
- Ensuring that all products have gone through the product safety testing process according to FSA regulations, in addition to paying attention to social risk mitigation.
- The Bank has ensured that it mitigates the impact of launching new products and services. The presence of the Bank basically has no direct physical impact on society. The real impact of the presence of the Bank, in general, is a change in consumption/ shopping patterns for durable goods, such as electronic equipment, gadgets, and motor vehicles. The Bank has mitigated the risk of this impact by implementing regular financial literacy programs.

merealisasikan program-program literasi keuangan secara berkala.

- Selama tahun pelaporan 2022, tidak ada produk atau jasa Bank yang ditarik dengan alasan dan pertimbangan apapun.
- Bank juga menyesuaikan produk yang ditawarkan agar selaras dengan kebutuhan nasabah seperti di antaranya Salam Hijrah Proteksi yang memberikan fitur asuransi terkait COVID-19 yang telah berlangsung sejak awal tahun 2020, serta produk-produk terkait donasi lainnya.

#### 4. Kebijakan Pengendalian Kualitas Layanan

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

Bank menjalankan seluruh kebijakan peluncuran produk/jasa tersebut untuk menunjukkan komitmen dalam memenuhi seluruh aturan perundungan terkait. Pemenuhan komitmen tersebut membuat Bank tidak mencatatkan adanya insiden pelanggaran terhadap peraturan dan perundungan yang disampaikan regulator, baik terkait pengembangan produk maupun terkait aspek sosial dan lingkungan sepanjang tahun pelaporan ([GRI 419-1](#))

#### UPAYA MENJANGKAU DAN MENDEKATI NASABAH

Bank Muamalat Indonesia menyadari bahwa dalam menjalankan upaya perluasan segmen usaha dan meningkatkan pertumbuhan skala usaha, Bank harus mampu memenuhi kebutuhan nasabah pada tiap segmen yang dilayani akan berlainan, selain harus mempertimbangkan perkembangan teknologi informasi terkini. Oleh karenanya Bank menerapkan berbagai inisiatif spesifik dalam rangka menjangkau dan mendekati para nasabah, agar mereka dapat menyadari kehadiran Bank Muamalat Indonesia, mengakses serta memanfaatkan produk dan layanan yang disediakan dalam memenuhi kebutuhan finansial dan dukungan pengembangan usaha bagi mereka.

##### • 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 layanan *mobile banking*.

- During the 2022 reporting year, no Bank products or services were withdrawn for any reason or consideration.
- The Bank also adjusts the products offered to suit customer needs, such as Salam Hijrah Protection, which provides insurance features related to COVID-19, which has been going on since early 2020, as well as other donation-related products.

#### 4. Policies on Maintaining Service Quality

The Bank determines a certain Service Level Agreement (SLA) measure that must be fulfilled by all levels in providing services to customers.

The Bank carries out all policies for launching these products/services to show its commitment to comply with all relevant laws and regulations. Fulfilling this commitment has prevented the Bank from recording incidents of rule and regulation violations submitted by regulators, both related to product development and social and environmental aspects, throughout the reporting year.[GRI 419-1](#))

#### EFFORTS TO REACH AND APPROACH CUSTOMERS

Bank Muamalat Indonesia realizes that in carrying out efforts to expand business segments and increase business scale growth, the Bank must be able to meet the different needs of customers in each segment served, in addition to having to consider the latest information technology developments. Therefore, the Bank implements various specific initiatives in order to reach and approach customers, so that they are aware of the presence of Bank Muamalat Indonesia, can access and utilize the products and services provided to meet their financial needs, and can receive business development support from the Bank.

##### • Expanding Access

The Bank develops access to banking services by taking into account the needs and characteristics of each targeted customer segment. The Bank builds and provides a variety of access points, starting from the head office, branch offices, sub-branch offices, payment points, ATM networks, and mobile banking services.



## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

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. Jumlah kantor-kantor ini senantiasa disesuaikan dengan perkembangan mobilitas nasabah,

Bank juga menyediakan dan mengembangkan jaringan ATM dan layanan Mobile DIN untuk mendukung kebutuhan nasabah milenial dengan mobilitas tinggi.

- **Penyediaan Informasi Produk dan Layanan Yang Menyeluruh [417-1]**

Dalam rangka memberikan informasi terkini kepada para nasabah, Bank menjalankan berbagai hal-hal penting, mencakup di antaranya:

1. Memberi informasi secara tertulis mengenai produk Bank yang memenuhi persyaratan minimal sebagaimana ditentukan. Informasi tertulis produk dan layanan di antaranya disampaikan pada brosur yang tersedia di cabang, informasi pada *website*, serta tampilan pada *sales kit* saat bertemu langsung dengan nasabah.
2. Petugas Bank (*customer service* dan *marketing*) senantiasa menjelaskan informasi-informasi produk kepada nasabah. Informasi tersebut dijelaskan oleh para petugas saat menawarkan produk atau melayani nasabah, baik untuk permohonan pembukaan rekening, permintaan informasi, ataupun saat menyampaikan keluhan.
3. Menyampaikan informasi produk sesuai dengan kondisi yang sebenarnya. Dalam penyampaian informasi produk, petugas Bank merujuk pada *guidance* dari *product owner*, didukung oleh *marketing tools* maupun *sales kit* yang dipersiapkan unit *Operation Services*, 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. Media yang digunakan antara lain: pengumuman di kantor layanan, *website* maupun media sosial BMI dan pada layar mesin ATM, layar *mobile banking* dan *internet banking*.

The Bank provides physical access, such as through the head office, branch offices, and sub-branch offices, to payment points to meet and support the needs of SME customers, corporations, and individual customers. The number of these offices is constantly adjusted with the development of customer mobility.

The Bank also provides and develops ATM networks and Mobile DIN services to support the needs of millennial customers with high mobility.

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

In order to provide the latest information to customers, the Bank carries out various important things, including, among others:

1. Provide written information on the Bank's products that meets the minimum prescribed requirements. Written information on products and services, among others, is in the form of brochures made available in the branches, information contained in the website, as well as those contained in the sales kit that are presented to customers.
2. Bank officials (both customer service and marketing) are always ready to explain product information to customers. This information is explained by the officials when they are offering products or servicing the customer, both for opening accounts and requesting information, as well as when submitting complaints.
3. Disseminate product information in accordance with actual conditions. In disseminating product information, the officers have the guidance of the product owner, which is supported by marketing tools as well as sales kits that are prepared by the Operation Services units. The information disseminated covers product features, benefits, costs, and also risks (if any).
4. The Bank informs customers if there are changes in product information. Changes in information submitted at least 30 days prior to the enactment of the changes referred to. The media used include: announcements in service offices, websites and social media of BMI, and screens on ATM machines, mobile banking, and internet banking.

5. Bank senantiasa memastikan bahwa 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 dapat terbaca oleh nasabah dan apabila terdapat hal yang tidak dipahami nasabah, maka terdapat *contact person* yang dapat dihubungi nasabah, baik melalui *call center* salamuamalat 1500016 dan *e-mail* info@bankmuamalat.co.id ataupun disampaikan 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.
  7. Terkait penyebaran data pribadi nasabah kepada pihak ketiga yang berkerja sama dengan Bank, Perseroan 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.
- **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, selama ini, Bank menerapkan strategi penempatan ATM Bank Muamalat di lokasi yang padat penduduk dan padat industri, namun belum atau masih sedikit dijangkau ketersediaan fasilitas tarik tunai padahal kebutuhan uang tunai di lokasi tersebut besar. Sebagai contoh area dimaksud, di antaranya: di area sekitar pabrik dan perumahan, di sekitar pabrik yang umumnya berada di daerah pinggiran kota dan penggunanya adalah karyawan pabrik/penduduk perumahan sekitar yang membutuhkan uang tunai. Bank menerapkan pendekatan ini terhadap penempatan tidak kurang 121 ATM Bank Muamalat Indonesia.
  - 5. The Bank constantly ensures that the product information is clearly legible and understood. All information contained in the sales kit, website, and brochures made available for customers is typed in the standard font that is legible, and if there are any that cannot be understood by the customer, a contact number that they can access is made available either through the salamuamalat call center at 1500016, via e-mail (info@bankmuamalat.co.id), or directly through the nearest service office.
  - 6. The Bank has product information services that can be easily obtained by the public, for example, through brochures, websites, salamuamalat, social media, and other media.
  - 7. Concerning the disclosure of customer personal data to third parties who work with the Bank, the Company explains the purpose and consequences of disclosing personal data to customers when they are asked for permission to provide the said personal data. The customer whose personal data is being shared has given his consent for his personal data to be shared. This approval is contained in a special section of the account opening form that the customer must fill out, agreeing or disagreeing with the distribution of data.
- **Development of Special Products and Services (FS13, FS14)**  
The bank develops special products and services based on Sharia principles to support the development of the micro and ultra micro segments, which are in high demand. Through these products and services, we provide access for marginal communities.  
  
In an efforts to provide broader access to the marginal community, the Bank applies a strategy of installing Bank Muamalat's ATM in locations of high density in terms of population and industry but are still deemed underserved by cash withdrawal facilities, even though the demand for cash in the location is quite substantial. An example of such areas would be areas close to factories and housing within the confines of the factory that are generally on the suburban areas and for the used by the factory employees/local residents that need access to cash. The Bank have deployed 121 Bank Muamalat Indonesia ATM terminals in such areas.

## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

### • 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 melalui penyediaan brosur, *leaflet* produk, *newsletter* dan *website* Bank Muamalat Indonesia.

Untuk meningkatkan pemahaman nasabah mengenai layanan dan produk perbankan, Bank 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, [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id)
6. Material cetak seperti *gimmick/merchandise* dan brosur.

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, *billboard*, *digital* dan situs Bank Muamalat Indonesia.

### • Literasi Keuangan Pembiayaan Khusus [FS16]

Secara keseluruhan, Bank memiliki gerakan Geulis (Gerakan Literasi Syariah), namun secara program, literasi pembiayaan khusus ini diuraikan sebagai berikut.

a. Sebagai bank syariah, Bank turut aktif menjalankan inisiatif kegiatan literasi dan inklusi keuangan syariah. Tujuannya adalah untuk memberikan pengetahuan dan melatih kemandirian dalam pengelolaan keuangan kebun secara syariah. Kelompok masyarakat yang ditargetkan di antaranya petani kelapa sawit di bawah naungan Koperasi yang dibina oleh Perusahaan Inti.

b. Bank berupaya mengembangkan produk dan akad yang sesuai dengan kebutuhan petani. Produk pembiayaan pola kemitraan inti plasma di BMI adalah wujud inklusi keuangan yang berdampak positif bagi petani, yaitu terjalinnya hubungan petani/masyarakat dengan jasa perbankan sehingga dapat membantu aktivitas ekonomi petani yang berkelanjutan.

### • Customer Communication and Education (FS16)

In order to communicate all information on all of Bank Muamalat Indonesia's products and services to the customer in a clear and in-depth manner, we carried out the interactive communication approach as well as provided transparent information by disseminating brochures, product leaflets, newsletters, and Bank Muamalat Indonesia's website.

To enhance the customer's understanding regarding the Bank's products and services, The Bank provided customer education through:

1. The social media.
2. Radio programs and ad-lib advertisements.
3. SMS Blast, E-mail Blast, SMS Notification.
4. Youtube Videos.
5. Website: [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id)
6. Printed materials such as gimmick/merchandise and brochures.

While public education on banking services and products, particularly for customers, was carried out through:

1. Socialization occurred when customers are on-site at branch offices.
2. Socialization through flyers, brochures, billboards, digital, and the Bank Muamalat Indonesia website

### • Special Financing Financial Literacy[FS16]

Overall, The Bank has the Sharia Literacy Movement (Geulis or Gerakan Literasi Syariah), but on a program basis, this special financing literacy is described as follows.

- a. As a sharia bank, the Bank actively carry out initiatives on sharia finance inclusion and literacy activities. The objective of which is to provide knowledge and train self-sufficiency in managing plantation finance on a sharia basis. The members of the community that we targeted include palm oil farmers under the auspices of cooperatives that are created by the Core Company.
- b. The Bank strive to develop products and contracts that are in accordance with the farmer's demands. The financing product for the core-plasma partnership scheme at BMI is a form of financial inclusion that has a positive impact on farmers, namely creating farmer/community relationships with banking services that sustainably help the farmer's economic activities.

- c. Bank saat ini telah menyalurkan pembiayaan pola kemitraan inti plasma kepada 19 Koperasi binaan 4 Grup Perkebunan Besar Swasta Nasional yang tersebar di 8 kabupaten, 6 provinsi, di pulau Kalimantan, Sulawesi, dan Papua.
- **Integrasi Aspek Lingkungan dan Sosial pada Produk dan Layanan Bank Muamalat Indonesia**  
Dalam rangka meningkatkan efisiensi kegiatan pemasaran produk pembiayaan korporasi, Bank menerapkan identifikasi para nasabah berdasarkan kelompok usaha sesuai aspek Lingkungan dan Sosial spesifik sehingga dapat mendukung nasabah mengurangi dampak negatif atau bahkan meningkatkan manfaat positif usaha nasabah terhadap perbaikan kualitas Lingkungan dan Sosial.  
  
Bank telah mengidentifikasi beberapa sektor ekonomi atas nasabah dari segmen Wholesale Banking yang memiliki risiko Lingkungan, Sosial dan Tata Kelola (LST) tinggi, sehingga terhadap sektor ekonomi tersebut diperlukan *assessment LST* menggunakan Formulir Pembiayaan Berkelanjutan. Ada 8 sektor yang diidentifikasi, yakni:
  - a. Sektor Kelapa Sawit
  - b. Sektor Listrik, Gas dan Air Panas
  - c. Sektor Angkutan Air
  - d. Sektor Industri Makanan dan Minuman
  - e. Sektor Industri Tekstil
  - f. Sektor Industri Kimia dan Farmasi
  - g. Sektor Kehutanan
  - h. Sektor Konstruksi
  - i. Sektor PertambanganBerdasarkan assessment LST yang dilakukan terhadap calon Nasabah/Nasabah, maka selanjutnya Bank dapat memberikan persyaratan dan ketentuan untuk memitigasi risiko LST yang melekat kepada nasabah tersebut.  
  
Sektor-sektor tersebut dapat berubah sejalan dengan *review* yang dilakukan oleh Bank secara berkala.
- **Produk & Jasa Layanan Pembiayaan Spesifik**  
Pada Segmen *Wholesale Banking*, Bank memiliki program pembiayaan pola kemitraan inti plasma untuk sektor Kelapa Sawit dimana nasabahnya adalah Koperasi yang beranggotakan para petani di daerah-daerah yang telah mendapat legalitas dari pejabat daerah, dimana c. The Bank currently disburse the core-plasma financing scheme to approximately 19 cooperatives under the guidance of 4 large national plantation groups spread across 8 regencies and 6 provinces on the islands of Kalimantan, Sulawesi, and Papua.
- **Integration of Environmental and Social Aspects in Bank Muamalat Indonesia Products and Services**  
In order to increase the efficiency of marketing activities for corporate financing products, the Bank implements identification of customers based on business groups according to specific Environmental and Social aspects so that they can support customers to reduce negative impacts or even increase positive benefits for their businesses by improving Environmental and Social quality.  
  
The Bank have identified several economic sectors with high ESG risks for wholesale banking customers, and these economic sectors require an ESG assessment using a sustainable finance form. There are 8 sectors that the Bank has identified, as follows:
  - a. Palm Oil Sector
  - b. Electricity, Gas, and Geothermal Sectors
  - c. Water Transport Sector
  - d. Food and Beverage Industry Sectors
  - e. Textile Industry Sector
  - f. Chemical and Pharmaceutical Industry Sectors
  - g. Forestry Sector
  - h. Construction Sector
  - i. Mining SectorBased on the ESG assessment performed on prospective customers/customers, The Bank could then provide terms and conditions to mitigate the ESG risks inherent in the customer.  
  
These sectors may change in line with the reviews conducted by the Bank on a regular basis.
- **Specific Financing Products and Services**  
In regards to the Wholesale Banking segment, The Bank has a core-plasma partnership financing program for the Palm Oil sector wherein their customers are cooperatives whose members are farmers in areas that secure legality from regional officials, whereby the development of the



## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

pembangunan kebun tidak berada di lokasi yang menyalahi ketentuan AMDAL. Selain itu, mensyaratkan bahwa Bank hanya akan membiayai koperasi yang Group perusahaan intinya telah memiliki sertifikat ISPO dan/atau RSPO agar manajemen kebun yang dilakukan oleh Koperasi Plasma yang dibiayai dapat mengikuti manajemen kebun yang *sustainable*.

Namun demikian, Bank belum mengalokasikan sejumlah modal/dana yang ditujukan untuk mendukung realisasi berbagai kegiatan yang memiliki manfaat positif bagi perbaikan kondisi lingkungan dan sosial para nasabah dimaksud. Bank juga belum pernah menerbitkan *green bond* untuk mendukung pendanaan perbaikan kondisi lingkungan dan sosial dimaksud.

### PRIVASI NASABAH [418-1]

Bank menempatkan privasi nasabah sebagai salah satu prioritas layanannya. Sebagai bagian dari pelaku industri perbankan nasional, Bank 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.

### PROGRAM DAN AKTIVITAS LAYANAN NASABAH DI TAHUN 2022

Selama tahun 2022, Bank konsisten melaksanakan berbagai program peningkatan kualitas layanan sesuai ekspektasi nasabah dengan tujuan memberikan yang terbaik kepada nasabah sesuai indikator PROFESSIONAL, yaitu "Berorientasi pada proses dan layanan PRIMA" dari Muamalat IDEAL. Harapannya adalah 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

plantations is not in areas that violate the provisions of the Environmental Impact Analysis (AMDAL). Furthermore, the Bank also has the requirement that it will only finance cooperatives whose core group companies already have ISPO and/or RSPO certificates, ensuring that the management of the plantation carried out by the financed Plasma cooperative adheres to sustainable plantation management.

However, the Bank had not allocated the amount of capital/funds aimed at supporting the realization of various activities that possess positive benefits for improving the environment and social conditions of these customers. The Bank also never issued a green bond to support funding to improve the environment and social conditions.

### CUSTOMER PRIVACY [418-1]

The Bank places the privacy of customers as one of its top priorities. As a part of the national banking industry's actors, the Bank fully adheres to the prevailing laws and regulations in Indonesia, either those issued by the Financial Services Authority, Bank Indonesia, or the Government through the Ministries and other institutions, in protecting the privacy of customer data.

### CUSTOMER SERVICE PROGRAM AND ACTIVITIES IN 2022

Throughout 2022, The Bank consistently implemented various service quality improvement programs based on customer expectations, with the goal of providing the best to customers based on the PROFESSIONAL indicator, namely "Oriented to PRIMA processes and services" from Muamalat IDEAL. The hope is that customer loyalty will increase, resulting in a higher net promoter score. These are the programs:

1. Implementing an assessment of the service office's physical quality, which includes: outside of the banking hall, the banking hall, the CS counter, the teller counter, the supervisor counter, the toilet, and the musholla, that encompasses cleanliness and tidiness as well as its function.
2. Evaluating of the physical quality of the ATM machines, including their cleanliness and functionality.
3. Conducting an MIC (Muamalat Internal Certification) test for service frontliners and supervisors with various forms of materials that is tested.
4. Evaluating frontline service quality using the telephone survey method (carried out internally) to customers who

metode survei telepon (dilakukan secara internal) kepada nasabah yang baru saja bertransaksi di kantor layanan.

### **STRATEGI MENJAGA KEPUASAN NASABAH**

Bank 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* pada seluruh jajaran *frontliner* serta menjaga konsistensi layanan prima, di antaranya dengan:

1. Menyelenggarakan *Improvement Training – Service Skill* bagi *frontliner* dan *supervisor* Layanan agar memiliki *Service Mindset Customer Centricity* serta mampu memberikan layanan prima.
2. Internalisasi *Service Soul HIJRAH* kepada seluruh karyawan Bank Muamalat Indonesia terutama *Frontliner* dalam bentuk *digital campaign* melalui *e-mail* dan WA
3. Meningkatkan fungsi Customer Service, Teller, Security dan *Supervisor Forum* sebagai sarana sosialisasi, *refreshment* ketentuan, berbagi tips trik layanan serta peningkatan pemahaman tentang pentingnya standar layanan guna membangun motivasi untuk memberikan layanan prima kepada Nasabah dan antisipasi *shopper eksternal*
4. Perbaikan parameter standar layanan kantor cabang mengacu kepada *Bank Service Excellence Monitor* dari MRI
5. Program *frontliner* Cabang dan Region Terbaik (*Service Awards*) yang bertujuan memberikan apresiasi atas kinerja terbaik kepada *frontliner*, *supervisor* cabang dan regional, sehingga dapat menciptakan peran *role model* layanan prima
6. Pelaksanaan event Hari Pelanggan Nasional di kantor cabang dan kunjungan BOD ke nasabah loyal Bank untuk sebagai bentuk apresiasi Bank kepada nasabah sehingga dapat meningkatkan *engagement* nasabah.
7. Program pengukuran standar layanan *frontliner* (*Individual Service*), *Appearance* (fisik branch dan ATM), guna memastikan setiap *frontliner* telah menerapkan standar layanan secara konsisten.
8. Program *Mystery Shopper* oleh tim internal yang bertujuan untuk mendapatkan informasi kualitas layanan *frontliner* dan kenyamanan cabang.
9. Pelaksanaan survei kepuasan nasabah dan *Net Promoter Score*.
10. *Benchmark* layanan dengan industri perbankan sebagai dasar evaluasi dan perbaikan standar layanan internal serta peningkatkan kualitas layanan kepada nasabah

have just transacted in the service offices based on the service industry's standard parameters.

### **STRATEGY TO MAINTAIN CUSTOMER SATISFACTION**

The Bank has accomplished various initiatives aimed at improving service quality for customers. The Bank strives to improve the number of customer engagements by instilling the HIJRAH Service Soul in every frontliner and maintaining prime service consistency, which includes:

1. Conducting Improvement Training—Service Skill for Service Frontliners and Supervisors in order to develop a Customer Centricity Service Mindset and provide the best services.
2. Internalizing the HIJRAH Service Soul to all of Bank Muamalat Indonesia's employees particularly Frontliners in the form of a digital campaign by e-mail and WA.
3. Improving the functions of Customer Service, Teller, Security, and Supervisor Forums as a means of socialization, refreshment of provisions, sharing service tips and tricks, and increasing understanding of the importance of service standards in order to build motivation to provide excellent service to customers and anticipate external shoppers.
4. Improving the branch office's service standard parameters based on the Bank Service Excellence Monitor from MRI.
5. Best branch and region frontliner program (Service Awards), which aims to give appreciation for the best performance to frontliners, branch and regional supervisors so as to create excellent service role models.
6. Implementation of National Customer Day events at branch offices and BOD visits to loyal customers of the Bank as a form of Bank appreciation for customers so as to increase customer engagement.
7. A frontliner service standard measurement program (individual service) and appearance (physical branches and ATMs) to ensure that each frontliner has applied service standards consistently.
8. The Mystery Shopper program is run by an internal team and aims to obtain information on frontline service quality and branch comfort.
9. Conducting a customer satisfaction survey and determining the Net Promoter Score.
10. Benchmarking services with the banking industry as a basis for evaluating and improving internal service standards as well as improving service quality to the customer.



## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

### PENANGANAN PENGADUAN NASABAH

Bank 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 merujuk pada peraturan perundungan yang berlaku serta merujuk pada hasil survei kepuasan nasabah.

Pada tahun 2022, Bank kembali melakukan pengembangan media penerimaan pengaduan. Nasabah menjadi lebih mudah menyampaikan pengaduan melalui *channel Whatsapp Official* di nomor +62812 8065 1800 dan *e-mail* salamuamat@bankmuamat.co.id. Pengembangan ini diharapkan dapat meningkatkan kualitas layanan kepada nasabah setia Bank.

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

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

Sampai dengan akhir 2022, Bank menerima 20.250 pengaduan dan 98,85% dari pengaduan tersebut dapat diselesaikan sesuai *Service Level Agreement* yang ditetapkan (SLA IN). Terjadi peningkatan jumlah pengaduan yang diiringi dengan peningkatan SLA IN atas penanganan pengaduan dibandingkan 17.667 pengaduan di tahun sebelumnya, dengan SLA IN 98,73%. Peningkatan pencapaian SLA IN ini tidak terlepas dari komitmen BMI untuk selalu melakukan perbaikan guna meningkatkan kualitas layanan nasabah.

Berikut rekapitulasi jumlah pengaduan yang masuk dan statistik penyelesaiannya untuk tahun 2020-2022.

| Keterangan<br>Description                                                                | 2020   | 2021   | 2022   |
|------------------------------------------------------------------------------------------|--------|--------|--------|
| Jumlah Pengaduan Diterima<br>Number of Complaints Received                               | 10.716 | 17.667 | 20.250 |
| Jumlah Pengaduan Ditangani dan Diselesaikan<br>Number of Complaints Handled and Resolved | 93,42% | 98,73% | 98,85% |

### RESOLUTION OF CUSTOMER COMPLAINTS

The Bank implements transparent policies on customer complaints and dispute resolution procedures. Socialization on handling customer complaints is carried out through Bank Muamalat's website and social media. The development of customer complaint handling continues to be carried out by referring to the applicable provisions as well as based on the results of the customer satisfaction survey.

In 2022, the Bank redeveloped its media for receiving complaints. Customers find it easier to file complaints via the official WhatsApp channel at +62812 8065 1800 or via e-mail at salamuamat@bankmuamat.co.id. This development is expected to improve the Bank's loyal customers' service quality.

The handling and resolution of our customer's complaints is carried out together with the relevant units as steps to resolve the complaints as well as improve in terms of processes, procedures, products, and services rendered.

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

Until the end of 2022, the Bank received 20,250 complaints, with 98.85% of these complaints being resolved in accordance with the Service Level Agreement (SLA IN). There was an increase in the number of complaints accompanied by an increase in the SLA IN for handling complaints compared to 17,667 complaints in the previous year, with a SLA IN of 98.73%. This increase in SLA IN achievement was inextricably linked to BMI's commitment to constantly improve customer service quality.

The following is a recapitulation of the total number of customer complaints submitted and their resolution statistics for 2020-2022.

Sepanjang periode pelaporan tahun 2022, tidak ditemukan pengaduan berkaitan dengan kebocoran kerahasiaan pelanggan dan hilangnya data nasabah/pelanggan.

### **Mekanisme Penyelesaian Pengaduan Nasabah** [OJK F.24]

#### **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 menangani 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) dilakukan secara berkelanjutan 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*.

#### **4. People Development on Complain Handling Management**

Bank melakukan sosialisasi dan *refreshment* kepada unit penerima pengaduan nasabah (CS, Marketing maupun Agent SalaMuamat) dan Supervisor Layanan terkait penanganan pengaduan nasabah. Selain itu dilakukan pula MIC (*Muamat Internal Certification*) bagi *frontliner* dan *supervisor* layanan terkait materi penanganan pengaduan nasabah.

#### **5. Customer Education**

Bank Muamat Indonesia melakukan edukasi kepada nasabah terkait arahan menjaga data pribadi untuk keamanan transaksi perbankan, langkah pemblokiran rekening secara mandiri, tips menghindari modus kejahatan perbankan mengatasnamakan Bank, kiat menjaga keamanan dan kenyamanan bertransaksi, dan edukasi menghindari *social engineering*.

Throughout the reporting period in 2022, there were no complaints pertaining to leaks in customer confidentiality or the disappearance of customer/depositor data.

### **Complaints Handling Resolution Mechanism** [OJK F.24]

#### **1. Complaint Handling Forum**

Conduct a customer complaint management forum that is attended by the product owner, business owner, risk unit, legal unit, and 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**

Provide inputs to the product owner and service owner pertaining to the results of the complaint handling issues analysis so that improvements can be made to products as well as processes related to the relevant unit.

#### **3. System Improvement**

The development of the Application for Registration and Handling of Customer Complaints (APPN) is carried out on an ongoing basis in accordance with the latest industry needs. APPN was developed with the aim of optimizing the centralized function of handling complaints from front to end, as well as monitoring the complaint processing time (SLA) in each related unit and providing timely feedback to users.

#### **4. People Development on Complain Handling Management**

The Bank conducts socialization and refreshment for the customer complaint receiving units (CS, Marketing, and SalaMuamat Agents) and Service Supervisors regarding customer complaint handling. In addition, MIC (*Muamat Internal Certification*) was also carried out for frontliners and service supervisors related to customer complaints handling materials.

#### **5. Customer Education**

Bank Muamat Indonesia educates customers regarding directions for safeguarding personal data for banking transaction security, steps to block accounts independently, tips on avoiding banking crime modes on behalf of the Bank, tips on maintaining security and convenience in transactions, and education on avoiding social engineering.



## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

### KOMUNIKASI PEMASARAN

#### Program Komunikasi Pemasaran

Bank 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*, pengembangan aliansi/sinergi, dan peningkatan pangsa pasar.

Di tahun 2022, Bank Muamalat Indonesia merealisasikan beberapa kegiatan utama terkait dengan komunikasi pemasaran Bank, di antaranya:

#### 1. Komunikasi Melalui Media Sosial

Komunikasi pemasaran di tahun 2022 tetap difokuskan melalui kanal media sosial yang dimiliki, antara lain; Instagram, Facebook, Twitter, Youtube dan *website* dengan alamat resmi sebagai berikut:

| No | Media Sosial<br>Social Media | Akun Media Sosial<br>Social Media Accounts | Link Media Sosial<br>Social Media Links                                                                                                                                                            |
|----|------------------------------|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Instagram                    | @bank.muamalat<br>@maple.muamalat          | <a href="https://www.instagram.com/bank.muamalat/">https://www.instagram.com/bank.muamalat/</a><br><a href="https://www.instagram.com/maple.muamalat">https://www.instagram.com/maple.muamalat</a> |
| 2  | Facebook                     | Bank Muamalat                              | <a href="https://www.facebook.com/BankMuamalatIndonesia/">https://www.facebook.com/BankMuamalatIndonesia/</a>                                                                                      |
| 3  | Twitter                      | @bankmuamalat                              | <a href="https://twitter.com/BankMuamalat">https://twitter.com/BankMuamalat</a>                                                                                                                    |
| 4  | Website                      | Bank Muamalat                              | <a href="https://www.bankmuamalat.co.id/">https://www.bankmuamalat.co.id/</a>                                                                                                                      |
| 5  | Youtube                      | Bank Muamalat                              | <a href="https://www.youtube.com/channel/UCtqkVl3ce3k2PolTVQJ8_g">https://www.youtube.com/channel/UCtqkVl3ce3k2PolTVQJ8_g</a>                                                                      |
| 6  | Tiktok                       | Bank.Muamalat                              | <a href="https://vt.tiktok.com/ZGJ5r6LKA/">https://vt.tiktok.com/ZGJ5r6LKA/</a>                                                                                                                    |

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

Sosialisasi pemasaran melalui kanal-kanal media sosial di atas antara lain meliputi produk, layanan, maupun *event corporate*. Pada produk dan layanan perbankan, di tahun 2022 Bank berfokus pada produk tabungan dan kartu debit.

Sementara pada produk tabungan antara lain berfokus pada: 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

### MARKETING COMMUNICATION

#### Marketing Communication Program

The Bank prepares and applies marketing strategies to build effective communication with its customers. The marketing strategies that are carried out by Bank Muamalat Indonesia include, among others, improving branch and e-channel services, developing alliances/synergies, and improving market share.

In 2022, Bank Muamalat Indonesia carried out a number of main events related to the Bank's marketing communications, which included:

#### 1. Communications Through Social Media

Marketing communications in 2022 were focused on our social media, which included Instagram, Facebook, Twitter, Youtube, and our website, with the following addresses:

All these product and service materials were packaged in the form of visual, audio, and video content that was subsequently published through several of Bank Muamalat Indonesia's social media channels shown above.

Marketing socialization via the social media channels shown above included, among other things, products, services, and corporate events. Throughout 2022, the Bank focused on savings and debit card products in terms of banking products and services.

iB Hijrah Savings, iB Hijrah Hajj Savings, iB Hijrah Planning Savings, iB Hijrah Planning Rewards Savings, iB Hijrah Prima Savings, and iB Hijrah Prima Savings with Prizes were among the savings products available. In terms of debit cards, the emphasis was on Shar-E Debit

untuk kartu debit, berfokus 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. Muamalat M-QRIS

Guna mendukung kampanye dan semangat #AyoHijrah, Bank meluncurkan aplikasi Muamalat M-QRIS. Melalui inisiatif ini, masyarakat semakin mudah untuk menikmati fitur digital Muamalat DIN yang telah diluncurkan sejak 2019 silam.

Transformasi digital merupakan salah satu pilar strategi bisnis Bank Muamalat Indonesia yang diterapkan sejak tahun lalu. Oleh karenanya peluncuran fitur QR Code Muamalat DIN merupakan bentuk adaptasi Bank terhadap era digital sekaligus juga dukungan terhadap kebijakan regulator untuk mengoptimalkan transaksi non tunai.

Peluncuran fitur QR-code ini dilakukan di tengah masa pandemi COVID-19. Ini merupakan momentum yang tepat mengingat adanya anjuran pemerintah dalam meminimalisir kontak fisik secara langsung sebagaimana diatur dalam protokol kesehatan.

Fitur QR Code Muamalat DIN saat ini sudah dapat digunakan untuk transaksi di merchant-merchant yang menggunakan logo QRIS seperti toko ritel, SPBU hingga kotak amal. Total jumlah *merchant* yang telah terintegrasi dengan QRIS saat ini sekitar 5 juta *merchant*.

Aplikasi Muamalat DIN sendiri dapat diunduh di Play Store bagi pengguna perangkat Android dan App Store bagi pengguna Apple. Untuk sistem operasi Android, versi minimal yang dapat menggunakan fitur QR Code Muamalat DIN adalah 6.0 atau Marshmallow, sedangkan untuk iOS adalah versi 12.0.

## Keterbukaan Informasi Produk dan Jasa [GRI 417-1]

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

Bank berupaya untuk selalu memberikan informasi yang jelas, akurat, transparan, dan lengkap melalui pemberian label di tiap produk dan layanan Bank Muamalat Indonesia.

1HRAM, which were ATM/debit cards that could be used for domestic and international transactions, with a special program for transactions in Saudi Arabia.

## 2. Muamalat M-QRIS

To support the campaign and spirit of #AyoHijrah, the Bank launched the Muamalat M-QRIS application. Through this initiative, the public could easily enjoy Muamalat DIN's digital features that were launched in 2019.

Digital transformation was one of the pillars of Bank Muamalat Indonesia's business strategy, which had been implemented since last year. Therefore, the launch of the QR Code Muamalat DIN feature was a form of Bank adaptation to the digital era as well as support for regulatory policies to optimize non-cash transactions.

The launch of this QR-code feature was made amidst the COVID-19 pandemic. This served as the right momentum in view of the government's recommendation to minimize direct physical contact as prescribed in the health protocol.

The Muamalat DIN QR Code features can now be used at merchant-merchant transactions that use the QRIS logo, such as retail stores, petrol stations, and charity boxes. The total number of merchants that are currently integrated with QRIS is around 5 million.

The Muamalat DIN application itself can be downloaded through the Play Store for users of Android devices and the App Store for Apple users. For the Android operating system, the minimum version that can use the Muamalat DIN QR Code feature is 6.0, or Marshmallow, while for iOS, it is the 12.0 version.

## Product and Services Information Disclosure [GRI 417-1]

The Bank ensures the viability of all of the products and services that have been launched and that all products have complied with all prescribed laws and regulations by the related regulator.

The Bank strives to always provide clear, accurate, transparent, and complete information by providing a label on each of Bank Muamalat Indonesia's products and services.



## Tanggung Jawab Produk dan Layanan Product and Service Responsibility

Seluruh kegiatan operasi dan usaha yang Bank lakukan 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 dapat diakses melalui situs Bank Muamalat Indonesia ([www.bankmuamalat.co.id](http://www.bankmuamalat.co.id))

Sepanjang periode pelaporan tahun 2022, 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. [GRI 417-2, 417-3]

### KEPATUHAN TERHADAP PERATURAN DAN PERUNDANG-UNDANGAN [GRI 419-1]

Bank 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 yang menjadi prioritas adalah sebagai berikut:

- **Prinsip Kehati-hatian**

Selama tahun 2022, Bank 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 2022, tidak terdapat sengketa pajak yang harus diselesaikan.

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

Sepanjang tahun 2022 tidak ada perkara hukum yang melibatkan Dewan Komisaris dan Direksi Bank Muamalat Indonesia.

- **Sanksi Regulator**

Selama tahun 2022 Bank Muamalat Indonesia tidak mendapatkan sanksi dari Regulator.

All of our operations and business activities that we carry out are supervised by the FSA, and the Bank complies with all requirements issued by either the FSA or Bank Indonesia, including provisions on labeling and product and service information owned by the Bank.

Detailed information on the products and services can be accessed through Bank Muamalat Indonesia's website ([www.bankmuamalat.co.id](http://www.bankmuamalat.co.id)).

Throughout the 2022 reporting period, there were no violations related to product and service information or marketing communication, both of which caused losses to customers and were violations of applicable laws and regulations. [GRI 417-2, 417-3]

### COMPLIANCE TO PREVAILING LAWS AND REGULATIONS [GRI 419-1]

The Bank adheres to prevailing rules and regulations in Indonesia, both those issued by the Financial Services Authority and the Bank Indonesia as well as those issued by the Government through the Ministry and other institutions.

A number of the Bank's compliance aspects that become a priority are as follows:

- **Prudential Principles**

In 2022, The Bank did not violate or exceed the Bank's Legal Lending Limits (LLL), both towards related and unrelated parties. The Minimum Statutory Reserves (GWM), both in foreign currency and in Rupiah, are always maintained in accordance with regulations. Likewise, the Net Open Position (NOP) is kept below the regulatory limit.

- **Tax Dispute.**

Throughout 2022, there were no tax disputes that must be resolved.

- **Litigation Cases Involving the Bank's Board Members.**

There were no litigation cases that involved Bank Muamalat Indonesia's Board of Directors and Commissioners throughout 2022.

- **Regulator Sanctions**

In 2022, Bank Muamalat Indonesia did not receive any sanctions from Regulators.

- **Penyimpangan Internal**

Selama tahun 2022 tidak ditemukan adanya penyimpangan yang bersifat kecurangan yang dilakukan oleh karyawan Bank.

#### **SURVEI KEPUASAN NASABAH [OJK F.30]**

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

Untuk tahun 2022 Bank kembali menggunakan metode *Digital Questionnaire* dengan cara mengirimkan link kuesioner kepada nasabah secara acak sesuai dengan kategori yang ditentukan.

Per 2022, hasil survei tingkat rekomendasi nasabah (NPS) adalah 70.37% (2021: 29,76%) nasabah menyatakan ingin merekomendasikan produk dan layanan Bank kepada pihak lain. Sementara hasil survei tingkat kepuasan nasabah (CSI) atas aspek fisik dan *frontliner* adalah 94,83% (2021: 94,05%) yang menyatakan puas hingga sangat puas terhadap layanan yang diberikan.

- **Internal Misdemeanor**

During 2022, there were no fraudulent irregularities conducted by Bank employees.

#### **CUSTOMER SATISFACTION SURVEY [OJK F.30]**

In order to get feedback to improve service quality, Bank Muamalat Indonesia periodically conducts a Net Promoter Score (NPS) survey and Customer Satisfaction Index (CSI) survey to measure the level of customer recommendations and the level of customer satisfaction with the quality of services provided.

For 2022, the Bank used the Digital Questionnaire method by sending a questionnaire link to customers randomly according to the specified category.

As of 2022, the results of the customer recommendation rate survey (NPS) were 70.37% (2021: 29.76%) of customers stating that they want to recommend the Bank's products and services to other parties. Meanwhile, the results of the survey on the level of customer satisfaction (CSI) on the physical and frontline aspects were 94.83% (2021: 94.05%), which stated that they were satisfied to very satisfied with the services provided.

# Kinerja Ekonomi

## Economic Performance

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# Kinerja Ekonomi

## Economic Performance

### RINGKASAN:

- Bank memperkuat permodalan melalui mekanisme Hak Memesan Efek Terlebih Dahulu (HMETD) yang kemudian menempatkan BPKH sebagai pemegang saham pengendali.
- Bank berupaya mengoptimalkan peluang pertumbuhan selaras dengan pemulihan ekonomi nasional yang terus berlangsung sepanjang tahun 2022.
- Bank menunjukkan komitmennya untuk terus berupaya meningkatkan jumlah portofolio kelolaan ramah lingkungan sebagai salah satu wujud dukungan pencapaian rumusan tujuan keberlanjutan, SDGs.

### KOMITMEN DAN KEBIJAKAN [GRI 3-3]

Bank menunjukkan komitmennya untuk senantiasa menjalankan Misi Perusahaan: "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", dengan menyusun strategi pengembangan usaha, termasuk strategi pencapaian tujuan keberlanjutan yang dituangkan dan ditinjau secara berkala 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.

Bank menjalankan upaya-upaya antisipatif guna memastikan tercapainya visi dan misi perusahaan, sekaligus mencatatkan pertumbuhan skala usaha yang sehat serta berkesinambungan dengan cara:

1. Mengelola *Non Performing Financing* (NPF) dalam rangka meningkatkan 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.

### SUMMARY:

- The Bank strengthened its capital position through the Preemptive Rights (HMETD) mechanism, which then made BPKH the controlling shareholder.
- Throughout 2022, the Bank aims to optimize growth prospects in line with the ongoing national economic recovery.
- The Bank demonstrates its commitment to continue to strive to increase the number of environmentally friendly managed portfolios as a means of supporting the formulation of the Sustainable Development Goals, or SDGs.

### COMMITMENTS AND POLICIES [GRI 3-3]

The Bank shows its commitment to always carry out the Company's mission, "Building excellent and sustainable Sharia financial institutions with an emphasis on entrepreneurial spirit based on prudential principles, excellence of Islamic and professional human resources, and innovative investment orientation to maximize value to all stakeholders", by formulating a business development strategy, including a strategy for achieving sustainability objectives, which are outlined and reviewed periodically in the Bank's Business Plan document and the Sustainable Finance Action Plan. The mission's implementation and the strategy's formulation are aimed at achieving the best results in a manner that balances social, economic, and environmental concerns.

The Bank makes proactive efforts to ensure that the company's vision and mission are fulfilled while also achieving a healthy and sustainable scale of business growth by carrying out the following:

1. Controlling Non-Performing Financing (NPF) to raise asset quality.
2. Proactive management of debtors that are on the watchlist category.
3. Credit restructuring for debtors experiencing difficulties.
4. To be more selective in disbursing financing while still considering growth targets in line with the business plan, the quality of potential debtors, and the condition of business sectors.
5. Managing costs by prioritizing budgets that are in line with business needs.

## TINJAUAN PEREKONOMIAN NASIONAL

Realisasi program vaksinasi nasional yang berjalan baik bersama dengan keberhasilan implementasi stimulus ekonomi melalui Program Pemulihan Ekonomi Nasional (PEN) yang diterapkan sejak tahun 2020 dan terus berlanjut di tahun 2022, serta semakin melandainya kasus penularan baru COVID-19 membuat proses pemulihian ekonomi terus berlangsung dengan baik serta membuat fundamental ekonomi berkembangan semakin kuat. Sehingga setelah sebelumnya tumbuh sebesar 3,69%, di tahun 2022 perekonomian Indonesia kembali mencatatkan pertumbuhan hingga sebesar 5,31%.

Pertumbuhan perekonomian tersebut juga ditandai dengan semakin membaiknya fundamental makroekonomi Indonesia. Konsistensi realisasi pembangunan proyek-proyek infrastruktur konektivitas membuat permintaan domestik semakin kuat. Kemudian naiknya harga komoditas primer Indonesia, seperti batubara yang mencatatkan nilai tertinggi sepanjang sejarah, nikel dan turunannya selain naiknya produk-produk manufaktur dan permintaan konsumsi domestik, membuat perekonomian Indonesia selain mencatatkan pertumbuhan juga mencatatkan perbaikan fundamental yang signifikan di tengah memburuknya kondisi perekonomian global yang kembali terancam resesi akibat ketegangan geopolitik di Ukraina.

Krisis energi dan pangan akibat ketegangan geopolitik internasional tersebut, dan upaya negara-negara barat termasuk Amerika Serikat mengendalikan inflasi yang melonjak melalui penyesuaian suku bunga rujukan, membuat Indonesia juga mengalami tekanan inflasi. Lonjakan harga minyak bumi yang membuat Pemerintah Indonesia melakukan penyesuaian harga BBM dalam negeri, membuat inflasi meningkat mencapai 5,51% dari 1,87% di tahun sebelumnya. Sementara naiknya harga beberapa komoditas primer dan permintaan produk manufaktur, membuat sepanjang tahun 2022, Indonesia mencatatkan surplus neraca perdagangan yang cukup substansial, yakni mencapai USD54,43 miliar, atau tumbuh 53,96% dari tahun sebelumnya.

Namun demikian, cadangan devisa RI di tahun 2022 justru menurun dari posisi USD144,90 miliar di akhir tahun 2021 menjadi sebesar USD137,2 miliar, terutama karena kebutuhan pembayaran kewajiban utang luar negeri pemerintah dan kebutuhan untuk stabilisasi nilai tukar rupiah, sejalan dengan meningkatnya ketidakpastian pasar keuangan global.

## OVERVIEW OF THE NATIONAL ECONOMY

The realization of a national vaccination program that was going well together with the successful implementation of economic stimulus through the National Economic Recovery Program (PEN), which has been implemented since 2020 and would continue in 2022, as well as the increasingly sluggish cases of new COVID-19 transmission, have made the economic recovery process continue well as well as made economic fundamentals grow stronger. So that after previously growing by 3.69%, in 2022 the Indonesian economy again recorded growth of up to 5.31%.

This economic growth was also marked by improving macroeconomic fundamentals in Indonesia. Consistency in the realization of the development of connectivity infrastructure projects has strengthened domestic demand. Then, the rise in prices for Indonesia's primary commodities, such as coal, which recorded the highest value in history, nickel and its derivatives, in addition to rising manufacturing products and demand for domestic consumption, made the Indonesian economy not only record growth but also record significant fundamental improvements amid the worsening global economic conditions, which returned threatened with recession due to geopolitical tensions in Ukraine.

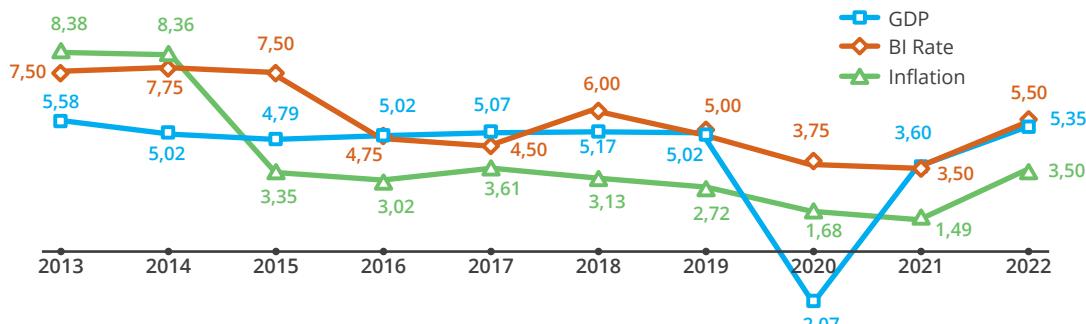
As a result of the energy and food crises due to geopolitical tensions and the efforts of western democracies including the United States to control soaring inflation through benchmark interest rate adjustments, Indonesia also experienced inflationary pressures. The spike in oil prices led the Government of Indonesia to adjust domestic fuel prices, causing inflation to rise to 5.51%, from 1.87% in the previous year. Meanwhile, with the rising prices of several primary commodities and demand for manufactured products, Indonesia recorded a substantial trade balance surplus throughout 2022, which reached USD54.43 billion, or up 53.96% from the previous year.

However, Indonesia's foreign exchange reserves in 2022 actually decreased from a position of USD 144.90 billion at the end of 2021 to USD 137.2 billion, mainly due to the need to pay off the government's foreign debt obligations and the need to stabilize the rupiah exchange rate, in line with increasing uncertainty in the global financial market.

Kenaikan suku bunga rujukan The Fed, bersama dengan trend naiknya nilai tukar dollar AS, membuat BI menaikkan suku bunga rujukan BI, 7 days repo, ke kisaran 5,50% dari 3,50%. Langkah ini membuat nilai tukar rupiah melemah sebesar 8,78% menjadi senilai Rp15.652/USD dari Rp14.278/USD di akhir tahun 2021.

Sekalipun demikian, kuatnya kondisi fundamental ekonomi yang berhasil diraih tetap 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**  
Indonesia's Macro Economic Indicator Chart



Sumber : BPS & BI/ Source: BPS & BI

## TINJAUAN KONDISI PERBANKAN NASIONAL DAN PERBANKAN SYARIAH

Sementara itu data-data dari Otoritas Jasa Keuangan (OJK) menunjukkan, kondisi sektor jasa keuangan Indonesia sepanjang 2022 terus menunjukkan pertumbuhan, mengikuti trend pulihnya perekonomian nasional. Hasil tersebut merupakan buah stimulus Program PEN, implementasi *prudential banking* yang ditetapkan oleh Bank Indonesia serta perbaikan iklim bisnis di Indonesia yang diupayakan oleh Pemerintah Indonesia dan didukung oleh seluruh pemangku kepentingan, baik Bank Indonesia, OJK maupun para investor dan pelaku bisnis.

Total Aset perbankan nasional kembali meningkat 9,90% (YoY) menjadi sebesar Rp11.113,32 triliun dari Rp10.112,30 triliun di akhir tahun 2021, terutama didukung oleh naiknya kredit perbankan nasional yang mencatatkan pertumbuhan sebesar 11,35% (YoY) menjadi sebesar Rp6.423,56 triliun dari sebesar Rp5.768,57 triliun di akhir tahun sebelumnya. Sementara simpanan dana pihak ke 3 (DPK) hanya naik 9,01% (YoY) menjadi sebesar Rp8.153,6 triliun dari

The increase in the Fed's reference rate, together with the rising trend in the US dollar exchange rate, prompted BI to raise its BI reference rate, 7-day repo, to around 5.50% from 3.50%. This step made the rupiah exchange rate weaken by 8.78% to Rp15,652/USD from Rp14,278/USD at the end of 2021.

Even so, Indonesia's foreign debt ratings from rating agencies like Moody's, S&P, and Fitch Ratings are still considered Investment Grade due to the country's sound economic fundamentals.

## OVERVIEW OF NATIONAL BANKING AND SHARIA BANKING CONDITIONS

Meanwhile, data from the Financial Services Authority (OJK) showed that the condition of the Indonesian financial services sector continued to show growth throughout 2022, following the trend of the nation's economy recovering. These were the results of the PEN Program stimulus, the implementation of prudential banking stipulated by Bank Indonesia, and the improvement of the business climate in Indonesia, which were being pursued by the Government of Indonesia and supported by all stakeholders, both Bank Indonesia and OJK, as well as investors and business players.

Total assets in the national banking industry increased 9.90% (YoY) to Rp11,112.32 trillion from Rp10,112.30 trillion at the end of 2021, mainly reflecting the increase in total loan outstanding that grew by 11.35% (YoY) to Rp6,423.56 trillion, from Rp5,768.57 trillion a year previously. Meanwhile, total Third Party Funds (DPK) registered a lower growth of 9.01% (YoY) to Rp8,153.6 trillion, from Rp7,479.46 trillion the previous year. This indicated that as the pandemic become

sebesar Rp7.479,46 triliun. Hal ini menunjukkan, bahwa terkendalinya pandemi membuat masyarakat golongan menengah ke atas, mulai meningkatkan investasi maupun konsumsinya.

Rasio kecukupan modal CAR perbankan nasional di akhir 2022 tetap kuat, yakni 25,62%, jauh di atas ketentuan BIS, dengan NPL bruto membak, yakni 2,44% dari sebesar 3,00% di akhir tahun sebelumnya.

Data dari OJK juga menunjukkan pertumbuhan simpanan surat berharga dari perbankan nasional cenderung lebih rendah dari pertumbuhan saldo kredit. Kondisi tersebut menunjukkan perbankan masih harus mengatasi relatif lemahnya pertumbuhan permintaan kredit karena belum kondusifnya dunia usaha yang masih terimbas oleh terbatasnya pertumbuhan perekonomian nasional akibat masih merebaknya pandemi COVID-19.

### Kondisi Perbankan Syariah

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

Total aset perbankan syariah (Bank Umum Syariah - BUS dan Unit Usaha Syariah – UUS) di tahun 2022 tumbuh 15,57% (YoY) menjadi senilai Rp782,10 triliun, dari sebesar Rp676,74 triliun di akhir tahun sebelumnya. Perbankan syariah juga mencatatkan pertumbuhan pembiayaan yang lebih tinggi, yakni naik sebesar 19,91% (YoY), menjadi sebesar Rp491,50 triliun dari Rp409,88 triliun di akhir tahun sebelumnya, sementara bank konvensional hanya mencatatkan kenaikan saldo sebesar 11,35%.

Simpanan Dana Pihak Ke-3 pada perbankan syariah menunjukkan pertumbuhan sebesar 12,86% (YoY) menjadi senilai Rp606,06 triliun dari sebesar Rp536,99 triliun di akhir tahun sebelumnya.

Dari sisi kecukupan modal, perbankan syariah juga menunjukkan kondisi yang cukup kuat, dengan rerata CAR di tahun 2022 adalah 26,28%, naik dari posisi rerata CAR 25,71% di tahun sebelumnya. Sementara kualitas pembiayaan juga relatif terjaga, dengan NPF Bruto rata-rata di kisaran 2,31% (November 22), membaik dari 2,57% di akhir tahun 2021.

under control, the middle- and upper-class consumer has begun to increase their spend on investments or consumption purposes.

At the end of 2022, the Capital Adequacy Ratio (CAR) of the domestic banking industry remained robust at 25.62%, or far above the BIS requirement, while the gross NPL indicator also improved to 2.44%, compared with 3.00% a year previously.

Data from the OJK also showed that the growth in deposits of securities by national banks tended to be lower than the growth of outstanding loans. This condition showed that banks still have to overcome the relatively weak growth in loan demand due to the unfavorable conditions in business, which were still affected by the limited growth of the national economy due to the ongoing spread of the COVID-19 pandemic.

### Sharia Banking Condition

Meanwhile, the sharia banking condition in general continues to provide a better picture compared to conventional banks, considering that all growth indicators posted positive results.

Total assets of sharia banking (Sharia Commercial Banks - SCB and Sharia Business Units - SBU) in 2022 grew by 15.57% (YoY) to Rp782.10 trillion, from Rp676.74 trillion at the end of the previous year. Sharia banking also posted higher growth in financing, which increased by 19.91% (YoY), to Rp491.50 trillion from Rp409.88 trillion at the end of the previous year, while conventional banks only posted 11.35% in balance increase.

Third-Party Fund Deposits in sharia banking exhibited a growth of 12.86% (YoY) to Rp606.06 trillion from Rp536.99 trillion at the end of the previous year.

In terms of capital adequacy, sharia banking also exhibits a fairly strong condition, with a CAR average of 26.28% in 2022, an increase compared to the average CAR position of 25.71% in the previous year. Furthermore, financing quality was also relatively maintained, with an average gross NPF in the range of 2.31% (November 2022), improving from 2.57% at the end of 2021.



Data tersebut menunjukkan bahwa semakin terkendalinya pandemi membuat tingkat konsumsi, termasuk kebutuhan pokok masyarakat menengah bawah, yang menjadi pasar dari perbankan syariah, di tahun 2022 tumbuh dengan baik, mengiringi naiknya permintaan sektor-sektor ekonomi yang berhubungan dengan produk-produk *fashion*, *durable goods*, *lifestyle*, maupun kegiatan investasi konvensional yang menjadi pasar dari perbankan konvensional.

## KINERJA BANK MUAMALAT INDONESIA TAHUN 2022

Di tahun 2022, total aset Bank naik 4,2% menjadi Rp61,36 triliun dari Rp58,90 triliun di tahun sebelumnya, terutama didukung oleh naiknya ekuitas sebesar 30,5% menjadi sebesar Rp5,20 triliun dari senilai Rp3,98 triliun. Adapun total dana pihak ketiga nasabah turun sebesar 1,6% menjadi sebesar Rp46,14 triliun dari Rp46,87 triliun dan Dana Syirkah Temporer naik 5,2% menjadi sebesar Rp45,60 triliun dari senilai Rp43,36 triliun di tahun sebelumnya.

Jumlah *outstanding* pembiayaan yang diberikan juga meningkat 4,3% menjadi sebesar Rp18,82 triliun dari senilai Rp18,04 triliun di tahun 2021.

Komitmen Bank untuk melaksanakan manajemen risiko pembiayaan dengan baik, serta tetap menerapkan prinsip kehati-hatian dan memegang teguh prinsip GCG membuat hasil, sebagaimana tercermin pada rasio NPF-gross (*Non-Performing Financing*) secara konsolidasi yang tetap terjaga dikisaran 2,78%, sementara NPF-*netto* secara konsolidasi di tahun 2022 juga terjaga di kisaran 0,86%.

Bank mencatatkan pendapatan pengelolaan dana pada tahun pelaporan sebesar Rp1,76 triliun, turun 17,5% dari sebesar Rp2,14 triliun di tahun 2021. Penurunan ini mencerminkan proses dari realisasi aksi korporasi yang dijalankan sejak tahun 2021, masih berjalan di tahun pelaporan. Sebagai bagian dari proses konsolidasi tersebut, Bank mencatatkan penurunan biaya operasional secara proporsional.

Berbagai upaya yang ditempuh tersebut pada akhirnya membuat Bank secara keseluruhan, mencatatkan kenaikan laba bersih tahun berjalan 2022 sebesar 197,8% menjadi sebesar Rp26,58 miliar dari tahun 2021 yang sebesar Rp8,93 miliar.

Pembahasan lebih mendetail mengenai kinerja keuangan dapat dilihat pada uraian Bab Diskusi dan Analisis Manajemen pada Laporan Tahunan Bank Muamalat Indonesia.

The data showed that the more controlled the pandemic is, the higher the level of consumption, including the basic needs of the lower middle class, which is the market for Islamic banking, would be in 2022, accompanied by increased demand from economic sectors related to fashion products, durable goods, lifestyle, and conventional investment activities, which are the market for conventional banking.

## BANK MUAMALAT PERFORMANCE IN 2022

In 2022, the Bank's total assets increased by 4.2% to Rp61.36 trillion from Rp58.90 trillion in the previous year, mainly supported by an increase in equity of 30.5% to Rp5.20 trillion from Rp3.98 trillion. The total customer third-party funds decreased by 1.6% to Rp46.14 trillion from Rp46.87 trillion, and Temporary Syirkah Funds increased by 5.2% to Rp45.60 trillion from Rp43.36 trillion in the previous year.

The outstanding amount of financing provided also increased by 4.3%, to Rp18.82 trillion from Rp18.04 trillion in 2021.

The Bank's commitment to implementing good financing risk management as well as continuing to apply the prudence principle and uphold GCG principles has yielded results, as reflected in the consolidated NPF-gross (*Non-Performing Financing-gross*) ratio, which was maintained at around 2.78%, while the consolidated net NPF in 2022 was also maintained at around 0.86%.

The Bank reported Rp1.76 trillion in fund management revenue for the reporting year, a 17.5% decrease from Rp2.14 trillion in 2021. This decrease reflects the process of realizing corporate actions that have been carried out since 2021 and are still ongoing as of the reporting year. As part of the consolidation process, the Bank recorded a proportional decrease in operating costs.

Through a combination of these various initiatives, the Bank as a whole recorded its net profit increase by 197,8% to Rp26,58 billion in 2022 from Rp8.93 billion in 2021.

A more detailed discussion of financial performance can be viewed in the description of the Management Discussion and Analysis Chapter in Bank Muamalat Indonesia's Annual Report.

Adapun ringkasan perubahan posisi neraca dan tabel rugi laba Bank di tahun 2022 adalah sebagai berikut.

The following table shows a summary of changes to the financial position and profit and loss statements for 2022.

**Ringkasan Kinerja Ekonomi Bank Muamalat Indonesia 2021-2022**  
Economic Performance Highlights of Bank Muamalat Indonesia 2021-2022

(Dalam Rp juta, kecuali dinyatakan lain)  
(In Rp million, unless stated otherwise)

| Uraian<br>Description                                                                         | 2021       | 2022       | Perubahan<br>Growth |        |
|-----------------------------------------------------------------------------------------------|------------|------------|---------------------|--------|
|                                                                                               |            |            | Nilai<br>Amount     | %      |
| <b>Ringkasan Neraca (Rp miliar)</b><br>Financial Position Highlights (Rp billion)             |            |            |                     |        |
| Total Aset<br>Total Assets                                                                    | 58.899     | 61.364     | 2.464,41            | 4,2%   |
| Total Pembiayaan Diberikan<br>Total Financing                                                 | 18.041     | 18.822     | 780,89              | 4,3%   |
| Total Dana Pihak Ketiga<br>Total Third-Party Funds                                            | 46.871     | 46.143     | (728,26)            | -1,6%  |
| Total Dana Syirkah Temporer<br>Total Temporary Syirkah Funds                                  | 43.358     | 45.597     | 2.238,78            | 5,2%   |
| Total Liabilitas<br>Total Liabilities                                                         | 54.913     | 56.162     | 1.248,81            | 2,3%   |
| Jumlah Ekuitas<br>Total Equity                                                                | 3.986      | 5.202      | 1.215,60            | 30,5%  |
| <b>Ringkasan Laba Rugi (Rp miliar)</b><br>Statement of Profit or Loss Highlights (Rp billion) |            |            |                     |        |
| Total Pendapatan Bank<br>Total Income of the Bank                                             | 2.139,79   | 1.764,40   | (375,39)            | -17,5% |
| Hak Bagi Hasil Milik Bank<br>Bank's Share in Revenue Sharing                                  | 1.374,58   | 1.434,71   | 60,13               | 4,4%   |
| Pendapatan Operasional Lainnya<br>Other Operating Income                                      | 607,85     | 1.128,03   | 520,18              | 85,6%  |
| Beban Operasional<br>Operating Expense                                                        | (1.337,55) | (1.230,32) | 107,22              | -8,0%  |
| Pembalikan (Beban) CKNP/ Provision for (Reversal of) Impairment Losses                        | (16,03)    | (129,53)   | (113,50)            | 707,9% |
| Pendapatan Operasional - Bersih<br>Operating Revenues - Net                                   | (6,96)     | (45,87)    | (38,90)             | 558,6% |
| Laba Usaha<br>Income from Operations                                                          | 12,51      | 52,00      | 39,49               | 315,6% |
| Laba Bersih Tahun Berjalan<br>Net Income for the Year                                         | 8,93       | 26,58      | 17,65               | 197,8% |
| Jumlah Laba Komprehensif<br>Total Comprehensive Profit                                        | 19,64      | 26,70      | 7,06                | 35,9%  |



## PEMBIAYAAN MENURUT SEKTOR DAN SEGMENT USAHA

### Pembiayaan Menurut Sektor Usaha [FS6]

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

Di samping proyek infrastruktur, Bank 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.

**Tabel Pembiayaan Menurut Sektor Ekonomi – 2022**

**Table of Financing by Economic Sector – 2022**

| No | Sektor Ekonomi/Economic Sector                                                                            | Nilai (Rp Miliar)<br>Amount (Rp Billion) | %      |
|----|-----------------------------------------------------------------------------------------------------------|------------------------------------------|--------|
| 1  | Pertanian, Perburuan dan Kehutanan<br>Agriculture, Hunting, and Forestry                                  | 502                                      | 2,67%  |
| 2  | Perikanan<br>Fisheries                                                                                    | 1                                        | 0,01%  |
| 3  | Pertambangan dan Penggalian<br>Mining and Quarrying                                                       | 627                                      | 3,33%  |
| 4  | Industri Pengolahan<br>Manufacturing Industry                                                             | 2.625                                    | 13,95% |
| 5  | Listrik, Gas, dan Air<br>Electricity, Gas, and Water                                                      | 1.421                                    | 7,55%  |
| 6  | Konstruksi<br>Construction                                                                                | 858                                      | 4,56%  |
| 7  | Perdagangan Besar dan Eceran<br>Wholesale and Retail Trade                                                | 2.175                                    | 11,56% |
| 8  | Akomodasi dan Penyediaan Makan Minum<br>Accommodation Providers and Food and Beverage Providers           | 54                                       | 0,29%  |
| 9  | Transportasi, Pergudangan, dan Komunikasi<br>Transportation, Storage, and Communication                   | 1.428                                    | 7,58%  |
| 10 | Perantara Keuangan<br>Financial Brokers                                                                   | 1.923                                    | 10,22% |
| 11 | Real Estate, Usaha Persewaan, dan Jasa Perusahaan<br>Real Estate, Rental Business, and Corporate Services | 1.354                                    | 7,19%  |

## FINANCING BY BUSINESS SECTOR AND SEGMENT

### Financing by Business Sector [FS6]

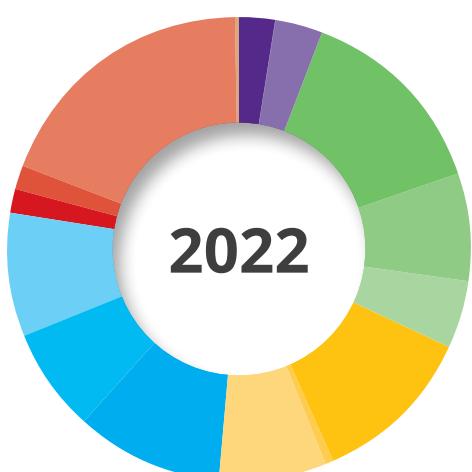
The Bank provides financial support for at least 16 economic sectors as a way of supporting both national and industrial development. However, the Bank focuses more on providing financing to sectors that have a large multiplier effect for the community, which in turn encourages national economic growth, such as the manufacturing industry sector, the infrastructure sector (power plants, telecommunications, toll roads, other transportation facilities), the mining & quarrying sector, and the household consumption sector.

In addition to infrastructure projects, the Bank also disburses financing for the development of the palm oil industry, which is one of Indonesia's leading sectors and absorbs a large number of workers. Financing for the palm oil industry consists of financing for non-plasma companies (oil palm plantations, CPO processing, and the palm oil cooking industry) and financing for plasma plantations or cooperatives.

| No           | Sektor Ekonomi/Economic Sector                                                                                                              | Nilai (Rp Miliar)<br>Amount<br>(Rp Billion) | %              |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------|
| 12           | Jasa Pendidikan<br>Education Services                                                                                                       | 1.624                                       | 8,63%          |
| 13           | Jasa Kesehatan dan Kegiatan Sosial<br>Health Services and Social Activities                                                                 | 345                                         | 1,83%          |
| 14           | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya<br>Social Services, Socio-Cultural, Entertainment, and Other Individual | 283                                         | 1,51%          |
| 15           | Rumah Tangga - KPR, KPKB dll<br>Household – Mortgage, KPKB, and others                                                                      | 3.598                                       | 19,11%         |
| 16           | Lain-lain<br>Others                                                                                                                         | 6                                           | 0,03%          |
| <b>TOTAL</b> |                                                                                                                                             | <b>18.822</b>                               | <b>100,00%</b> |

**Grafik Pembentukan Menurut Sektor Ekonomi – 2022**  
Chart of Financing by Economic Sector – 2022

(Rp miliar | Rp billion)



|                                                                                                                                            |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Pertanian, Perburuan dan Kehutanan   Agriculture, Hunting, and Forestry                                                                    | 502   |
| Perikanan   Fisheries                                                                                                                      | 1     |
| Pertambangan dan Penggalian   Mining and Quarrying                                                                                         | 627   |
| Industri Pengolahan   Manufacturing Industry                                                                                               | 2.625 |
| Listrik, Gas, dan Air   Electricity, Gas, and Water                                                                                        | 1.421 |
| Konstruksi   Construction                                                                                                                  | 858   |
| Perdagangan Besar dan Eceran   Wholesale and Retail Trade                                                                                  | 2.175 |
| Akomodasi dan Penyediaan Makan Minum   Accommodation Providers and Food and Beverage Providers                                             | 54    |
| Transportasi, Pergudangan, dan Komunikasi   Transportation, Storage, and Communication                                                     | 1.428 |
| Perantara Keuangan   Financial Brokers                                                                                                     | 1.923 |
| Real Estate, Usaha Persewaan, dan Jasa Perusahaan   Real Estate, Rental Business, and Corporate Services                                   | 1.354 |
| Jasa Pendidikan   Education Services                                                                                                       | 1.624 |
| Jasa Kesehatan dan Kegiatan Sosial   Health Services and Social Activities                                                                 | 345   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan lainnya   Social Services, Socio-Cultural, Entertainment, and Other Individual | 283   |
| Rumah Tangga - KPR, KPKB dan lain-lain   Household – Mortgage, KPKB, and others                                                            | 3.598 |
| Lain-lain   Others                                                                                                                         | 6     |

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

Dalam rangka mendukung perkembangan sektor kelapa sawit, sejak awal tahun 2017, Bank telah membentuk Plasma Specialist Unit yang berfokus untuk membiayai petani-petani plasma yang tergabung dalam bentuk badan koperasi. Bank 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 telah memperhatikan aspek Lingkungan, Sosial dan Tata Kelola.

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

In order to support the development of the palm oil sector, since 2017, we have established the Plasma Specialist Unit, which focuses on financing plasma farmers who are members of their cooperatives. The Bank finances plasma cooperatives that are fostered by a group of companies that have certification or are members of the Roundtable on Sustainable Palm Oil (RSPO) and/or the Indonesian Sustainable Palm Oil System (ISPO), both of which take into account the Social, Environmental, and Governance aspects.



Pada akhir tahun 2019 Bank melakukan 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.

### 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 situs warisan dunia UNESCO. Bank berupaya untuk menjadikan hal ini sebagai pertimbangan dalam perumusan kebijakan pembiayaan nasabah.

### Pembiayaan Menurut Segmen Usaha

Adapun gambaran *outstanding* pembiayaan menurut segmen usaha yang dijalankan BMI adalah sebagai berikut.

**Tabel Portofolio Pembiayaan Menurut Segmen Usaha – 2022**  
Table of Financing Portfolio by Business Segment – 2021

| Pembiayaan Menurut Segmen Usaha<br>Financing by Business Segment | 2021   | 2022   | Perubahan Growth            |        |
|------------------------------------------------------------------|--------|--------|-----------------------------|--------|
|                                                                  |        |        | (Rp Miliar)<br>(Rp Billion) | %      |
| Konsumen<br>Consumer                                             | 3.657  | 3.297  | -360                        | -9,8%  |
| Mikro & Kecil<br>Micro & Small                                   | 349    | 246    | -102                        | -29,4% |
| SME<br>SME                                                       | 2.557  | 3.091  | 533                         | 20,9%  |
| Korporasi<br>Corporate                                           | 11.479 | 12.188 | 709                         | 6,2%   |
| Total<br>TOTAL                                                   | 18.042 | 18.822 | 780                         | 4,3%   |

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 other financing functions, including the monitoring by the Client Relationship & Financing Analyst Unit in general.

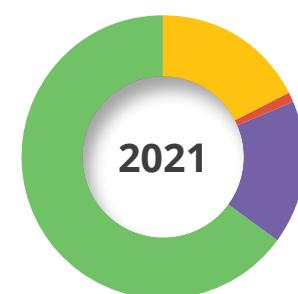
The Bank has also disbursed financing to environmentally friendly organizations, such as organizations that are engaged in renewable energy, environmentally friendly modes of transportation, and organizations that promote the concept of sustainability.

### World Heritage Sites Protection

In financing business sectors whose activities may cause a change in the environmental landscape or land utility, such as mining, infrastructure (especially roads), plantations, and the like, the Bank requires the protection of UNESCO's world heritage sites. The Bank seeks to take this into account in the formulation of customer financing policies.

### Financing by Business Segment

The description of the outstanding financing by business segment carried out by BMI is as follows.



### Pembiayaan Wholesale/Korporasi

Pembiayaan Wholesale merupakan nama segmen yang mulai diperkenalkan di tahun 2021 sebagai salah satu bentuk transformasi pengelolaan bisnis yang dijalankan.

Total nilai portofolio pembiayaan korporasi Bank per akhir tahun 2022 adalah sebesar Rp12,19 triliun atau sebesar 64,8% dari total portofolio pembiayaan di tahun berjalan. Dari nilai sebesar itu, senilai Rp2,68 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, merujuk pada peraturan perundangan yang berlaku, di antaranya adalah ketataan terhadap regulasi aspek sosial dan lingkungan.

Khusus untuk pelaku industri pengolahan kelapa sawit, Bank mensyaratkan kepatuhan terhadap ketentuan "Indonesia Sustainable Palm Oil" (ISPO) dan/atau "Roundtable Sustainable Palm Oil" (RSPO). Bank juga menerapkan ketentuan untuk dapat melakukan inspeksi ketataan debitur terhadap ketentuan klausul pinjaman yang mencakup berbagai peraturan perundangan di bidang lingkungan terkait. Manakala terdapat praktik yang belum memenuhi ketentuan dimaksud, Bank membuka kerja sama dengan debitur untuk mencari jalan agar berbagai ketentuan pada aspek sosial-lingkungan tersebut akhirnya dapat dipenuhi dan ditaati. [FS5]

### Pembiayaan Menengah

Portofolio Bank pada segmen menengah di tahun 2022 mencapai nilai sebesar Rp3,09 triliun atau sekitar 16,4% dari total portofolio. Bank menerapkan ketentuan pembiayaan bagi pelaku industri yang telah masuk kelompok usaha menengah mengacu pada ketentuan yang diterapkan pada pembiayaan segmen korporasi. Namun demikian, dalam rangka menjalankan perannya sebagai *agent of development*, pada proses penilaian kelayakan pembiayaan kelompok ini, Bank lebih aktif lagi dalam menjalin kerja sama, agar para debitur dapat memenuhi seluruh regulasi di bidang lingkungan yang berlaku. [FS5, FS7]

### Wholesale/Corporate Financing

The segment, known as wholesale financing, was first introduced in 2021 as part of the business management transformation carried out.

At the end of 2022, the Bank's corporate financing portfolio was valued at Rp12.19 trillion, or 64.8% of the current year's total financing portfolio. From this amount, Rp2.68 trillion was disbursed in financing to support the growth of the manufacturing sector, which includes the processing of palm oil.

Given that almost all debtors in this segment group are large corporations, the Bank applies various financing clauses in accordance with the Bank's policy provisions, referring to the applicable laws and regulations, including compliance with social and environmental aspects regulations.

The Bank specifically requires adherence to the rules of Indonesia Sustainable Palm Oil (ISPO) and/or the Roundtable on Sustainable Palm Oil (RSPO) for companies in the oil palm processing sector. The Bank also put in place clauses that allow the Bank to check whether the debtor is adhering to the loan clauses' requirements, which include a number of related environmental laws and regulations. Whenever there are practices that do not meet the aforementioned provisions, the Bank is open to cooperating with the debtors to find ways to ensure that the various provisions on the socio-environmental aspects can eventually be fulfilled and complied with. [FS5]

### Medium Enterprise Financing

In 2022, the Bank's medium-segment portfolio achieved Rp3.09 trillion, or approximately 16.4% of the total portfolio. In order to finance market participants who have joined the medium business group, the Bank applies financing provisions that are similar to those used for financing the corporate segment. However, in order to fulfill its role as an agent of development when evaluating the viability of financing this group, the Bank is more active in establishing cooperation so that debtors can comply with all relevant environmental regulations. [FS5, FS7]



## Pembiayaan Mikro dan Kecil

Portofolio Bank pada segmen mikro dan kecil di tahun 2022 adalah sebesar 246 miliar atau sekitar 1,3% dari total portofolio. Jenis usaha yang dijalankan pada segmen ini mayoritas adalah pemenuhan kebutuhan sehari-hari, termasuk tidak terbatas pada usaha kecil, toko-toko kecil dan sebagainya, yang dalam pengelolaannya sarat dengan interaksi sosial kemasyarakatan. Bank menerapkan pendekatan sosial kemasyarakatan dalam mengelola dan membina hubungan dengan para debitur pada kelompok usaha ini. [FS7]

## Pembiayaan Konsumen

Portofolio Bank pada segmen konsumen di tahun 2022 mencapai nilai sebesar Rp3,29 triliun atau sekitar 17,5% dari total portofolio. Melalui pembiayaan konsumen, yang tujuan penggunaannya adalah untuk mendukung kepemilikan rumah tinggal, apartemen, ruko/rukan, kendaraan bermotor maupun peralatan rumah tangga lainnya, Bank menunjukkan komitmen dalam berkontribusi memperbaiki taraf hidup dan kesejahteraan para nasabah.

## Portofolio Terkait Lingkungan, Sosial, dan Tatakelola [FS10]

Bank belum menjalankan peninjauan pemenuhan mitigasi risiko LST secara berkala terhadap seluruh eksposur portofolio pembiayaan yang dikelola. Namun demikian, Bank menjalankan kriteria mitigasi dimaksud terhadap beberapa nasabah yang sejak awal pelaksanaan *due diligence* spesifik telah dimasukan sebagai bagian nasabah dengan kriteria memiliki risiko LST dimaksud.

Dari proses *due diligence* spesifik tersebut, Bank memiliki portofolio dengan kriteria memenuhi ketentuan mitigasi risiko LST, yakni beberapa nasabah yang masuk ke segmen Wholesale Banking, dan bergerak di sektor perkebunan dan pengolahan kelapa sawit. Jumlah perusahaan sawit yang dikelola tim Goodbank ada sekitar 28 nasabah termasuk 24 di antaranya adalah Koperasi Binaan dengan pola kemitraan inti plasma. Dari 24 portofolio pembiayaan pola kemitraan inti plasma, tersebut yang memiliki kewajiban pemenuhan aspek keberlanjutan, terdapat 17% (4 Koperasi binaan) Nasabah yang aktif memberikan jawaban atas isu-isu LST.

Pada program pembiayaan pola kemitraan inti plasma untuk sektor Kelapa Sawit tersebut, nasabahnya adalah Koperasi yang beranggotakan para petani di daerah-daerah yang telah mendapat legalitas dari pejabat daerah, dimana pembangunan kebun tidak berada di lokasi yang menyalahi

## Micro and Small Enterprise Financing

In 2022, the Bank's micro- and small-business segment portfolio was worth Rp246 billion, or approximately 1.3% of the total portfolio. The majority of the types of businesses that are run in this segment fulfill daily needs, including but not limited to small businesses, small shops, and so on, whose management is full of social interaction. In this business group, the Bank applies a social approach to managing and fostering relationships with debtors. [FS7]

## Consumer Financing

In 2022, the Bank portfolio in the consumer segment reached a value of Rp3.29 trillion, or approximately 17.5% of the total portfolio. Through consumer financing, the purpose of which is to support the ownership of residential houses, apartments, shop houses/office houses, vehicles, and other household appliances, the Bank shows a commitment to contributing to improving the standards of living and welfare of the customers.

## Environmental, Social, and Governance Related Portfolio [FS10]

The Bank has not consistently examined of the fulfillment of ESG risk mitigation on all managed financing portfolio exposures. However, the Bank applies the aforementioned mitigation criteria to a number of clients who, ever since the start of the implementation of particular due diligence, have been considered clients with the aforementioned ESG risk criteria.

From the specific due diligence process, the Bank has established a portfolio with criteria that meet the ESG risk mitigation requirements, i.e., several customers in the Wholesale Banking segment and companies engaged in the plantation and palm oil processing sectors. The number of palm oil companies managed by the Goodbank team is about 28, including 24 Foster Cooperatives with a plasma core partnership pattern. Of the 24 core plasma partnership financing portfolios, which have the obligation to fulfill sustainability aspects, there are 17% (4 foster cooperatives) customers who actively respond to ESG issues.

In the plasma core partnership financing program for the Palm Oil sector, the customers are cooperatives whose members are farmers in areas that have received legality from local officials, where plantation development is not in locations that violate the provisions of the Environmental

ketentuan AMDAL. Selain itu, Bank juga menetapkan persyaratan bahwa Bank hanya akan membiayai koperasi yang Group perusahaan intinya telah memiliki sertifikat ISPO dan/atau RSPO agar manajemen kebun yang dijalankan oleh Koperasi Plasma yang dibiayai dapat mengikuti manajemen kebun yang *sustainable*.

Pada kebijakan internal, Bank memiliki ketentuan internal tentang form pembiayaan berkelanjutan, *assessment LST* atas nasabah ditinjau ulang secara singkat setiap kali Nasabah melakukan annual *review*. Dalam hal ini, terdapat setidaknya 1 nasabah baru yang bergerak di Sektor Kelapa Sawit, pada analisis pembiayaannya tim terkait yang memproses juga melakukan *assessment* dengan *tools form* pembiayaan berkelanjutan.

Namun demikian secara pendanaan, Bank belum mengalokasikan penyediaan dana khusus untuk mendukung pembiayaan portofolio terkait risiko LST ini. Bank juga belum memiliki program penerbitan *green bond* yang secara khusus ditujukan untuk mendukung pendanaan portofolio nasabah terkait dengan mitigasi risiko LST dimaksud.

#### **DISTRIBUSI NILAI EKONOMI [GRI 201-1]**

Perbaikan kondisi perekonomian dan keberhasilan program penyehatan portofolio membuat Perseroan berhasil mencatatkan kenaikan Perolehan Nilai Ekonomi Langsung yang diterima, sebesar 4,7% menjadi sebesar Rp2,91 triliun, dari senilai Rp2,78 triliun di tahun sebelumnya.

Selaras dengan progress penyehatan portofolio yang dijalankan sejak tahun 2021 dan membaiknya perekonomian nasional, pada tahun pelaporan, Bank mencatatkan sedikit kenaikan distribusi nilai perolehan ekonomi. Total nilai ekonomi yang didistribusikan di tahun 2022 adalah sebesar Rp2,64 triliun, naik 0,7% dari nilai sebesar Rp2,62 triliun di tahun sebelumnya.

Bank 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 Rp454,69 miliar, turun 15,2% dari sebesar Rp470,32 miliar di tahun 2021.

Bank 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 Rp1,43 triliun, naik 4,4% dari Rp1,37 triliun di tahun 2021.

Impact Assessment (AMDAL). In addition, we also set a requirement that the Bank will only finance cooperatives whose core group companies already have ISPO and/or RSPO certificates, to ensure that the plantation management operated by the financed Plasma Cooperatives is able to comply with sustainable plantation management.

In its internal policy, the Bank has established internal provisions regarding the form of sustainable financing. The ESG assessment of the customer is reviewed briefly every time the Customer conducts an annual review. In this case, there is at least one new customer engaged in the Palm Oil sector, and in the analysis of the financing, the relevant team that processes it also conducts an assessment using the tools of the sustainable financing form.

However, in terms of funding, the Bank has not allocated special funds to support portfolio financing related to ESG risk. The Bank also has not established a green bond issuance program that is specifically intended to support customer portfolio funding related to ESG risk mitigation.

#### **DISTRIBUTION OF ECONOMIC VALUE [GRI 201-1]**

Improving economic conditions and the success of the portfolio restructuring program made the Company successful in recording an increase in Direct Economic Value Acquisition received of 4.7% to Rp2.91 trillion from Rp2.78 trillion in the previous year.

In line with the progress of the portfolio restructuring that has been carried out since 2021 and the improvement in the national economy, in the reporting year, the Bank recorded a slight increase in the distribution of Economic Value Acquisition. The total economic value distributed in 2022 was Rp2.64 trillion, an increase of 0.7% from Rp2.62 trillion in the previous year.

The Bank distributes operating income to rented property owners, vehicle leasing service providers, fees for IT systems used, and various other operational costs, with a total value of Rp454.69 billion, a decrease of 15.2% from Rp470.32 billion in 2021 .

The Bank also distributed Syirkah profit-sharing fund fees to other stakeholders, i.e., the funders, who place funds in the form of deposit instruments and other Sharia instruments in the amount of Rp1.43 trillion, an increase of 4.4% from Rp1.37 trillion in 2021.



Bank membagikan nilai perolehan ekonomi kepada para karyawan sebesar Rp719,03 miliar, turun 5,7% dari Rp762,55 miliar dari tahun sebelumnya, sebagai wujud komitmen mensejahterakan serta menghargai kerja keras para karyawan. Penurunan lebih disebabkan adanya penyesuaian sebagai bagian dari langkah penyehatan portofolio.

Bank tetap konsisten merealisasikan kewajiban pembayaran pajak penghasilan maupun pajak badan kepada negara. Untuk tahun 2022, nilai pembayaran pajak adalah sebesar Rp25,42 miliar, naik 252,0% dari tahun sebelumnya yang hanya sebesar Rp7,22 miliar.

Bank masih belum membagikan dividen selama 3 tahun terakhir. Kinerja keuangan yang mulai membaik di tahun 2022, membuat Bank mencatatkan kenaikan distribusi nilai perolehan ekonomi sebesar Rp17,34 miliar bagi para pemangku kepentingan. Bank juga masih dapat menyisihkan sejumlah nilai perolehan ekonomi yang ditahan untuk mendukung pengembangan usaha di masa mendatang, sebesar Rp268,21 miliar, meningkat 73,7% dari nilai sebesar Rp154,39 miliar di tahun sebelumnya, sebagaimana tampak pada tabel berikut.

Tabel Distribusi Perolehan Nilai Ekonomi (Rp miliar) [GRI 201-1]

| Uraian/Description                                                                      | 2021 *                 | 2022         | Perubahan Growth |        |
|-----------------------------------------------------------------------------------------|------------------------|--------------|------------------|--------|
|                                                                                         | Rp Miliar (Rp Billion) | Nilai Amount | %                |        |
| <b>Nilai Ekonomi Langsung yang Diterima</b><br>Direct Economic Value Received           |                        |              |                  |        |
| Pendapatan Usaha (*)<br>Operating Income(*)                                             | 2.139,79               | 1.764,40     | -375,39          | -17,5% |
| Pendapatan operasional lainnya – bersih<br>Other Operating Income - Net                 | 583,69                 | 1.097,74     | 514,05           | 88,1%  |
| Pendapatan selisih kurs<br>Foreign exchange gains                                       | 24,15                  | 30,29        | 6,14             | 25,4%  |
| Pendapatan Non Operasional<br>Non-Operating Income                                      | 27,76                  | 14,45        | -13,30           | -47,9% |
| Perolehan penjualan aset tetap<br>Acquisition of fixed asset sales                      | 1,44                   | 1,11         | -0,33            | -23,2% |
| Jumlah nilai ekonomi langsung diterima (*)<br>Total direct economic value received (*)  | 2.776,84               | 2.907,99     | 131,16           | 4,7%   |
| <b>Nilai Ekonomi Langsung yang Didistribusikan</b><br>Direct economic value distributed |                        |              |                  |        |
| Biaya Operasional (*)<br>Operating Expenses(*)                                          | 470,32                 | 454,69       | -15,63           | -3,3%  |
| Gaji dan Tunjangan Karyawan (*)<br>Employee Salaries and Benefits(*)                    | 762,55                 | 719,03       | -43,52           | -5,7%  |
| Biaya bagi hasil dana Syirkah<br>Share on Return of Syirkah Funds                       | 1.374,58               | 1.434,71     | 60,13            | 4,4%   |

The Bank distributed economic value acquisition to employees in the amount of Rp719.03 billion, a decrease of 5.7% from Rp762.55 billion from the previous year, as a form of commitment to prosper and recognition of the hard work of employees. The decline was more due to adjustments as part of portfolio restructuring measures.

The Bank remains consistent in realizing the obligation to pay income tax and corporate tax to the state. In 2022, the value of tax payments was Rp25.42 billion, an increase of 252.0% from the previous year, which was only Rp7.22 billion.

The bank has not distributed dividends for the last three years. Financial performance, which began to improve in 2022, made the Bank record an increase in the distribution of economic value acquisition of Rp17.34 billion for stakeholders. Banks are also still able to set aside a certain amount of economic value acquisition that is withheld to support business development in the future, amounting to Rp268.21 billion, an increase of 73.7% from Rp154.39 billion in the previous year, as shown in the following table.

Table of Distribution of Economic Value Acquisition (in billions of Rp) [GRI 201-1]

| Uraian/Description                                                                             | 2021 *                    | 2022         | Perubahan Growth |        |
|------------------------------------------------------------------------------------------------|---------------------------|--------------|------------------|--------|
|                                                                                                | Rp Miliar<br>(Rp Billion) | Nilai Amount | %                |        |
| Pembayaran Dividen<br>Dividend Payment                                                         | 0,00                      | 0,00         | 0,00             | 0,0%   |
| Pembayaran kepada Pemerintah (PPh dan PPn) (*)<br>Payments to the Government (PPh and VAT) (*) | 7,22                      | 25,42        | 18,20            | 252,0% |
| Penyaluran dana CSR bagi masyarakat<br>Distribution of CSR funds to the Community              | 7,78                      | 5,93         | -1,85            | -23,8% |
| Jumlah nilai ekonomi langsung didistribusikan<br>Total direct economic value distributed       | 2.622,45                  | 2.639,78     | 17,34            | 0,7%   |
| Jumlah Nilai Ekonomi Ditahan (*)<br>Total Retained Economic Value(*)                           | 154,39                    | 268,21       | 113,82           | 73,7%  |

### **MENDUKUNG PEMBANGUNAN PEREKONOMIAN NASIONAL BERSAMA PARA MITRA KERJA**

Bank melakukan evaluasi berkala terhadap seluruh mitra pemasok atau para vendor, baik untuk vendor barang, produk teknologi informasi maupun vendor jasa, seperti jasa sistem operasi. Hal ini dilakukan, karena meyakini bahwa terjaminnya kualitas layanan yang diberikan kepada nasabah bergantung juga pada kualitas barang dan jasa dari para mitra kerja.

Evaluasi dilakukan terhadap aspek kemampuan keuangan, ketenagakerjaan, maupun aspek kualitas barang dan jasa yang diberikan selama periode tertentu. Bank 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 kerja sama dengan para vendor tersebut, Bank mensyaratkan pernyataan tidak ada benturan kepentingan dan larangan, memberi/menjanjikan untuk memberi sesuatu kepada manajemen dan karyawan yang terkait maupun tidak terkait.

Selain itu, dalam rangka memenuhi komitmen turut mendukung upaya pelestarian lingkungan, Bank juga mengimbau seluruh *supplier* rekanan untuk memiliki kemampuan mengelola dan minimalisir dampak lingkungan di dalam kegiatan masing-masing mitra *supplier*.

### **Kebijakan Pengadaan**

Dalam melaksanakan hubungan dengan Penyedia Barang/Jasa, Bank 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

### **SUPPORTING NATIONAL ECONOMIC DEVELOPMENT WITH BUSINESS PARTNERS**

The Bank regularly assesses all supply partners or vendors, including those providing goods, information technology products, and services like operating system support. This is conducted because we believe that the quality of the services offered to customers depends on the quality of the products and services provided by partners.

Evaluation is carried out on aspects of financial capability, employment, as well as the quality of goods and services provided during a certain period. The Bank has a list of vendor partners and suppliers of goods and services that have been proven to have a good track record and those who have been proven to have an unsatisfactory track record. In cooperating with these vendors, the Bank requires a statement that there is no conflict of interest and prohibition on giving/promising gratuities to management and employees who are related or not.

In addition, in order to fulfill its commitment to support environmental conservation efforts, the Bank also encourages all partner suppliers to have the ability to manage and minimize environmental impacts in their activities.

### **Procurement Policy**

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

1. The procurement of goods/services must be carried out through fair selection and competition by providing equal treatment to all prospective business partners



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, pada tahun 2022, Bank merealisasikan pengadaan barang dan jasa senilai total Rp220,61 miliar, dari Rp229,67 miliar di tahun sebelumnya, dimana seluruhnya atau 100% merupakan pengadaan yang dilakukan oleh pemasok lokal.

[GRI 204-1]

### KONTRIBUSI UNTUK NEGARA

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

Kontribusi finansial langsung Bank sampaikan dalam bentuk pembayaran pajak pendapatan maupun retribusi lainnya, yang untuk tahun buku 2022 nilainya mencapai Rp25,42 miliar (2021: Rp7,22 miliar).

Untuk kontribusi finansial tidak langsung, direalisasikan melalui pelaksanaan fungsi intermediari yang dijalankan. 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 pembiayaan untuk mengembangkan usahanya. Berkembangnya skala ekonomi para pelaku bisnis tersebut pada akhirnya akan meningkatkan pembayaran pajak kepada negara.

Khusus pada peran intermediari ini, Bank 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 dan Menengah (UMKM). UMKM dinilai sebagai sektor penting dan memberikan kontribusi signifikan terhadap pembangunan ekonomi nasional. Terkait hal ini, Otoritas Jasa Keuangan

who meet certain requirements/criteria established by the Bank.

2. All provisions and information regarding the procurement of goods/services, including administrative technical requirements, evaluation procedures, and evaluation results, are submitted to prospective business partners who will conduct business with the Bank.
3. Treating all potential business partners equally and without attempting to benefit any particular parties in any 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.

Taking into account all of these provisions, the Bank realized a total procurement of goods and services of Rp220.61 billion in 2022, an increase from Rp229.67 billion in the previous year, 100% of which were made from local vendors. [GRI 204-1]

### CONTRIBUTION TO THE COUNTRY

The Bank business activities generate two types of contributions to the country, i.e., direct and indirect financial contributions and non-financial contributions.

The Bank provides direct financial contributions by paying income taxes and making other retributions, which for the financial year 2022 reached Rp25.42 billion (2021: Rp7.22 billion).

For indirect financial contributions, they were realized through the implementation of the intermediary function that was carried out. So that business customers from the corporate segment, business partners, retirees, SMEs, and even ultra-micro business players from independent underprivileged communities who previously did not get access to banking support, now and onwards get financial support to develop their businesses. The development of economies of scale for these business players will ultimately increase tax payments to the state.

Specifically with regards to the intermediary role, the Bank abides by Bank Indonesia Regulation (PBI) No. 14/26/PBI/2012, which mandates that the banking industry must broaden access to banking services and increase the proportion of productive lending to Micro, Small, and Medium Enterprises (MSMEs). The MSME sector is regarded as a crucial one that significantly contributes to the growth of

(OJK) turut mengeluarkan *Roadmap Keuangan Berkelanjutan Indonesia 2015-2019* sebagai acuan pelaksanaan keuangan yang lebih baik.

Mengacu kepada peraturan tersebut, Bank 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 implementasi strategi pengembangan usaha, Bank 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 Bank hadirkan adalah berupa tersedianya berbagai infrastruktur dasar sebagai realisasi pelaksanaan program tanggung jawab perusahaan yang Bank jalankan, selain kehadiran berbagai infrastruktur pendukung kegiatan perbankan, seperti mesin-mesin ATM, infrastruktur digital, dan sebagainya

### **INFRASTRUKTUR DIGITAL DAN CASHLESS SOCIETY**

[GRI 203-1]

Bank 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 bertekad 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.

Dalam rangka mendukung pengembangan layanan perbankan digital, Bank telah memiliki empat jenis produk yang dikelola oleh unit Wealth Management & E-Business

the national economy. In this regard, the Financial Services Authority (OJK) has also issued the 2015-2019 Indonesian Sustainable Finance Roadmap as a reference for better financial implementation.

Pursuant to these regulations, the Bank actively participates in the development of the Small, Micro and Medium Enterprises (MSMEs) sector in order to improve the standard of living in communities through the availability of financing in various segments.

As one of the implementations of its business development strategy, the Bank disburses productive financing by allocating a larger portion to the MSME-based retail sector by continuing to develop a portfolio of financing products that are tailored to meet current market needs.

Meanwhile, the Bank 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 ATM terminals, digital networks, and others.

### **DIGITAL INFRASTRUCTURE AND CASHLESS SOCIETY**

[GRI 203-1]

The Bank continues to support BI and OJK in increasing non-cash transactions toward the creation of a cashless society. The Bank also seek to increase the savings portfolio and are focused on transactional banking as well as the digital banking aspect, such as mobile banking and internet banking to provide more convenient services to customers in conducting banking transactions to facilitate their 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 pilgrimages, from the initial departure preparation through the Umrah and Haj pilgrimages. In addition, the Automatic Teller Machine (ATM) services will continue to be optimized to facilitate the transaction needs of customers in a convenient and comprehensive manner.

In order to support the development of its digital banking services, the Bank has four types of products that are managed by the Wealth Management & E-Business



Management, yakni:

1. Anjungan Tunai Mandiri (ATM),
2. *Mobile Banking* (MB),
3. *Internet Banking* (IB), and
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 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.

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

Management Units, as follows:

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

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

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

The Bank also continues to develop e-Channel features, such as the addition of the PLN electricity bill payment and token purchase features, which can be conducted in mobile banking and internet banking at Bank Muamalat Indonesia, generating a positive impact by increasing the number of financial transactions customers conduct on a daily basis. These feature developments are able to meet the needs of customers, which will ultimately increase brand loyalty among customers, as reflected in the increase in the average amount of balances in the accounts of Bank Muamalat Indonesia customers.

The Bank also continues to improve the function of the ATM service by launching the auto-infaq feature in the ATM service. This service has facilitated and encouraged our customers to distribute infaq quickly and easily to the Baitul Mal Muamalat (BMM) institution and has provided a significant increase in infaq transactions since its launch.

Bank berkomitmen penuh untuk terus 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 juga sedang mempersiapkan fitur *cashless withdrawal* di ATM dengan menggunakan Muamalat Mobile sebagai otentikasi 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 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 are fully committed to offering new products and services related to e-Channel, whether to add billers that comply with Sharia or collaborate with various financial technology based companies to undertake crossbilling or sharing online merchants.

Some of the developments will include:

1. Increasing the convenience of accessibility for customers to use Muamalat Mobile Banking and Internet Banking services, such as the single log-in, improving the management of user ID and password, and relying on biometrics, all of which are designed to provide convenience to the customer without compromising customer data security. The Bank is also developing a cardless withdrawal feature on ATMs using Muamalat Mobile as the transaction authenticator, as well as online account opening, allowing potential customers to no longer need to visit the branch office of Bank Muamalat Indonesia.
2. Broadening the service features of e-Channel transaction that are geared towards meeting customer needs, such as adding billers for utility payments or popular billers, and payments using the QR code, will be one of the features in the Muamalat Mobile Banking payment system to facilitate customers when conducting purchases at partner merchants of Bank Muamalat Indonesia.
3. Attractive programs and promotions in order to increase customer transactions on the Muamalat e-Channel.

The Bank has also made efforts to improve the quality of public services by, among other things, increasing synergies with other companies to support the Government's program and expanding access to BPJS Health payments in the form of the 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

- Konsisten merealisasikan 8 kegiatan pengembangan masyarakat sebagai program unggulan Program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibilities – CSR*)
- Merealisasikan program Literasi Keuangan dalam rangka mendukung peningkatan inklusi keuangan nasional.
- Total dukungan dana kegiatan Program CSR sebesar Rp5,93 miliar.

- Performing 8 community development activities on a consistent basis as a flagship program of the Corporate Social Responsibility Program (Corporate Social Responsibilities - CSR)
- Implemented the Financial Literacy program to support the national financial inclusion improvement.
- The total funding support for CSR Program activities is Rp5.93 billion.

### KOMITMEN, KEBIJAKAN DAN DASAR HUKUM [GRI 3-3]

Bank melaksanakan program pengembangan kompetensi di bidang ekonomi bagi para pelaku usaha mikro, sebagai wujud komitmen pembinaan kepada para nasabah mikro Bank Muamalat Indonesia. Pada saat bersamaan Bank mewujudkan komitmen untuk membantu meningkatkan kesejahteraan masyarakat sekitar dengan merealisasikan berbagai program bantuan bagi mereka yang kurang mampu.

Bank juga 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.

#### Kebijakan dan Dasar Hukum [GRI 3-3]

Bank menjalankan kegiatan CSR dengan menerapkan kebijakan pelaksanaan berdasarkan dua landasan hukum, yakni landasan syariah serta landasan hukum dan peraturan yang berlaku, sebagai berikut:

#### Landasan Syariah Sharia Foundation

1. 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
2. Hadits Rasulallah mengenai kebaikan, donasi dan membantu menghilangkan kesulitan sesama manusia yang tersebar di beberapa hadis seperti Hadits Riwayat Buchori Muslim, dan *Muttafaq 'alaih*

#### Landasan Hukum dan Peraturan Legal and Regulatory Basis

1. Undang Undang No. 25 Tahun 2007, tanggal 26 April 2007 Pasal 15 (b) tentang Penanaman Modal
2. Undang-Undang No. 13 Tahun 2011 tentang Penanganan Fakir Miskin
3. Undang-Undang RI No. 23 Tahun 2011 tanggal 25 November 2011 tentang pengelolaan zakat
4. Undang-Undang No. 40 Tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas
5. Peraturan Pemerintah RI No. 47 Tahun 2012 tanggal 4 April 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas
6. 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 poin n dan o.
7. POJK No. 8/POJK.04/2015 tanggal 26 Juni 2015 tentang Situs Web Emiten atau Perusahaan Publik, Pasal 6 poin d dan Pasal 5 mengenai Tanggung Jawab Sosial Perusahaan

| Landasan Syariah<br>Sharia Foundation                                                                                                                                                                                                                                                                                                                                                                                               | Landasan Hukum dan Peraturan<br>Legal and Regulatory Basis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. The Qur'an which is outlined in QS Al Imron verse 92, QS Al-Maidah verse 2, QS Al-An'am verse 160, QS Al-Balad verses 12-16</li> <li>2. The hadiths of Rasulullah SAW regarding goodness, donations and helping to eliminate the difficulties of fellow human beings are scattered in several hadiths such as the Hadith of the History of Buchori Muslim, and Muttafaq 'alaik</li> </ol> | <ol style="list-style-type: none"> <li>1. Law no. 25, 2007, dated April 26, 2007, Article 15 (b) concerning Capital Investment</li> <li>2. Law no. 13, 2011, concerning Handling the Poor</li> <li>3. RI Law No. 23, 2011, dated November 25, 2011, concerning the management of zakat</li> <li>4. Law no. 40, 2007, dated August 16, 2007, concerning Limited Liability Companies</li> <li>5. RI Government Regulation No. 47, 2012 dated April 4, 2012, concerning Social and Environmental Responsibility of Limited Liability Companies</li> <li>6. Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009, concerning Implementation of GCG for Sharia Commercial Banks and Sharia Business Units, Article 62 paragraph 2 points n and o.</li> <li>7. 7POJK No. 8/POJK.04/2015 dated June 26, 2015, concerning Issuer or Public Company Websites, Article 6 point d and Article 5 concerning Corporate Social Responsibility</li> </ol> |

### ORGANISASI PENGELOLA CSR

Bank menetapkan pengelolaan CSR adalah Divisi Creative Communication & Engagement, Subdirektorat Marketing & Customer Management, Direktorat Retail Banking. Namun demikian, subdirektorat 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 antara lain dengan mengelola dana zakat perusahaan.

### PENYUSUNAN PROGRAM

Program CSR dirancang dengan terlebih dahulu menjalin komunikasi intensif dengan para pemangku kepentingan. Dengan cara itu, maka akan diperoleh pengertian lebih mendalam mengenai apa yang dibutuhkan oleh para penerima program, sekaligus dapat menggali potensi yang dapat dioptimalkan dari mereka. [GRI 413-1]

Bank merujuk pada hasil Survei Nasional Literasi Keuangan (SNLIK) Otoritas Jasa Keuangan (OJK) yang dilakukan secara berkala setiap tiga tahun sekali dalam merancang program literasi keuangan. Hasil survei tahun 2022 menunjukkan bahwa indeks literasi keuangan mencapai 49,68% dan indeks inklusi keuangan sebesar 85,10. Angka tersebut meningkat dibanding hasil survei tahun 2019, yang masing-masing adalah 38,03% dan 76,19%. Data-data tersebut digunakan sebagai rujukan dalam merancang program CSR yang berkaitan erat dengan kegiatan perbankan, yakni literasi keuangan.

### CSR MANAGEMENT ORGANIZATION

We have determined that CSR management falls under the Creative Communication & Engagement Division, Marketing & Customer Management Sub-Directorate, and Retail Banking Directorate. However, other sub directorates may carry out CSR activities by aligning business and corporate interests, especially the Islamic Enterprise Alliance, Distribution Network Management, and Human Capital, by coordinating with Baitulmaal Muamalat, a subsidiary that carries out Bank Muamalat Indonesia's philanthropic activities that includes managing the Bank's charity fund.

### DEVELOPMENT PROGRAM

We designed our CSR program by initially carrying out intensive communications with our stakeholders. In this way, a deeper understanding of what program beneficiaries require will be obtained, enable to explore the potential that can be optimized from them. [GRI 413-1]

In order to design a financial literacy program, we refer to the results of the Financial Services Authority's (OJK) National Financial Literacy Survey (SNLIK), which is conducted every three years on a regular basis. According to the survey results for 2022, the financial literacy index is 49.68% and the financial inclusion index is 85.10. This figure has increased in comparison to the 2019 survey results, which were 38.03% and 76.19%, respectively. These statistics are used as a guideline when designing CSR programs that are closely related to banking activities, such as financial literacy. We also take into consideration the current situation and



## Kinerja Pengembangan Masyarakat Community Development Performance

Bank juga memperhatikan situasi dan kondisi terkini yang dihadapi seluruh komponen masyarakat maupun pemerintah, yakni merebaknya COVID-19 di Indonesia sejak awal tahun 2020, dan bersama seluruh pemangku kepentingan sepakat untuk menjadikan program penanggulangan dampak dan pencegahan penyebarannya menjadi salah satu program utama yang harus dijalankan di tahun 2022.

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 membagi penyaluran CSR di bidang sosial dan kemasyarakatan ke dalam 2 (dua) jenis penyaluran menurut golongan penerima, 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.

Selain itu, entitas anak usaha Bank, yakni Baitulmaal Muamalat juga menyalurkan 100% dana zakat, infaq, dan sedekah yang mereka peroleh dari para donatur.

## REALISASI PROGRAM CSR TAHUN 2022 [OJK F.25]

Berikut adalah rekapitulasi ringkas program-program Tanggung Jawab Terhadap Pengembangan Sosial dan Kemasyarakatan yang Bank laksanakan di tahun 2022:

### 1. Program Muamalat Sahabat UMKM

Muamalat Sahabat UMKM adalah program pemberdayaan berbasis pendampingan pengelolaan usaha yang terdiri dari pemberian modal, pengembangan usaha, pendampingan usaha dan pelatihan UMKM.

conditions faced by all components of society and the government, namely the outbreak of COVID-19 in Indonesia since early 2020, and collaborates with all stakeholders to agree on making the impact handling and spread prevention program as one of the main programs that must be implemented in 2022.

Apart from general donations, the formulation of CSR in the social field and community is initiated by the CSR work units that involves third party institutions (amil zakat institutions, NGOs, and other institutions)

CSR in the social and community fields is divided into 2 (two) types based on recipient groups, namely:

#### 1. The 8 Asnaf Group

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

#### 2. The Non 8 Ashnaf Group

Communities in general that are not treated as the Ashnaf 8 group. Activities of this group usually use funds derived from charity and donations (infaq and sedekah'

Furthermore, Baitulmaal Muamalat, the Bank's subsidiary, distributes 100% of the zakat, infaq, and alms funds received from donors.

## REALIZATION OF CSR PROGRAMS IN 2022 [OJK F.25]

The following is a brief recapitulation of the Social and Community Development Responsibility programs that we carried out in 2022:

### 1. Muamalat- MSME Friendship Program

Muamalat-MSME Friendship is an empowerment program based on business management assistance that includes capital provision, business development, business assistance, and MSME training.

Program yang telah dijalankan sepanjang tahun 2022 berlokasi di 2 titik:

Programs that have been implemented throughout 2022 can be found at two locations:

### REALISASI PROGRAM CSR TAHUN 2022

### REALIZATION OF CSR PROGRAMS IN 2022

*Foodcourt Berdaya Daarul Muttaqin*, program ini dilaksanakan di Masjid Darul Muttaqin, Jl Minasa Upa, Kecamatan Rappocini Kota Makassar – Sulawesi Selatan dengan penerima manfaat 10 orang.

Daarul Muttaqin Empowered Foodcourt, with 10 beneficiaries, this program is implemented at the Darul Muttaqin Mosque, Jl Minasa Upa, Rappocini District, Makassar City - South Sulawesi.



1



2

*Foodcourt Berdaya Al-Furqon* dilaksanakan di Masjid Al Furqon, Jl Minasa Upa, Kecamatan Rappocini Kota Makassar – Sulawesi Selatan

Al Furqon Empowered Foodcourt held at Al Furqon Mosque, Jl Minasa Upa, Rappocini District, Makassar City, South Sulawesi

Program Lumbung Pangan Komoditas Jagung di Bogor

The Corn Commodity Food Barn Program in Bogor



3



4

Program Lumbung Pangan Komoditas Pepaya California di Serang, Banten.

California Papaya Commodity Food Barn Program in Serang, Banten.



## Kinerja Pengembangan Masyarakat Community Development Performance

### 2. Program Dusun Zakat Muamalat

Dusun Zakat Muamalat adalah program pemberdayaan masyarakat lingkup desa dengan tujuan meningkatkan perekonomian secara mandiri melalui pemanfaatan potensi lokal, salah satunya visitasi sereh wangi jonggol yaitu melakukan *assessment* lokasi perkebunan dan pemberdayaan sereh wangi di Jonggol.

### 3. Literasi Keuangan [FS16]

Bank kembali menyelenggarakan beberapa program literasi keuangan, dengan tetap menerapkan pendidik kesehatan, mengingat kondisi COVID-19 yang masih melanda. Program literasi keuangan Bank laksanakan melalui kanal digital dengan mengoptimalkan Instagram, Facebook, dan YouTube. Bank juga menyiapkan edukasi Perbankan Syariah pada konten YouTube Bank Muamalat, dan mendapatkan respons yang cukup baik dengan jumlah *views* secara organik terus meningkat hingga mencapai 165.378 *views*, meningkat 59% dibanding pencapaian tahun 2021 yang sebesar 103.760 *views*.

Bank tetap memprioritaskan program promosi dengan memaksimalkan jalur digital melalui *online event* berupa tausiyah dan kajian dibungkus dengan *online activation* berupa promosi produk dan layanan, baik bekerja sama dengan pihak ketiga maupun atas inisiatif sendiri, hingga memaksimalkan *brand awareness* melalui YouTube dan *podcast*. Program tersebut dilaksanakan, menyusul kegiatan promosi yang dilakukan melalui ranah media sosial seperti Facebook, Instagram, hingga Twitter. Aktivitas *online event* juga tetap disiarkan secara *live* menggunakan Instagram LIVE & YouTube LIVE.

Bank telah merintis siaran program podcast berisikan *talkshow* ringan yang berbungkus *soft selling* mengenai konsep berhijrah, edukasi pembinaan diri menjadi lebih baik, serta literasi keuangan untuk kaum muda Indonesia sejak tahun 2020.

Bank mengharapkan *podcast* ini dapat menjadi jembatan penghubung antara Bank Muamalat Indonesia dengan kalangan muda Indonesia pada khususnya, dan masyarakat Indonesia pada umumnya. Episode perdana mulai mengudara pada Jumat, 23 Oktober 2020, di Soundcloud, YouTube channel, hingga Spotify Indonesia. Hingga akhir tahun 2022, Bank telah menyiarkan 67 episode (2021: 29 edisi) *podcast*.

### 2. Muamalat Alms Village Program

Muamalat Alms Village is a community empowerment program within the village with the goal of increasing the village's economy independently through the utilization of local potential, one of which is visitation of Jonggol fragrant citronella, namely conducting assessments of plantation locations and empowering fragrant citronella in Jonggol.

### 2. Financial Literacy [FS16]

We once again held a number of financial literacy programs by continuing to adhere to the health protocols as COVID-19 conditions continued to linger. Our financial literacy program was carried out through the use of digital channels by optimizing Instagram, Facebook, and YouTube. We also included Sharia Banking education into the contents of Bank Muamalat Youtube channel, and received favorable responses and the number of views continued to grow organically to 165,378 views, a 59% increase over the 2021 achievement of 103,760 views.

We continue to prioritize promotion programs by maximizing digital channels through online events in the form of tausiyah and reviews on religious scriptures that are packaged together with online activation in the form of product and service promotions, both that collaborate with third parties as well as those carried out on its own initiative, thereby maximizing brand awareness through YouTube and podcasts. These programs are carried out along with our promotion activities carried out through social media channels such as Facebook, Instagram, and even Twitter. We also broadcast live these online event activities through Instagram LIVE & YouTube LIVE.

Since 2020, we have broadcasted a podcast program with light talk shows imbued with soft selling on the concept of hijrah, education for better self-development, as well as financial literacy for young Indonesians.

We hope that this podcast can serve as a vehicle that specifically links Bank Muamalat with young Indonesians, and the Indonesian people in general. The first episode was broadcasted on Friday, 23 October 2020, in Soundcloud, Bank Muamalat's YouTube channel and even in Spotify Indonesia. By the end of 2021, we have broadcasted 67 podcast editions (2021:29 edition).

Sebagai bagian dari pelaksanaan program literasi keuangan, di tahun 2022 Bank kembali melaksanakan *Customer Gathering* di beberapa kota besar di Indonesia, dengan jumlah peserta 4.638 orang.

#### **4. Penggunaan Tenaga Kerja Lokal**

Seluruh vendor dan karyawan Bank di tahun 2022 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.

#### **5. Pemberdayaan Masyarakat Sekitar Perusahaan**

Bank menjalankan program Pemberdayaan Masyarakat di sekitar wilayah operasional dalam bentuk berbagai program, meliputi: Beasiswa Cikal Muamalat, Beasiswa Sarjana Muamalat, Beasiswa Tahfizh Muamalat dan Muamalat solidarity Boarding School. Untuk bidang pendidikan, di tahun 2022, Bank memberikan santunan kepada Muamalat Solidarity Boarding School di Aceh sebesar Rp980 juta untuk membantu pembelajaran sekolah yang semula didirikan untuk korban Tsunami Aceh pada 2005 silam.

Selain itu, Bank Muamalat Indonesia juga menyalurkan sebesar Rp474.000 beasiswa khusus pelajar lainnya.

#### **6. Perbaikan Sarana dan Prasarana Sosial [GRI 203-1]**

Bank mewujudkan penyaluran program CSR bidang sosial dan kemasyarakatan di antaranya dalam bentuk perbaikan sarana dan prasarana sosial, mencakup antara lain: Jaminan Sosial Muamalat, BMM Rescue, dan pengadaan fasilitas umum.

In 2022, as part of the financial literacy program, we once again carried out an Online Customer Gathering in several major cities in Indonesia with number of participants reached 4,638 people.

#### **4. Use of Local Work Force**

As of 2022, all vendors and Bank employees are Indonesian citizens. The Bank has no specific policy regarding local workers; however, if the results of the evaluation of prospective employees from the local area are competitive, the Bank will prioritize the recruitment of local workers during each recruitment process.

#### **5. Empowering Nearby Communities**

We carry out a Community Empowerment program for those close to the Company's area of operations through various programs, which includes: Muamalat Youth Scholarship, Muamalat Undergraduate Scholarship, Muamalat Tahfizh Scholarship and Muamalat Solidarity Boarding School. In the education sector, we provided Rp980 million in donation to the Muamalat Solidarity Boarding School in Aceh in 2022 to assist with school learning, which was originally established for victims of the Aceh Tsunami in 2005.

Aside from that, Bank Muamalat Indonesia provided Rp474,000 in scholarships specifically to other students.

#### **6. Improvement for Social Infrastructure and Facilities [GRI 203-1]**

One of the conduits of CSR activities in social and community development that we carried out is in the form of improvements to social infrastructure and facilities through a variety of programs such as the Muamalat Social Assurance, BMM Rescue, and construction of public facilities.

## Kinerja Pengembangan Masyarakat

Community Development Performance

Di tahun 2022, Bank merealisasikan program Jaminan Sosial Muamalat yang merupakan program pendistribusian yang di berikan kepada penerima manfaat yang masuk dalam kriteria 8 asnaf dalam berbagai bidang yaitu:



Bidang Pendidikan/Education Sector



In 2022, we carried out the Muamalat Social Assurance program, which is a distribution program that is given to beneficiaries who meet the 8 Asnaf criteria in various fields, namely:



Program CSR  
Bank Muamalat  
Indonesia  
CSR Programs of  
Bank muamalat  
Indonesia



Bidang Kesehatan/Health Sector



## Bidang Kemanusiaan/Humanitarian Sector



Program CSR  
Bank Muamalat Indonesia  
CSR Programs of  
Bank muamalat  
Indonesia



## Bidang Sosial Dakwah/The Social Field of Da'wah





## Kinerja Pengembangan Masyarakat Community Development Performance

### 1. Bidang Pendidikan

Memberikan bantuan beasiswa kepada mahasiswa STKIP Muhammadiyah Malang, Untirta, Universitas Muhammadiyah Gresik Malang dan Pesantren Persatuan Islam serta siswa dan siswi dari SD Alam Muhammadiyah Banjarbaru.

### 2. Bidang Kesehatan

Memberikan bantuan dana dalam acara khitanan massal BMT Al Falah Berkah Sejahtera Cirebon

### 3. Bidang Kemanusiaan

Memberikan bantuan santunan karyawan BMI yang terkena musibah serta memberikan bantuan sembako kepada orang yang tidak mampu didistribusikan ke wilayah Banten, Lampung, Jawa Barat, Ambon, Sorong, Jawa Timur

### 4. Bidang Sosial Dakwah

Memberikan bantuan dana untuk kegiatan keagamaan seperti bantuan renovasi Masjid dan Mushola serta bantuan operasional Yayasan yang didistribusikan ke berbagai wilayah seperti Aceh, Bali, Banten, DIY, DKI Jakarta, Jambi, Jawa Barat, Jawa Tengah, Kalimantan Barat, Kalimantan Timur, Maluku, NTB, Papua Barat, Sulawesi Barat, Sulawesi Selatan, Sulawesi Tengah, Sumatera Barat, dan Kota Pekanbaru,

Total penerima manfaat Jaminan Sosial Muamalat mencakup 13.052 individu dan 59 lembaga dengan detail berikut:

| No           | Bidang Field                | Penerima Manfaat Beneficiaries |                     |
|--------------|-----------------------------|--------------------------------|---------------------|
|              |                             | Individu Individual            | Lembaga Institution |
| 1            | Pendidikan Education        | 26                             | 13                  |
| 2            | Kesehatan Health            | 27                             |                     |
| 3            | Kemanusiaan Humanitarian    | 191                            |                     |
| 4            | Sosial Dakwah Social Da'wah | 12.808                         | 46                  |
| <b>Total</b> |                             | <b>13.052</b>                  | <b>59</b>           |

Sementara untuk program BMM Rescue (Baitulmaal Muamalat Rescue), yang diwujudkan dalam bentuk bantuan tanggap darurat bencana. Pada 27 Februari

### 1. Education Sector

Providing aid in the form of scholarship to students of STKIP Muhammadiyah Malang, Untirta, University of Muhammadiyah Gresik Malang, and Islamic Unity Boarding Schools, as well as students from Alam Muhammadiyah elementary school Banjarbaru.

### 2. Health Sector

Providing aid in the form of fund for the BMT Al Falah Berkah Sejahtera Cirebon mass circumcision event

### 3. Humanitarian Sector

Providing aid in the form of donation to BMI employees affected by the disaster as well as in the form of basic food to people who cannot afford it, which was distributed to the areas of Banten, Lampung, West Java, Ambon, Sorong, East Java

### 4. The Social Field of Da'wah

Providing aid in the form of fund for religious activities such as mosque and prayer room renovation as well as foundation operational, which is distributed to various regions such as Aceh, Bali, Banten, DIY, DKI Jakarta, Jambi, West Java, Central Java, West Kalimantan, East Kalimantan, Maluku, NTB, West Papua, West Sulawesi, South Sulawesi, Central Sulawesi, West Sumatra, and Pekanbaru City.

The total beneficiaries of Muamalat Social Security include 13,052 individuals and 59 institutions, with the following details:

| No           | Bidang Field                | Penerima Manfaat Beneficiaries |                     |
|--------------|-----------------------------|--------------------------------|---------------------|
|              |                             | Individu Individual            | Lembaga Institution |
| 1            | Pendidikan Education        | 26                             | 13                  |
| 2            | Kesehatan Health            | 27                             |                     |
| 3            | Kemanusiaan Humanitarian    | 191                            |                     |
| 4            | Sosial Dakwah Social Da'wah | 12.808                         | 46                  |
| <b>Total</b> |                             | <b>13.052</b>                  | <b>59</b>           |

Meanwhile, the BMM Rescue program (Baitulmaal Muamalat Rescue) was manifested in the form of disaster emergency response support. On February 27, 2022, an

2022, gempa melumpukan perekonomian Kabupaten Pasaman Barat, Sumatera Barat. Sebanyak 3.698 unit rumah rusak parah bahkan amper rata dengan tanah. Untuk meningkatkan rasa kenyamanan warga, Baitulmaal Muamalat bersama Bank Muamalat Indonesia berinisiatif membangun kembali rumah hunian dalam program *Recycle House* (sisa puing-puing bangunan yang bisa dipakai digunakan kembali dan di padukan dengan bahan baru).

Sebanyak 35 keluarga menerima bantuan untuk bantuan *project recycle house* Muamalat. *Recycle House* sendiri telah dijalankan sejak akhir 2018 lalu pada Gempa Lombok NTB.

## **7. Kebijakan dan Pelatihan Antikorupsi [205.2]**

Bank senantiasa menjunjung tinggi prinsip integritas, kejujuran serta keadilan dalam menjalankan aktivitas pengembangan usaha, sebagai bagian dari wujud sikap Antikorupsi serta sebagai bentuk dukungan terhadap upaya pemberantasan korupsi yang tengah digencarkan oleh Pemerintah Indonesia. Bank juga menjunjung tinggi prinsip kepatuhan terhadap hukum yang berlaku.

Untuk itu, Bank merealisasikan program pelatihan antikorupsi yang wajib diikuti oleh karyawan yang bertugas pada berbagai unit kerja di Bank Muamalat Indonesia. Kegiatan dan pelatihan antikorupsi yang dijalankan sejak tahun 2021 tidak terbatas hanya pada realisasi kegiatan sosialisasi, namun juga dalam bentuk pelatihan antikorupsi. Pelatihan ini diadakan untuk memastikan seluruh jajaran pegawai memahami rambu-rambu yang wajib ditaati sehingga dapat menghindari tindakan fraud, korupsi maupun pelanggaran kode etik lainnya. Bank merealisasikan program "Pelatihan Antikorupsi" di seluruh cabang sebanyak minimal 2 kali dalam setahun. Materi pelatihan diberikan oleh masing-masing pimpinan Cabang beserta Tim *Anti Fraud*.

Realisasi pelatihan 2 kali setahun sudah menjadi kewajiban bagi tiap cabang. Bank memonitor dengan ketat realisasi tersebut dengan menugaskan Tim Anti Fraud untuk membuat laporan berkala dan telah memasukan realisasi pelatihan dimaksud sebagai salah satu butir penilaian KPI Cabang. Bank menerapkan sanksi berupa pengurangan nilai KPI bagi Cabang yang tidak dapat memenuhi target frekuensi pelatihan dimaksud.

earthquake paralyzed the economy of West Pasaman Regency, West Sumatra. A total of 3,698 housing units were badly damaged and even razed to the ground. In order to increase the sense of comfort for residents, Baitulmaal Muamalat together with Bank Muamalat Indonesia took the initiative to rebuild residential houses in the Recycle House program (remaining building debris that can be reused and combined with new materials).

The Muamalat recycling house project benefited 35 families in total. The Recycle House has been operational since the end of 2018, during the Lombok NTB Earthquake.

## **7. Anti-Corruption Policy and Training [205-2]**

We always uphold the principles of integrity, honesty and fairness in carrying out business development activities. We also uphold the principles of compliance with applicable laws as part of our anti-corruption attitude as well as to support efforts to eradicate corruption that the Indonesian government is currently intensifying.

Therefore, we have implemented an anti-corruption training program that must be attended by employees assigned to various work units at Bank Muamalat Indonesia. The anti-corruption activities and training that was carried out since 2021 was not only limited to carrying out outreach activities, but also in the form of anti-corruption training. This training was carried out to ensure that all employees understand the guidelines that must be adhered to so as to avoid fraudulent acts and violations of the code of ethics. We carried out "Anti-Corruption Training" program in all branches at least twice a year. The training materials was provided by each Branch leader along with the Anti-Fraud Team.

Implementing training twice a year has already become a requirement for every branch. We stringently monitor the implementation of the training by assigning the Anti-Fraud Team to prepare periodic reports and have included the completed training as one of the KPI's for the Branches. We apply sanctions in the form of a reduction to a Branch KPI if they fail to meet the required training frequency target.



## Kinerja Pengembangan Masyarakat Community Development Performance

Realisasi pelatihan tersebut merupakan tindak lanjut dari pelaksanaan *refreshment program core value*, kode etik dan anti fraud dalam 35 kelas, yang diikuti oleh semua karyawan cabang dan kantor pusat di tahun 2020 lalu. Materi yang diberikan dalam pelatihan tersebut salah satunya ialah terkait upaya pencegahan korupsi berikut dengan sanksi bagi pelanggaran yang terjadi.

Sebagai hasil pelatihan tersebut, data kasus *internal fraud* di tahun 2022 menunjukkan penurunan. Uraian lebih lengkap mengenai program Antikorupsi ini disampaikan pada bagian "Tata Kelola Keberlanjutan".

### DAMPAK DAN BENEFIT PROGRAM CSR-2022

Berbagai realisasi program yang dijalankan memberi dampak positif dan bermanfaat bagi para penerima bantuan, sebagaimana tampak pada tabel berikut.

The training implementation was a follow up of the core value, code of ethics and anti-fraud refreshment program carried out in 35 classes that was participated by all employees from the branches and head office in 2020. One of the materials distributed within this training deals with corruption eradication efforts along with sanctions for violators.

As a result of this training, data on internal fraud cases in 2022 shows a reduction. Details of this anti-corruption program is shown in the section entitled, "Sustainable Governance".

### IMPACT AND BENEFITS OF THE CSR PROGRAM IN 2022

A number of programs that was carried out brought about a positive impact and benefits for the beneficiaries as shown in the following table:

| No. | Nama Program<br>Program Name                               | Dampak<br>Impact                                                                                                                                                                                                                                                                                                              | Benefit                                                                                                                                                                                                                                                                                        |
|-----|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | JAMINAN SOSIAL MUAMALAT<br>MUAMALAT SOCIAL ASSURANCE       | Mustahik dapat memenuhi kebutuhan dasar yang mendesak<br>Mustahik able to meet urgent basic needs                                                                                                                                                                                                                             | Penerima manfaat mendapatkan bantuan untuk memenuhi kebutuhan dasar yang besifat darurat<br>Beneficiaries receive aid to meet emergency basic needs                                                                                                                                            |
| 3   | BMM RESCUE                                                 | Penerima dapat memenuhi kebutuhan dasar untuk bangkit dari keterpurukan<br>Recipients can fulfill basic needs to rise from adversity                                                                                                                                                                                          | Penerima manfaat mendapatkan bantuan emergensi dan bantuan pasca bencana untuk memenuhi kebutuhan dasar<br>Beneficiaries receive emergency aid and post-disaster aid to meet basic needs                                                                                                       |
| 4   | RUMAH BERKAH MUAMALAT<br>MUAMALAT BLESSING HOUSE           | Kualitas hidup masyarakat akan meningkat<br>People's quality of life will improve                                                                                                                                                                                                                                             | Masyarakat dapat bekerja dengan tenang, harkat martabatnya terangkat, kesehatannya terjaga<br>Community can work in tranquillity, their dignity is raised, their health is maintained                                                                                                          |
| 6   | BEASISWA CIKAL MUAMALAT<br>CIKAL MUAMALAT SCHOLARSHIP      | Dengan lulus sekolah tepat waktu, membantu siswa dapat meraih mimpi lebih tinggi<br>By graduating from school on time, helping students achieve higher dreams                                                                                                                                                                 | Mengurangi beban biaya pendidikan bagi keluarga mustahik<br>Reducing the burden of education costs for mustahik families                                                                                                                                                                       |
| 7   | BEASISWA SARJANA MUAMALAT<br>MUAMALAT GRADUATE SCHOLARSHIP | Penerima manfaat yang lulus dan diterima didunia kerja diharapkan dapat memutus rantai kemiskinan keluarga<br>Beneficiaries who graduate and are accepted into the world of work are expected to break the family poverty chain                                                                                               | Program beasiswa berupa bantuan finansial dan pembinaan berkala diharapkan mengakselerasi potensi mahasiswa dan membantu ekonomi keluarga<br>The scholarship program in the form of financial aid and regular coaching is expected to accelerate student potential and help the family economy |
| 8   | BEASISWA TAHFIDZ MUAMALAT<br>TAHFIDZ MUAMALAT SCHOLARSHIP  | Santri yang memiliki hafalan dapat mengajarkan kepada siapa saja, baik di masyarakat maupun di tempat kerja, sehingga dakwah Al Quran disemai seluas mungkin<br>Students who have memorized the Quran can teach anyone, both in society and at work, ensuring that the da'wah of the Quran's is spread as widely as possible. | Membantu keluarga santri dalam memenuhi kewajiban finansial untuk Pendidikan<br>Assist students' families in fulfilling financial obligations for education                                                                                                                                    |

| No. | Nama Program<br>Program Name                   | Dampak<br>Impact                                                                                                                                                                                                                         | Benefit                                                                                                                                                                                                                               |
|-----|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9   | MUAMALAT SOLIDARITY BOARDING SCHOOL            | Santri dari kalangan tidak mampu mendapatkan kesempatan mengenyam pendidikan berkualitas<br><br>Students from underprivileged groups get the opportunity to receive quality education                                                    | Membantu santri dari keluarga tidak mampu untuk sekolah dan belajar kemandirian di pesantren<br><br>Helping students from underprivileged families to go to school and learn independence in Islamic boarding schools                 |
| 10  | DUSUN ZAKAT MUAMALAT MUAMALAT ALMS VILLAGE     | Masyarakat pelosok mendapatkan pendampingan spiritual, sosial dan ekonomi untuk meningkatkan kehidupan masyarakat<br><br>Remote communities receive spiritual, social and economic assistance to improve people's lives                  | Memberikan pendampingan kepada masyarakat pelosok dalam meningkatkan kemampuan dalam beribadah, sosial dan ekonomi<br><br>Providing assistance to remote communities in improving their ability to worship, socially and economically |
| 11  | MUAMALAT SAHABAT UMKM MUAMALAT-MSME FRIENDSHIP | Pelaku UMKM mendapatkan pendampingan proses bisnis (bahan baku, produksi dan pemasaran) untuk meningkatkan kesejahteraan<br><br>MSME actors get business process assistance (raw materials, production and marketing) to improve welfare | memberikan pelatihan, modal dan pendampingan bisnis kepada pelaku UMKM binaan<br><br>providing training, capital and business assistance to fostered MSME actors                                                                      |

### INVESTASI SOSIAL CSR

Total investasi sosial sepanjang 2022 yang direalisasikan untuk mendukung pelaksanaan program-program CSR Pengembangan Sosial Kemasyarakatan adalah sebesar Rp5,93 miliar (2021: Rp7,78 miliar) dengan total penerima manfaat sekitar 13.542 orang dan 59 instansi (2021: 34.645 orang). Adapun rincian jumlah investasi Sosial CSR Pengembangan Sosial Kemasyarakatan menurut kelompok program adalah sebagai berikut:

### CSR SOCIAL INVESTMENT

The total social investment realized to support the implementation of CSR Social Community Development programs throughout 2022 was Rp5.93 billion (2021: Rp7.78 billion), with a total beneficiary of approximately 13,542 people and 59 agencies (2021: 34,645 people). The following are the details of the amount of CSR Social Investment for Community Social Development by program group:

| Program                             | Nilai Investasi (Rp Juta)<br>Investment Value (Rp million) |              | Program                                                         |
|-------------------------------------|------------------------------------------------------------|--------------|-----------------------------------------------------------------|
|                                     | 2021                                                       | 2022         |                                                                 |
| Jaminan Sosial Muamalat             | 2.629                                                      | 875          | Muamalat Social Assurance                                       |
| BMM Rescue                          | -                                                          | 828          | BMM Rescue                                                      |
| Rumah Harapan                       | 664                                                        | -            | Shelter House                                                   |
| Beasiswa Cikal Muamalat             | 1.098                                                      | 474          | Muamalat Cikal Scholarship                                      |
| Beasiswa Sarjana Muamalat           | 1.430                                                      | -            | Muamalat Graduate Scholarship                                   |
| Muamalat Solidarity Boarding School | 1.812                                                      | 980          | Muamalat Solidarity Boarding School                             |
| Dusun Zakat Muamalat                | 114                                                        | 353          | Muamalat Alms Village                                           |
| Muamalat Sahabat UKM                | 36                                                         | 1.582        | Muamalat-SME Friendship                                         |
| <b>Total Investasi Sosial</b>       | <b>7.784</b>                                               | <b>5.929</b> | <b>Total Social Investment</b>                                  |
| Hak Amil Zakat (Operasional)        | 1.134                                                      | 1.155        | Hak Amil Zakat (Operasional)                                    |
| Support Program Kemaslahatan BPKH   | -                                                          | 790          | Amil Zakat Rights (Operational)<br>BPKH Benefit Program Support |

# Mengembangkan Kompetensi Insan Muamalat

## Developing Muamalat Human Capital's Competence

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# Mengembangkan Kompetensi Insan Muamalat

## Developing Muamalat Human Capital's Competence

- Merekrut 334 karyawan baru dan sebaliknya memproses berakhirnya hubungan kerja dengan 554 karyawan lama.
- Merealisasikan total 81,4 jam pelatihan/karyawan dengan dukungan dana pengembangan kompetensi karyawan sebesar Rp9,58 miliar.
- Meningkatkan kualitas anggota *Emergency Response Team* (ERT) dan *Incident Management Team* (IMT) serta menjalankan program-program pelatihan dalam kerangka *Business Continuity Management* (BCM) sebagai langkah mitigasi kondisi darurat.
- Recruited 334 new employees while terminating 554 existing employees.
- Realizing a total of 81.4 hours of training/employees with the support of employee competency development funds of Rp9.58 billion.
- Improve the quality of Emergency Response Team (ERT) and Incident Management Team (IMT) members and carry out training programs within the framework of Business Continuity Management (BCM) as an emergency mitigation measure.

### KOMITMEN DAN KEBIJAKAN UMUM PENGELOLAAN SDM [GRI 3-3]

Bank Muamalat Indonesia memandang para karyawan sebagai aset paling berharga dengan mempertimbangkan peran sentralnya dalam mendukung keberhasilan meraih nilai tambah bagi para pemegang saham, nasabah dan pemangku kepentingan lainnya. Mereka merupakan garda terdepan dalam memastikan keberlangsungan usaha. Oleh karenanya, Bank berkomitmen penuh menghadirkan lingkungan kerja yang kondusif, aman dan menyenangkan, memberi paket remunerasi yang kompetitif, serta menyediakan kesempatan setara bagi pengembangan pribadi dan karir para karyawan sebagai mitra strategis Perseroan.

Bank menempatkan karyawan sebagai mitra strategis berdasar pada pemahaman bahwa karyawan merupakan unsur penggerak terpenting dari seluruh operasional bisnis yang dijalankan.

Tujuan utama pengelolaan SDM yang dijalankan adalah memberi kesempatan bagi para karyawan untuk berkembang sesuai potensi terbaik yang dimiliki, memberi ruang kepada mereka untuk mencatatkan kinerja terbaik yang sangat berguna dalam mendukung pengembangan skala usaha yang berkualitas.

Salah satu fokus pengelolaan dan pengembangan karyawan yang dijalankan adalah peningkatan produktivitas dan *engagement* karyawan terhadap Perseroan. Bank menerjemahkan fokus tersebut melalui pelaksanaan program-program penilaian kinerja karyawan yang lebih terstruktur, optimalisasi efektivitas biaya tenaga kerja,

### HUMAN CAPITAL MANAGEMENT COMMITMENT AND GENERAL POLICY [GRI 3-3]

Bank Muamalat Indonesia views its employees as its most valuable assets, considering their central role in supporting the success of achieving added value for the Bank's shareholders, customers, and other stakeholders. The employees represent the frontliners in ensuring business continuity. Therefore, we are fully committed to providing a conducive, safe, and enjoyable work environment, competitive remuneration packages, and equal opportunities for employees' personal and career development as strategic partners of the Company.

We place employees as strategic partners considering that employees are the most important driving force behind all business operations

The main objective of HC management is to offer employees the opportunities to grow in accordance with their highest potential and give them a space to record their best performance, both of which are very helpful in assisting the growth of a high-quality business scale.

One of the focuses of employee management and development is to increase employee productivity and engagement with the Company. We translate this focus through implementing more structured employee performance appraisal programs, optimizing the effectiveness of labor costs, improving reward and

peningkatan skema *reward* dan *recognition* yang lebih terarah, peningkatan infrastruktur *Human Capital* (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 mengimplementasikan kerangka pengembangan karyawan secara komprehensif, meliputi: rekrutmen karyawan, pengembangan kompetensi karyawan, pengelolaan kinerja karyawan, sampai dengan persiapan pensiun.

#### **KESETARAAN DALAM PENGELOLAAN SDM** [OJK F.18] [GRI 405-1]

Bank 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 penetapan karir struktural, operasional maupun fungsional bahkan sampai jenjang tertinggi dalam struktur organisasi.

Bank menghormati dan menghargai keberagaman suku bangsa, gender, kewarganegaraan, etnis dan agama, serta juga keragaman pendapat, pengalaman, talenta dan gagasan. Bank berupaya memberdayakan seluruh individu agar dapat meraih prestasi kerja dan mengeluarkan seluruh potensi terbaik para karyawan, serta memberi penghargaan berdasarkan kinerja dan pencapaiannya.

Komitmen Bank dalam membangun lingkungan kerja yang beragam dan inklusif terefleksi pada komposisi karyawan. Per akhir tahun 2022, total karyawan tetap Bank adalah 2.468 orang (2021: 2.686 orang) terdiri dari 955, 38,7% (2021: 1.059; 39,4%) karyawan wanita dan 1.513, 61,3% (2021: 1.627; 60,6%) karyawan pria. Pengisian beberapa jenjang jabatan juga menunjukkan pemberlakuan kebijakan kesetaraan kesempatan, yakni dengan relatif terjadinya proporsi karyawan wanita dan karyawan pria. [GRI 405-1]

recognition schemes that are more focused, improving Human Capital (HC) infrastructure and making Corporate Values a Corporate Culture.

As a concrete manifestation of Bank Muamalat Indonesia's Main Values, namely Islamic - Modern - Professional (IDEAL), we implement a comprehensive employee development framework, covering: employee recruitment, employee competency development, employee performance management, and up to retirement preparation.

#### **EQUALITY IN HUMAN CAPITAL MANAGEMENT** [OJK F.18] [GRI 405-1]

We apply the principle of non-discrimination in all issues, including providing equal opportunities for women (gender equity and equality) to secure employment within the Bank, as long as they meet the specified requirements. These principles of non-discrimination and equality are also manifested in structural, operational, and functional career determination, even to the highest level of the organizational structure.

We respect and appreciate the diversity in ethnicity, gender, nationality, and religion, as well as the diversity in opinions, experiences, talents, and ideas. We strive to empower all individuals to achieve work performance and fully utilize their best potential, as well as grant rewards based on their performance and achievements.

Our commitment to building a diverse and inclusive work environment is reflected in the composition of employees. As of the end of 2022, the Bank's total permanent employees were 2,468 people (2021: 2,686 people), consisting of 955 or 38.7% (2021: 1,059; 39.4%) of female employees and 1,513 or 61.3% (2021: 1,627; 60.6%) of male employees. The holding of several levels of positions also indicates the implementation of an equal opportunity policy, namely by relatively maintaining the proportion of female and male employees. [GRI 405-1]

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

**Komposisi Karyawan Berdasarkan Gender [GRI 405-1]**

| Gender<br>Gender        | 2021            |                          | 2022            |                          |
|-------------------------|-----------------|--------------------------|-----------------|--------------------------|
|                         | Jumlah<br>Total | Komposisi<br>Composition | Jumlah<br>Total | Komposisi<br>Composition |
| Laki-laki<br>Male       | 1.627           | 60,6%                    | 1.513           | 61,3%                    |
| Perempuan<br>Female     | 1.059           | 39,4%                    | 955             | 38,7%                    |
| <b>Jumlah<br/>Total</b> | <b>2.686</b>    | <b>100,0%</b>            | <b>2.468</b>    | <b>100,0%</b>            |

**Komposisi Jabatan Manajemen Puncak Berdasarkan Umur dan Gender [GRI 405-1]**

| Usia<br>Age                                 | 2021              |                     |                 |                          | 2022              |                     |                 |                          |
|---------------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                             | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| 31 hingga 40 Tahun<br>31 up to 40 Years old | -                 | 1                   | 1               | 7,1%                     | -                 | 1                   | 1               | 8,3%                     |
| Di atas 40 Tahun<br>Above 40 Years old      | 13                | -                   | 13              | 92,9%                    | 11                | -                   | 11              | 91,7%                    |
| <b>Jumlah<br/>Total</b>                     | <b>13</b>         | <b>1</b>            | <b>14</b>       | <b>100,0%</b>            | <b>11</b>         | <b>1</b>            | <b>12</b>       | <b>100,0%</b>            |

**Komposisi Karyawan Berdasarkan Posisi Jabatan dan Gender [OJK F.25] [405-1]**

| Kelompok<br>Jabatan<br>Job Group    | 2021              |                     |                 |                          | 2022              |                     |                 |                          |
|-------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                     | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| Chief                               | 2                 | -                   | 2               | 0,1%                     | 2                 | -                   | 2               | 0,1%                     |
| Head of L1                          | 18                | 7                   | 25              | 0,9%                     | 20                | 8                   | 28              | 1,1%                     |
| Head of Subsidiaries                | 2                 | 1                   | 3               | 0,1%                     | 1                 | -                   | 1               | 0,0%                     |
| Region Head                         | 6                 | 3                   | 9               | 0,3%                     | 6                 | 2                   | 8               | 0,3%                     |
| Head of L2                          | 76                | 31                  | 107             | 4,0%                     | 80                | 28                  | 108             | 4,4%                     |
| L2 Specialist                       | 3                 | 3                   | 6               | 0,2%                     | 4                 | 3                   | 7               | 0,3%                     |
| Branch Manager                      | 57                | 19                  | 76              | 2,8%                     | 54                | 23                  | 77              | 3,1%                     |
| Priority Center<br>Manager          | 1                 | 2                   | 3               | 0,1%                     | 1                 | 2                   | 3               | 0,1%                     |
| Head of L3                          | 8                 | 3                   | 11              | 0,4%                     | 6                 | 3                   | 9               | 0,4%                     |
| Region Commercial<br>Head           | 3                 | -                   | 3               | 0,1%                     | 2                 | -                   | 2               | 0,1%                     |
| Region Operation<br>Service Manager | 6                 | 2                   | 8               | 0,3%                     | 6                 | 1                   | 7               | 0,3%                     |

| <b>Kelompok Jabatan<br/>Job Group</b>   | <b>2021</b>       |                     |                 |                          | <b>2022</b>       |                     |                 |                          |
|-----------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                         | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| Region Retail FOP Manager               | 2                 | 1                   | 3               | 0,1%                     | 2                 | 1                   | 3               | 0,1%                     |
| Branch Operation Service Manager        | 57                | 24                  | 81              | 3,0%                     | 58                | 23                  | 81              | 3,3%                     |
| Sub Branch Manager                      | 74                | 48                  | 122             | 4,5%                     | 71                | 49                  | 120             | 4,9%                     |
| Sub Branch Operation Service Supervisor | 72                | 71                  | 143             | 5,3%                     | 83                | 69                  | 152             | 6,2%                     |
| Team Leader                             | 49                | 25                  | 74              | 2,8%                     | 66                | 24                  | 90              | 3,6%                     |
| Other Officer                           | 466               | 318                 | 784             | 29,2%                    | 468               | 297                 | 765             | 31,0%                    |
| Clerical                                | 717               | 501                 | 1.218           | 45,3%                    | 578               | 422                 | 1.000           | 40,5%                    |
| NBS                                     | 8                 | -                   | 8               | 0,3%                     | 5                 | -                   | 5               | 0,2%                     |
| <b>Jumlah Total</b>                     | <b>1.627</b>      | <b>1.059</b>        | <b>2.686</b>    | <b>100,0%</b>            | <b>1.513</b>      | <b>955</b>          | <b>2.468</b>    | <b>100,0%</b>            |

## **HUBUNGAN INDUSTRIAL YANG BERMARTABAT**

[OJK F.21] [GRI 2-30]

Bank terus berupaya melakukan optimalisasi pengelolaan *human capital*, yang salah satunya diwujudkan dengan memberikan perhatian terhadap pemenuhan 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 menunjukkan komitmen 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.

Bank Muamalat Indonesia mengembangkan hubungan industrial yang bermartabat dengan mengacu pada penerapan 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

## **DIGNIFIED INDUSTRIAL RELATIONS [OJK F.21]**

[GRI 2-30]

We continues to strive to optimize human capital management, one of which is manifested by paying attention to employees' interests to create harmonious, conformable, and fair work relationships in order to increase HC's productivity and engagement. We foster effective industrial relations through comprehension and showing commitment to the implementation of various agreements that underlie cooperative relations with the Company's personnel. In order to realize these harmonious industrial relations, we guarantee employees' rights to unionize and assemble.

The right to unionize and assemble is manifested through the formation of a Labor Union within Bank Muamalat Indonesia, named Syarikat Pejuang Muamalat (SP Muamalat), which has been registered with the South Jakarta Municipal Manpower Office with record number No. 804/SP/JS/II/2018 dated February 28, 2018.

Bank Muamalat Indonesia develops dignified industrial relations by referring to the application of the principles of equality, fairness, justice, and human values. These principles are embodied in a Collective Labor Agreement (PKB) or what is known as Ittifaq Muamalat. The Ittifaq Muamalat document was mutually agreed upon by the



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

Muamalat disepakati bersama antara manajemen dan pihak karyawan yang diwakili oleh Serikat Pejuang Muamalat (Serikat Pekerja). Bank memastikan bahwa beragam aturan yang terdapat di dalam Ittifaq Muamalat merupakan hasil pembahasan dan kesepakatan bersama dengan wakil-wakil karyawan.

Dengan demikian seluruh (100%) karyawan Perseroan terjamin hak dan kewajibannya dalam Ittifaq Muamalat dimaksud. [GRI 2-30]

Dalam Ittifaq Muamalat tersebut, secara lengkap diatur hak dan kewajiban karyawan serta manajemen Perusahaan, termasuk apabila terjadi perselisihan atau sengketa di antara kedua pihak. Sesuai dengan Ittifaq tersebut, apabila terjadi 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 bersama para karyawan. Beberapa sarana komunikasi yang disediakan dalam rangka menciptakan lingkungan kerja yang kondusif, mencakup di antaranya:

1. *Chat group* yang memungkinkan karyawan untuk mendapatkan informasi, instruksi, berita secara cepat dan lengkap.
2. *E-mail Blast* untuk 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* di televisi pada 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, berupa informasi spesifik yang disampaikan dalam kesempatan-kesempatan khusus yang memerlukan penjelasan langsung dari CEO.

management and the employees represented by the Muamalat Fighters Union (Workers' Union). We ensure that the various rules contained in the Ittifaq Muamalat are the result of discussions and mutual agreements with employee representatives.

Thus, all (100%) of the Company's employees are guaranteed their rights and obligations under the intended Ittifaq Muamalat. [GRI 2-30]

In the Ittifaq Muamalat, the rights and obligations of employees and Company management are completely regulated, including in the event of a dispute between the two parties. In accordance with the Ittifaq, if there are cases related to employment, the resolution is carried out through a process that is in accordance with statutory provisions by prioritizing bipartite/company internal resolution without involving third parties.

We continue to strive to create a conducive work environment, one of which is realized through effective communication with employees. Several means of communication are provided in order to create a conducive working environment, including, among others:

1. Chat groups that allow employees to get information, instructions, and news in a fast and complete manner.
2. E-mail Blast that sends the latest information to all employees through the office e-mail facility.
3. Muamalat Human Power (MHP) to access important announcements and the latest regulations, which are also available in a mobile version.
4. M Channel on television in each breakout room of Muamalat Tower, which allows employees to get information regarding the latest programs, products, and knowledge related to employee development.
5. Digital bulletins featuring news from certain units are also published regularly, such as "HC News," "Operation Splash," and "Fraud Awareness."
6. CEO Message, in the form of specific information conveyed on specific occasions that require direct explanation from the 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.

#### **REKRUTMEN & TURNOVER KARYAWAN [GRI 401-1]**

Bank menerapkan proses rekrutmen secara terbuka untuk mendapatkan sumber daya manusia terbaik, kompeten dan sesuai kebutuhan. Rekrutmen karyawan dilakukan dalam rangka mengantisipasi kondisi pasar perbankan syariah yang semakin berkembang, juga dalam rangka regenerasi karyawan yang memasuki masa pensiun dan/atau mengundurkan diri. Rekrutmen eksternal dilakukan apabila terdapat kebutuhan SDM yang tidak dapat dipenuhi dari proses rekrutmen internal untuk menempati posisi-posisi tertentu.

Bank membuka kesempatan seluas-luasnya bagi masyarakat dari berbagai golongan untuk menjadi karyawan Bank Muamalat Indonesia 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 preferensi untuk mendahulukan tenaga kerja lokal dalam melakukan rekrutmen karyawan baru.

Melalui proses seleksi tersebut, pada tahun 2022, Bank merekrut 334 (2021: 146) 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*).

#### **Rekrutmen Menurut Usia dan Gender [GRI 401-1]**

| <b>Kelompok Usia<br/>Age</b>       | <b>2021</b>               |                             | <b>2022</b>               |                             |
|------------------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
|                                    | <b>Laki-laki<br/>Male</b> | <b>Perempuan<br/>Female</b> | <b>Laki-laki<br/>Male</b> | <b>Perempuan<br/>Female</b> |
| < 30 Tahun<br>< 30 Years old       | 27                        | 48                          | 70                        | 56                          |
| 30 - 50 Tahun<br>30 - 50 Years old | 40                        | 22                          | 140                       | 54                          |
| > 50 Tahun<br>> 50 Years old       | 7                         | 2                           | 12                        | 2                           |
| <b>Jumlah<br/>Total</b>            | <b>146</b>                |                             | <b>334</b>                |                             |

7. For more formal information related to the Bank's strategy, it is carried out through sharing sessions between management and employees in all work units and packaged in the form of town hall meetings and BOD road shows attended by employees in the work units visited.

#### **EMPLOYEE RECRUITMENT & TURNOVER [GRI 401-1]**

We employs an open recruitment process to secure the most qualified and competent human capital as needed. Employee recruitment is carried out in order to anticipate the growing condition of the sharia banking market as well as in the context of regenerating employees who are entering retirement and/or resigning. External recruitment is carried out when there is a need for HC to fill a certain position that cannot be met through the internal recruitment process.

We offer the widest opportunity for people from various groups to become employees of Bank Muamalat Indonesia as long as they meet the prescribed requirements and qualifications. The selection process is carried out in various ways, such as through internal and external references, placing advertisements through the Company's website, or placing advertisements openly.

When recruiting new employees, we prefer to prioritize local workers. Through these selection processes, we recruited 334 (2021: 146) new employees from various age groups to fill various available positions in 2022. Recruitment is carried out for those who have work experience (*pro-hire*), as well as for those who have just graduated (*fresh graduates*).

#### **Recruitment Based on Age and Gender [GRI 401-1]**

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

Selain menjalankan proses rekrutmen, di tahun 2022, Bank juga memproses berakhirnya hubungan kerja sejumlah karyawan dengan berbagai sebab. Terdapat 554 (2021: 414) 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, sebagaimana tampak pada tabel-tabel berikut.

**Tabel Turn-over menurut Usia dan Jenis Kelamin – 2020 dan 2021 [GRI 401-1]**

| Kelompok Usia<br>Age           | 2021              |                     | 2022              |                     |
|--------------------------------|-------------------|---------------------|-------------------|---------------------|
|                                | Laki-laki<br>Male | Perempuan<br>Female | Laki-laki<br>Male | Perempuan<br>Female |
| < 30 Tahun<br>< 30 years       | 19                | 26                  | 25                | 39                  |
| 30 - 50 Tahun<br>30 – 50 years | 139               | 107                 | 283               | 167                 |
| > 50 Tahun<br>> 50 years       | 5                 | 0                   | 30                | 10                  |
| <b>Jumlah<br/>Total</b>        | <b>414</b>        |                     | <b>554</b>        |                     |

**Jumlah dan alasan pengunduran diri [GRI 401-1]**

| Alasan<br>Reason                          | 2021       | 2022       |
|-------------------------------------------|------------|------------|
| Convert to CS-Development Program         | -          | -          |
| Diberhentikan<br>Terminated               | 22         | 55         |
| Efisiensi<br>Efficiency                   | 36         | 6          |
| Gagal Probation<br>Probation Failure      | 12         | 30         |
| Kontrak Berakhir<br>Contract Completion   | 11         | 22         |
| Mengundurkan Diri<br>Resignation          | 296        | 286        |
| Meninggal Dunia<br>Passed Away            | 10         | -          |
| Pensium Karir<br>Carreer Pension          | 25         | 9          |
| Resign (program)<br>Resignation (program) | 2          | 146        |
| <b>Jumlah<br/>Total</b>                   | <b>414</b> | <b>554</b> |

In 2022, in addition to the recruitment process, we processed a number of employee terminations for various reasons. There were 554 (2021: 414) employees who ended their employment relationship.

The reasons for these employees' employment relationships being terminated varied, but they generally resigned due to other opportunities. This can be seen in the age of employees, who are generally still in their productive years when they submit their resignation to end the employment relationship, as shown in the tables below.

**Table of Turn-Over Based on Age and Gender – 2020 and 2021 [GRI 401-1]**

## **PELATIHAN DAN PENGEMBANGAN KOMPETENSI**

[OJK F.22] [GRI 404-1, 404-2]

Bank menetapkan setiap karyawan berhak memperoleh pendidikan dan pelatihan untuk meningkatkan dan mengembangkan kompetensinya, baik dibidang *soft skill* maupun *technical skill* dalam rangka memastikan diperolehnya sumber daya manusia yang unggul dan mumpuni di bidangnya. Program pelatihan internal dilaksanakan dengan menggunakan pengajar internal dari kalangan karyawan Bank. Sementara program pelatihan eksternal dilakukan dengan menyediakan sejumlah program pelatihan dan/atau seminar bagi para karyawan, yang dilaksanakan oleh lembaga pendidikan eksternal secara berkala.

Sepanjang tahun 2022 Bank secara konsisten mengoptimalkan penggunaan teknologi dalam proses pembelajaran yang diikuti oleh karyawan dalam rangka lebih meningkatkan *learning culture*. Pemanfaatan teknologi yang 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 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.

Di tahun 2022, *People Development & Culture* Bank Muamalat Indonesia kembali menyelenggarakan pelatihan untuk berbagai tingkat jabatan. Persentase karyawan berdasarkan tingkat jabatan yang telah melaksanakan pelatihan di tahun 2022 adalah 99,7% untuk Level Staff, 99,6% untuk Level *Junior Management*, 99,5% 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.

### **1. 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*.

## **TRAINING AND COMPETENCE DEVELOPMENT**

[OJK F.22] [GRI 404-1, 404-2]

We stipulates that every employee has the right to receive education and training to improve and develop their competencies, both in the field of soft and technical skills, in order to ensure superior and qualified human capital in their fields. The internal training program is carried out using internal instructors from among the Bank's employees. While external training programs are carried out by providing a number of training programs and/or seminars for employees, which are carried out by external educational institutions on a regular basis.

Throughout 2022, we consistently optimize the use of technology in the learning process that is followed by employees in order to further enhance the learning culture. The use of technology initiated in the last few years is expected to be able to provide a better understanding of business and work processes and ensure an even distribution of competencies at all levels of the organization.

Various creative learning programs are also empowered to support various types of in-class training. The creative learning program is mostly made up of materials that discuss the Bank's current focus, so that the discussion follows the expected path.

In 2022, Bank Muamalat Indonesia's People Development & Culture will again organize training for various levels of positions. The percentage of employees based on position level who have implemented training in 2022 is 99.7% for the Staff Level, 99.6% for the Junior Management Level, 99.5% for the Middle Management Level, and 100% for the Senior Management Level. The following presents a variety of training and learning programs at Bank Muamalat Indonesia, covering several categories.

### **1. Learning Program**

The Learning Program category is divided into 5 (five) main programs, namely:

#### **a. Core Training Program**

Mandatory training for all employees of Bank Muamalat Indonesia. This form of training consists of the following core programs:

- Induction Program, which contains the Basic Module.



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- *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 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 Sertifikasi Regulatory dan Internal*  
Yaitu program sertifikasi wajib yang harus diikuti oleh karyawan guna memenuhi peraturan yang diterbitkan oleh regulator atau internal perusahaan dan juga bertujuan untuk meningkatkan kompetensi karyawan dalam bidang dan jabatan tertentu. Berikut adalah contoh sertifikasi yang dibagi dalam jenis sertifikasi:
- Sertifikasi Regulatory
    1. Sertifikasi Manajemen Risiko
    2. Sertifikasi Treasuri
    3. Sertifikasi WPPE
    4. Sertifikasi AASI
  - Sertifikasi Internal (Via Digital Learning)
    1. Basic Sharia Banking
    2. Intermediate Sharia Banking
    3. Basic Risk Awareness
    4. AntiFraud Awareness
    5. APU-PPT
    6. Code of Conduct
    7. Corporate Values
- d. *Program Functional/Matrix Training*  
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:
- Sharia Banking and Product Knowledge.
  - Basic Risk Awareness Program, which contains Financing and Operation Risk Modules, General Compliance, and an Introduction to the Audit Process.
- b. Leadership Training Program  
A program that is arranged in a structured manner and aligned with existing leadership levels at Bank Muamalat Indonesia. This form of training consists of a core program, namely the Manager Leader Program provided to Unit Heads. Meanwhile, the Firstline Manager-Leader program is intended for Branch Operation Managers, Sub-Branch Managers and other Officers. In addition, Bank Muamalat Indonesia also launched the "Leaders as a Coach" program intended as training for officials 2 (two) levels below the Board of Directors.
- c. Regulatory and Internal Certification Program  
A mandatory certification program for employees to comply with regulations issued by regulators or internal companies also aims to improve employee competence in specific fields and positions. The following is an example of a certification divided into types of certification:
- Regulatory Certification
    1. Risk Management Certification
    2. Treasury Certification
    3. WPPE Certification
    4. AASI certification
  - Internal Certification (via Digital Learning)
    1. Basic Sharia Banking
    2. Intermediate Sharia Banking
    3. Basic Risk Awareness
    4. Anti-Fraud Awareness
    5. APU-PPT
    6. Code of Conduct
    7. Corporate Values
- d. Functional/Matrix Training Program  
A training program that is designed for Bank Muamalat Indonesia employees based on their work functions. This form of training is divided into 3 (three) academies according to job functions, as follows:

- *Retail Banking Academy*
  - *Operation and Support Academy*
  - *Wholesale Banking Academy*
- e. *Program Departmental Training*  
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.
- f. *Creative Learning*  
Merupakan program pembelajaran di luar program formal di atas, dilaksanakan dengan tujuan guna 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 langsung Direksi ke kantor cabang ataupun melalui sarana virtual, sebagai wadah komunikasi dan *sharing session* 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
  - *Retail Banking Academy*
  - *Operations and Support Academy*
  - *Wholesale Banking Academy*
- e. *Departmental Training Program*  
This training program is held based on suggestions or requests from each work unit in the context of developing employee competencies. The implementation can be done in-house or by sending employees to attend seminars or training outside the Bank
- f. *Creative Learning*  
A learning program outside the formal program above, carried out with the aim of cultivating a Learning Culture for every employee of Bank Muamalat Indonesia in order to increase knowledge, skills, and competencies. Some Creative Learning Programs include:
- *M@16*  
*M@16* or *Meet@16*, a sharing session program in each work unit as a means to share information and knowledge among employees. The themes discussed included new programs or products, procedures and regulations, the dissemination and strengthening of the Bank's core values, and other knowledge that can support and enhance performance in work units.
  - *Business Corner*  
The Business Corner Program is a seminar or sharing session program from external parties (practitioners, consultants, and experts/experts) related to business knowledge.
  - *WalkAbout Management*  
*WalkAbout management* is a program in which the Board of Directors makes direct visits to branch offices or virtual facilities as a forum for communication and sharing sessions between the Board of Directors and employees. The purpose of this program is to create open communication and involve all employees at the branch in carrying out the Bank's vision and mission.
  - *Corporate Libraries*  
The purpose of this Corporate Library is to serve as a library center as well as a source



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karyawan Bank Muamalat Indonesia. Sampai akhir 2022, Corporate Library telah memiliki koleksi lebih dari 500 buku dan 1.300 *Corporate e-book* serta majalah yang berkaitan dengan perbankan, ekonomi serta pengembangan diri.

### 2. Program Non Class Room Learning

Program ini menggunakan platform berbasis teknologi yang dapat diakses oleh seluruh karyawan Bank Muamalat Indonesia. Di tahun 2022 Bank menunjukkan komitmen untuk terus menumbuhkan *learning culture* dengan memperkuat program-program pengelolaan pengetahuan (*knowledge management*). Program-program yang dikembangkan pada tahun 2022 adalah:

- Muamalat *Knowledge One* (MK One), adalah suatu media di mana modul-modul pembelajaran dapat diakses oleh seluruh karyawan pada aplikasi *Human Capital Information System* (Muamalat Human Power - MHP).
- M-Channel, yaitu *channel TV* Muamalat yang terus menerus menyiarkan modul-modul pembelajaran terkait produk, nilai-nilai perusahaan, maupun video-video motivasi lainnya.
- M-Viral, adalah *video based learning* yang menyajikan konten-konten yang menjadi fokus Bank Muamalat Indonesia saat ini.
- 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 tersebut, pada tahun 2022 Bank juga meluncurkan program-program khusus, yakni:

#### 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 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. MAP Digital Banking

Program yang dibuat dalam rangka digitalisasi perbankan saat ini dimana Bank Muamalat sebagai

of reference information for Bank Muamalat Indonesia employees. Until the end of 2022, the Corporate Library had a collection of more than 500 books and 1,300 corporate e-books and magazines related to banking, economics and self-development.

### 2. Non-Class Room Learning Program

This program uses a technology-based platform that can be accessed by all employees of Bank Muamalat Indonesia. In 2022, we demonstrate a commitment to continue to grow a learning culture by strengthening knowledge management programs. The programs developed in 2022 are:

- Muamalat Knowledge One (MK One) is a medium where learning modules can be accessed by all employees on the Human Capital Information System (Muamalat Human Power - MHP) application.
- M-Channel is a Muamalat TV channel that broadcasts learning modules regarding products, corporate values, and other motivational videos on a continuous basis.
- M-Viral is a video-based learning platform that presents content that is currently the focus of Bank Muamalat Indonesia.
- M-Coach is a system intended for leaders to coach employees under their supervision with coaching reference standards determined by management.

In addition to these learning programs, in 2022 we also launched special programs, namely:

#### a. MODP Future Leaders

The formation of future leaders is carried out by implementing the Future Leader Muamalat Officer Development Program (MODP). The MODP program prioritizes high-quality fresh graduates and selected internal employees. All participants are then trained in a program that continues to be closely monitored by coaches in designated work units and guided by mentors, consisting of selected and appointed senior management, to carry out the task of developing these junior talents.

#### b. MAP Digital Banking

The program was created in the framework of current banking digitalization, where Bank Muamalat, as the

perbankan Syariah Pertama di Indonesia harus dapat menjadi pelopor teknologi terdepan dan diharapkan program MAP Digital Banking dapat menjadi jalur pemenuhan "Raw Talent" yang dibutuhkan yang juga bagian dari konsep *talent management* Bank Muamalat.

c. MAP Wholesale Banking

Program MAP *Wholesale Banking* dirancang untuk memenuhi kebutuhan yang semakin mendesak untuk mendukung strategi bank dalam mengembangkan bisnis *wholesale segment* yang berkelanjutan, MAP merupakan salah satu program lulusan BMI dalam mengembangkan talenta untuk menjadi spesialis di segmen *Wholesale Banking* dengan kompetensi standar dan memadai sebagai *Relationship Manager* di masa depan untuk mendukung kinerja bisnis perusahaan.

d. MAP SME Banking

Program MAP SME Banking dirancang untuk memenuhi kebutuhan yang semakin mendesak untuk mendukung strategi bank dalam mengembangkan bisnis *financing commercial* yang berkelanjutan, MAP merupakan salah satu program lulusan BMI dalam mengembangkan talenta untuk menjadi spesialis di segmen SME Banking dengan kompetensi standar dan memadai sebagai *Relationship Manager* di masa depan untuk mendukung kinerja bisnis perusahaan.

e. 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.

f. 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.

g. Individual Learning Development Program (ILDP)

Dalam rangka mendukung *Key Strategic Initiatives* tahun 2022 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*.

First Sharia banking institution in Indonesia, must be able to become a pioneer of leading technology, and it is expected that the MAP Digital Banking program can become a path for the fulfillment of the required "Raw Talent" which is also part of Bank Muamalat's talent management concept.

c. MAP Wholesale Banking

The MAP Wholesale Banking program is designed to meet the bank's increasingly urgent need to support its strategy for developing a sustainable wholesale segment business. MAP is one of the BMI graduate programs that focuses on developing talent to become specialists in the Wholesale Banking segment with standard and adequate competencies as a Relationship Manager to support the company's business performance in the future.

d. MAP SME Banking

The SME Banking MAP program is designed to meet the bank's increasingly urgent need to support its strategy for developing a sustainable commercial financing business. MAP is one of the BMI graduate programs for developing talents to become specialists in the SME Banking segment with standard and adequate competencies as Relationship Managers to support the company's business performance in the future.

e. Relationship Manager Acceleration - (RM Acceleration)

A program for marketing employees at the entry level, which is implemented to produce quality *Relationship Managers* in the Retail segment. The program, which lasts for 6 (six) months, contains provisioning and training on soft skills and hard skills related to sharia contracts and products.

f. Muamalat Indonesia Apprentice (MULIA)

An educational program geared toward high school graduates and equivalents to be placed as frontliners (*Tellers and Customer Service*) at Bank Muamalat Indonesia throughout Indonesia. Through this program, program participants who have good performance and have reached the specified program period will receive a scholarship to continue their education.

g. Individual Learning Development Program (ILDP)

In order to support the 2022 *Key Strategic Initiatives* and work together towards a better Bank Muamalat Indonesia, we prepare trainings that can be attended by all human capital to support work activities and improve capabilities in terms of *Leadership, Communication, Productivity, and Business Ethics*.



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### h. Retail Collection Training

Tujuan *training* ini adalah 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*.

### i. Trilogy Financing Training

Program *training* yang di desain untuk menstandardisasi pemahaman terhadap proses pembiayaan. Program ini diberikan kepada tim sales (RM Retail Financing) dengan tema *Financing Risk Analyst*, *Financing Operation Process*, dan *Account Maintenance Collection*.

### j. Business Continuity Management Training

Training yang dilakukan untuk standardisasi kompetensi, *knowledge*, dan *skill* terkait pemahaman dan panduan bagaimana *Business Continuity Management* (BCM) disusun secara lengkap dengan metodologi yang sederhana, fleksibel dan *applicable* dengan tetap memenuhi regulasi dan BCM *best practise* (ISO 22301, ISO 22313). Sehingga akan mempercepat waktu pemulihan dan mengurangi kerugian atas *opportunity loss* bila terjadi kejadian bencana.

Adapun rata-rata jam pelatihan per karyawan adalah sebagai berikut. [GRI 404-1]

| Keterangan<br>Description                                                                 | 2021 | 2022 |
|-------------------------------------------------------------------------------------------|------|------|
| Rata-rata Jam Pelatihan per Tahun per Karyawan<br>The average training hours per employee | 72,4 | 81,4 |

### Program Pelatihan bagi Petugas Keamanan

Bank menekankan pentingnya tugas dan fungsi petugas keamanan yang bertugas di kantor pusat maupun di seluruh kantor layanan. Petugas keamanan tidak hanya bertugas menciptakan rasa aman bagi nasabah yang datang ke kantor layanan, namun juga berfungsi memberikan pelayanan bagi nasabah.

Para petugas keamanan yang bekerja di Bank Muamalat Indonesia merupakan karyawan *outsourcing*. Agar standar layanan dapat dipenuhi, Bank memberlakukan Perjanjian Kerja sama (PKS) yang menegaskan setiap Petugas Keamanan yang ditempatkan di kantor layanan wajib memiliki Kartu Tanda Anggota (KTA) Satpam yang masih berlaku dan dikeluarkan oleh Kepolisian Republik Indonesia, selain telah lulus pelatihan dasar Garda Pratama. Setiap kantor layanan Bank juga melakukan berbagai *role play* yang melibatkan Petugas Keamanan agar memahami standar layanan perbankan dengan pendekatan tanpa kekerasan.

### h. Retail Collection Training

The objective of this training is to increase the Collection Team's capability and competence, as well as to standardize the Collection Team's basic knowledge, enabling for a faster completion of the Bad Retail Bank segment.

### i. Trilogy Financing Training

A training program designed to standardize understanding of the financing process. This program is provided to the sales team (RM Retail Financing) with the themes of *Financing Risk Analyst*, *Financing Operation Process*, and *Account Maintenance Collection*.

### j. Business Continuity Management Training

The training is conducted to standardize competencies, knowledge, and skills related to understanding and providing guidance on how Business Continuity Management (BCM) is structured in full with a simple, flexible, and applicable methodology while still complying with regulations and BCM best practices (ISO 22301, ISO 22313). Thus, it will speed up recovery time and reduce opportunity losses in the event of a disaster.

The average training hours per employee are as follows [GRI 404-1]

### Training Program for Security Officers

We emphasize the importance of the duties and functions of security officers on duty at the head office and in all service offices. Security officers are not only tasked with creating a sense of security for customers who come to the service office but also function to provide services to customers.

The security officers who work at Bank Muamalat Indonesia are outsourced employees. In order for service standards to be met, we enforce a Cooperation Agreement (PKS), which stipulates that every Security Officer assigned to a service office is required to have a valid Security Guard Membership Card (KTA) issued by the Indonesian National Police, in addition to having passed basic Garda Pratama training. Each Bank service office also conducts various role plays involving Security Officers in order to understand banking service standards with a non-violent approach.

## Program Pengembangan Kompetensi Keuangan Berkelanjutan

Sebagaimana disampaikan pada dokumen RAKB, Bank menetapkan pengembangan kompetensi karyawan pada aspek Keuangan Berkelanjutan sebagai salah satu program utama yang akan dijalankan untuk menjamin keberhasilan pelaksanaan berbagai program dukungan pencapaian tujuan keberlanjutan. Sejak RAKB pertama diterbitkan, Bank konsisten menjalankan berbagai program pelatihan khusus dalam rangka meningkatkan pemahaman dan kompetensi karyawan yang terlibat langsung dalam merancang dan menjalankan program-program dukungan pencapaian tujuan keberlanjutan yang disampaikan dalam RAKB.

Selama tahun 2022, Bank kembali merealisasikan program-program pengembangan kompetensi keuangan berkelanjutan tersebut. Berbagai program pengembangan yang dijalankan mencakup:

- Program *Leadership*
- Program *Softskill*
- Program *Techical Skill*
- Program Sertifikasi

Total terdapat 3.101 karyawan Bank yang menjadi peserta pada berbagai program pelatihan tersebut, dengan total jam pelatihan mencapai 5.006 jam.

## Biaya Program Pelatihan dan Pengembangan SDM

Secara keseluruhan, di tahun 2022, Bank telah mengalokasikan dan merealisasikan dana sejumlah Rp29.93 miliar (2021: Rp34.87 miliar) atau sekitar 5% (2021: 5.0%) dari Biaya Tenaga Kerja (BTK) yang diinvestasikan Bank guna mendukung program pengembangan kompetensi Sumber Daya Manusia.

## PENILAIAN KINERJA DAN PENGEMBANGAN KARIR [GRI 404-3]

### Penilaian Kinerja

Bank melaksanakan penilaian kinerja karyawan 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 evaluasi atasan langsung, yang kemudian dikaji dan dievaluasi oleh pimpinan unit kerja yang lebih tinggi. Penilaian kinerja karyawan menjadi

## Sustainable Financial Competency Development Program

According to the RAKB document, one of the main programs implemented to ensure the successful implementation of various support programs to achieve sustainability goals is employee competency development in the area of Sustainable Finance. Since the first RAKB was issued, we have consistently implemented various special training programs to increase the understanding and competence of employees who are directly involved in designing and implementing programs to support the achievement of the RAKB's sustainability goals.

In 2022, we implemented these sustainable finance competency development programs again. Among the various development programs put in place are:

- Leadership Program
- Softskill Program
- Technical skill Program
- Certification Program

These various training programs were attended by 3,101 bank employees, who received a total of 5,006 hours of training.

## HC Training and Development Program Costs

Overall, we allocated and realized funds totaling Rp29.93 billion (2021: Rp34.87 billion), or approximately 5% (2021: 5.0%) of the Bank's invested Labor Costs (BTK), to support the Human Capital competency development program in 2022.

## PERFORMANCE APPRAISAL AND CAREER DEVELOPMENT [GRI 404-3]

### Performance Appraisal

Employee performance is assessed by the bank based on the Key Performance Indicator (KPI) that was determined at the start of the year. KPI assessments are carried out through the Human Capital Information System (MHP - Muamalat Human Power) every semester, or at the middle and end of the year. In this system, performance appraisal is carried out in stages, beginning with employee self-assessment and evaluation by direct supervisors, which are then reviewed and evaluated by heads of higher work units. Employee performance appraisal are significant enough to be used to



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cukup penting untuk mengukur sejauh mana keberhasilan dari program pengembangan SDM yang telah dilakukan oleh Bank.

Selama tahun 2022, KPI seluruh karyawan (100%) telah dinilai kinerjanya dengan dukungan *Human Capital Information System* tersebut.

### Pengembangan Karier

Bank memberi kesempatan setara bagi setiap karyawan untuk mengembangkan karier di bidang masing-masing menurut kompetensi yang dimiliki melalui penerapan sistem *Talent Management* yang telah disosialisasikan dan diimplementasikan diseluruh level organisasi baik untuk jabatan struktural maupun fungsional (*officer*). *Talent Management System* melibatkan para pimpinan unit kerja dalam mengidentifikasi kategori talenta dari tiap karyawan di unit kerja masing-masing.

Bank secara konsisten menerapkan kebijakan yang adil (*fair*) guna memberi kesempatan yang sama bagi karyawan pria maupun wanita, didukung oleh penerapan sistem *Career Management* karyawan Bank Muamalat Indonesia yang dilandaskan pada kompetensi dan kinerja karyawan. Salah satu bentuk penerapan *Career Management System* adalah Program Akselerasi jalur karier seperti CS Development Program dan RM Acceleration Program, dimana program ini disediakan bagi karyawan yang memenuhi kualifikasi dan memiliki aspirasi untuk peningkatan karier.

Bank juga mengembangkan mekanisme manajemen karier melalui Promosi, Mutasi, dan Demosi 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 sesuai ketentuan regulator sehingga karyawan dapat berkinerja secara optimal sesuai dengan tuntutan jabatannya.

assess the success of the Bank's HR development program implementation.

In 2022, KPI for all employees (100%) were assessed for their performance with the support of the Human Capital Information System.

### Career Development

Through the implementation of the Talent Management system, which has been socialized and implemented at all levels of the organization for both structural and functional positions, we provide equal opportunities for every employee to develop a career in their respective fields based on their competencies (officers). Work unit heads are required by the Talent Management System to identify each employee's talent category in their respective work units.

We consistently implement fair policies to provide equal opportunities for male and female employees, supported by the implementation of the Bank Muamalat Indonesia employee Career Management system which is based on employee competency and performance. One form of implementing the Career Management System is the Career Path Acceleration Program, such as the CS Development Program and RM Acceleration Program, where these programs are provided for employees who meet the qualifications and have aspirations for career advancement.

We have also developed a career management mechanism through Promotions, Transfers, and Demotions by taking into account organizational needs, historical performance results, and employee competencies.

Every employee who gets a promotion will secure a pre-position training program. Pre-position training programs are implemented, among others, for certain job categories, such as Sales and Operations employees, with the type of training including RM Acceleration training and the Branch Operations Leadership Development Program, as well as Risk Management Certification for positions that are required according to regulatory provisions, enabling employees to perform optimally according to the demands of their positions.

### **REMUNERASI DAN KESEJAHTERAAN [GRI 401-2]**

Bank 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 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 dimana 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 dikaji ulang setiap tahun guna disesuaikan dengan situasi di pasar sehingga dapat terus bersaing sekaligus 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:

- a. Upah untuk karyawan yang telah memenuhi standar UMP.
- b. Program BPJS Ketenagakerjaan sesuai ketentuan.
- c. Program BPJS Kesehatan sesuai ketentuan.
- d. Asuransi kesehatan yang fleksibel sesuai kebutuhan karyawan dan keluarganya.
- e. Asuransi jiwa bagi karyawan.
- f. Program Dana Pensiun yang dikelola oleh DPLK Muamalat.

Bank juga menyediakan program penghargaan, skema remunerasi dan benefit lain dalam bentuk *variable pay* untuk mendukung pencapaian bisnis bagi karyawan tetap dan karyawan kontrak sebagaimana diilustrasikan dalam tabel berikut: [GRI 401-2].

**Tabel Paket Remunerasi Bank Muamalat Indonesia [GRI 401-2].**

| Remunerasi dan Manfaat bagi Karyawan<br>Remuneration and Benefits for Employees | Karyawan Tetap<br>Permanent Employee | Karyawan Kontrak<br>Contract Employee |
|---------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| Upah & Gaji<br>Wages & Salaries                                                 | √                                    | √                                     |
| Tunjangan Frontline<br>Frontline Allowance                                      | √                                    | √                                     |
| Tunjangan Cuti<br>Leave Allowance                                               | √                                    | √                                     |

### **REMUNERATION AND WELFARE [GRI 401-2]**

We provide remuneration to employees in the form of a basic salary, benefits, and other facilities based on their roles and responsibilities, years of service, and performance appraisals.

The payroll system is determined by considering financial capabilities and competitive pay standards in the banking labor market. We comply with the provisions on Labor Wages applicable in Indonesia and comply with the International Labor Organization (ILO) convention on Equal Remuneration, where we implements a single salary system by not distinguishing the amount of remuneration based on gender but on the level of position, length of service, and the results of individual performance appraisals.

The remuneration structure is reviewed annually to suit the situation in the market, allowing it to continue to compete while complying with applicable regulations. The remuneration structure of Bank Muamalat Indonesia also always complies with regulations regarding the Provincial Minimum Wage (UMP) and Regional Minimum Wage (UMR). The following are the remuneration and facilities provided:

- a. Wages for employees who have met UMP standards.
- b. BPJS Employment Program in accordance with its provisions.
- c. The BPJS Health Program in accordance with its provisions.
- d. Flexible health insurance according to the needs of employees and their families.
- e. Life insurance for employees.
- f. Pension Fund Program managed by DPLK Muamalat.

We also provide award programs, remuneration schemes, and other benefits in the form of variable pay to support business achievements for permanent employees and contract employees, as illustrated in the following table: [GRI 401-2].

**Table of Bank Muamalat Indonesia Remuneration Packages [GRI 401-2].**



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| Remunerasi dan Manfaat bagi Karyawan<br>Remuneration and Benefits for Employees                        | Karyawan Tetap<br>Permanent Employee | Karyawan Kontrak<br>Contract Employee |
|--------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| Tunjangan Hari Raya Keagamaan<br>Religious Holiday Allowance                                           | ✓                                    | ✓                                     |
| Penghargaan loyalitas<br>Loyalty Rewards                                                               | ✓                                    | X                                     |
| Upah Lembur & Makan Lembur<br>Overtime Wages & Overtime Meals                                          | ✓                                    | ✓                                     |
| Program Incentif<br>Incentive Program                                                                  | ✓                                    | ✓                                     |
| Tunjangan Haji dan Umrah<br>Hajj and Umrah Allowances                                                  | ✓                                    | ✓                                     |
| Tunjangan daerah & penugasan<br>Regional & assignments allowances                                      | ✓                                    | ✓                                     |
| Santunan Pernikahan/Kelahiran/Kematian<br>Marriage/Birth/Death Compensation                            | ✓                                    | ✓                                     |
| Bantuan Biaya Pendidikan Anak<br>Children's Educational Costs Support                                  | ✓                                    | X                                     |
| Kecelakaan Kerja<br>Work accident insurance                                                            | ✓                                    | ✓                                     |
| Asuransi Kematian di Tempat Kerja & Luar Tempat Kerja<br>Inside & Outside of Workplace Death Insurance | ✓                                    | ✓                                     |
| Asuransi Kesehatan bagi Karyawan<br>Employee Health Insurance                                          | ✓                                    | ✓                                     |
| Asuransi Kesehatan bagi Pasangan Karyawan<br>Health Insurance for Employee Spouse                      | ✓                                    | ✓                                     |
| Asuransi Kesehatan bagi Anak Karyawan<br>Health Insurance for Employee Children                        | ✓                                    | ✓                                     |
| Hak Cuti<br>Leave Right                                                                                | ✓                                    | ✓                                     |
| Cuti Melahirkan<br>Maternity Leave                                                                     | ✓                                    | ✓                                     |
| Cuti Haid<br>Menstruation Leave                                                                        | ✓                                    | ✓                                     |
| Cuti karena Keguguran untuk Wanita<br>Miscarriage Leave for Women                                      | ✓                                    | ✓                                     |
| Cuti untuk Pria karena Kelahiran Anak<br>Paternity Leave                                               | ✓                                    | ✓                                     |
| Cuti Ibadah<br>Religious Leave                                                                         | ✓                                    | ✓                                     |
| Izin Meninggalkan Pekerjaan Tanpa Gaji<br>Unpaid Leave                                                 | ✓                                    | X                                     |
| Program Pembiayaan Karyawan untuk Rumah dan atau Kendaraan<br>Employee Car and House Loan Program      | ✓                                    | X                                     |
| Dana Pensiun<br>Pension Fund                                                                           | ✓                                    | X                                     |
| Pesangon<br>Severance Pay                                                                              | ✓                                    | X                                     |

Bank menerapkan kebijakan durasi jam kerja bagi karyawan sebanyak 8 jam per hari, dengan rentang jam kerja dari pukul 08.00 hingga pukul 17.00. Bagi karyawan, karyawan kontrak maupun karyawan tetap, yang dengan alasan tertentu harus menyelesaikan pekerjaan di luar rentang jam tersebut, Bank memberlakukan kebijakan upah lembur dan makan lembur, seperti tampak pada tabel di atas.

#### **Cuti Melahirkan [GRI 401-3]**

Bank memberikan hak cuti melahirkan bagi karyawan perempuan selama 3 (tiga) bulan 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 2022, terdapat 90 (2021: 133) karyawan perempuan yang mengajukan cuti melahirkan, dimana 79 (2021: 114) orang di antaranya sudah kembali masuk kerja.

#### **PENSIUN DAN PERSIAPAN PENSIUN**

Bank 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 bertujuan 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.

Program Masa Persiapan Purna Karya 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 2022, terdapat 7 (2021: 15) karyawan yang mengikuti program persiapan masa pensiun [GRI 201-3, 404-2]

Selain pelatihan menjelang pensiun, Bank juga mengikutsertakan karyawan dalam program pensiun yaitu program Dana Pensiun Lembaga Keuangan (DPLK) dan Program Jaminan Pensiun (JP) BPJS Ketenagakerjaan. Dengan demikian, setiap karyawan akan mendapat manfaat (dana)

We applied a policy of 8 hours of work per day for employees, with working hours ranging from 08.00 to 17.00. Overtime pay and overtime meals are provided to employees, contract employees, and permanent employees who must complete work outside of the stated hour range for various reasons, as shown in the table above.

#### **Maternity Leave [GRI 401-3]**

We provide female employees with 3 (three) months of maternity leave and allows them to return to work in their previous positions. The employee's position and remuneration after returning to work are unaffected by their leave.

In 2022, 90 (2021: 133) female employees applied for maternity leave, with 79 (2021: 114) returning to work.

#### **RETIREMENT AND PRE-RETIREMENT**

We organize entrepreneurship training as well as pre-retirement program as a form of appreciation and concern for employees who are about to retire. The entrepreneurship training activities aim to increase the mental readiness of employees to face the changes that occur during retirement and provide motivation to remain optimistic, have a positive paradigm as a retiree, and be able to manage the time available to live with enthusiasm.

Employees are not required to work in the pre-retirement Program, but they do receive wages and benefits as employees, which can be taken by those who wish. The program is provided for a minimum period of 3 (three) months and a maximum of 6 (six) months prior to retirement age.

In 2022, there were 7 (2021: 15) employees participating in the pre-retirement program [GRI 201-3, 404-2]

In addition to the pre-retirement training, we also enroll employees in pension programs, namely the Financial Institution Pension Fund (DPLK) program and the Employment BPJS Pension Guarantee Program (JP). Thus, when an employee reaches retirement age, they will receive

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pensiun pada saat memasuki usia purna bakti yang dapat mereka gunakan sebagai modal berwirausaha maupun melakukan kegiatan produktif lainnya di masa pensiunnya.

Seluruh karyawan tetap didaftarkan pada program pensiun antara lain Dana Pensiun yang dikelola DPLK Muamalat dan BPJS Pensiun oleh BPJS Tenagakerja. Bank berkontribusi bagi pembayaran premi iuran program pensiun tersebut, dengan besaran sebagai berikut. [GRI 201-3]

| Program Pensiun<br>Pension Program | Iuran Bank<br>Bank's Contribution | Iuran karyawan<br>Employees' Contribution |
|------------------------------------|-----------------------------------|-------------------------------------------|
| BPJS Pensiun<br>BPJS Pension       | 2% Upah<br>2% Wage                | 1% Upah<br>1% Wage                        |
| Dana Pensiun<br>Pension Fund       | 5% Gaji<br>5% Salary              | 5% Gaji<br>% Salary                       |

### DEMOGRAFI KARYAWAN [GRI 2-7, 2-8]

#### Komposisi Karyawan Menurut Tingkat Pendidikan (Orang)

| Tingkat<br>Pendidikan<br>Education Level | 2021              |                     |                 |                          | 2022              |                     |                 |                          |
|------------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                          | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| Pasca Sarjana<br>Post Graduate           | 102               | 35                  | 137             | 5,1%                     | 91                | 33                  | 124             | 5,0%                     |
| Sarjana<br>Undergraduate                 | 1.378             | 949                 | 2.327           | 86,6%                    | 1.288             | 848                 | 2.136           | 86,5%                    |
| Diploma                                  | 137               | 74                  | 211             | 7,9%                     | 126               | 68                  | 194             | 7,9%                     |
| Di bawah Diploma<br>Pre-Diploma          | 10                | 1                   | 11              | 0,4%                     | 8                 | 6                   | 14              | 0,6%                     |
| <b>Jumlah<br/>Total</b>                  | <b>1.627</b>      | <b>1.059</b>        | <b>2.686</b>    | <b>100,0%</b>            | <b>1.513</b>      | <b>955</b>          | <b>2.468</b>    | <b>100,0%</b>            |

pension benefits (funds) that they can use as entrepreneurial capital or to carry out other productive activities.

All permanent employees are enrolled in a pension program, including Pension Funds managed by DPLK Muamalat and BPJS Pension by BPJS Labor. We contribute to the payment of premiums for the pension program with the following amount. [GRI 201-3]

### EMPLOYEE DEMOGRAPHICS [GRI 2-7, 2-8]

#### Composition of Employees by Education Level (Person)

| Status<br>Karyawan<br>Employee Status | 2021              |                     |                 |                          | 2022              |                     |                 |                          |
|---------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                       | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| Permanen<br>Permanent                 | 1.608             | 1.036               | 2.644           | 98,4%                    | 1.490             | 936                 | 2.426           | 98,3%                    |
| Kontrak<br>Contract                   | 19                | 23                  | 42              | 1,6%                     | 23                | 19                  | 42              | 1,7%                     |
| <b>Jumlah<br/>Total</b>               | <b>1.627</b>      | <b>1.059</b>        | <b>2.686</b>    | <b>100,0%</b>            | <b>1.513</b>      | <b>955</b>          | <b>2.468</b>    | <b>100,0%</b>            |

### Komposisi Karyawan Berdasarkan Masa Kerja

| Masa Kerja<br>Years of Service | 2021              |                     |                 |                          | 2022              |                     |                 |                          |
|--------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| <1                             | 59                | 65                  | 124             | 4,6%                     | 174               | 96                  | 270             | 10,9%                    |
| 1-2                            | 107               | 99                  | 206             | 7,7%                     | 74                | 86                  | 160             | 6,5%                     |
| 3-5                            | 287               | 199                 | 486             | 18,1%                    | 211               | 159                 | 370             | 15,0%                    |
| 6-10                           | 577               | 359                 | 936             | 34,8%                    | 375               | 200                 | 575             | 23,3%                    |
| >10                            | 597               | 337                 | 934             | 34,8%                    | 679               | 414                 | 1.093           | 44,3%                    |
| <b>Jumlah<br/>Total</b>        | <b>1.627</b>      | <b>1.059</b>        | <b>2.686</b>    | <b>100,0%</b>            | <b>1.513</b>      | <b>955</b>          | <b>2.468</b>    | <b>100,0%</b>            |

### ASPEK KESELAMATAN DAN KESEHATAN KERJA

#### Komitmen dan Kebijakan [GRI 3-3]

Bank berkomitmen penuh untuk memenuhi berbagai ketentuan Pemerintah pada aspek Kesehatan dan Keselamatan Kerja, mencakup:

- Undang-Undang No.13 Tahun 2003 tentang Ketenagakerjaan,
- Undang-Undang No. 1 Tahun 1970 tentang Keselamatan Kerja,
- Undang-Undang No.24 Tahun 2011 mengenai kesehatan kerja karyawan melalui program Badan Penyelenggarra Jaminan Sosial (BPJS), dan
- Peraturan Pemerintah No.50 Tahun 2012 tentang Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja.

Bank menempatkan aspek K3 sebagai bagian penting dari pengelolaan ketenagakerjaan, mengingat penerapan K3 memberikan dampak positif terhadap pengelolaan risiko yang mungkin muncul dari ketenagakerjaan. Untuk itu, Bank telah mengembangkan sejumlah perangkat aturan operasional baik yang dibuat karena kewajiban akan kepatuhan terhadap peraturan dan perundang-undangan, maupun perangkat aturan internal untuk memenuhi kebutuhan Bank.

#### Pembentukan P2K3 [GRI 403-1]

Bank membentuk Panitia Pembina Keselamatan dan Kesehatan Kerja (P2K3) sebagai wadah kerja sama antara manajemen dan karyawan untuk mengembangkan saling pengertian dan partisipasi efektif dalam penerapan K3. Dasar hukum pembentukan P2K3 adalah Peraturan Menteri Tenaga Kerja No.PER.04/MEN/1987 tentang Panitia

### Composition of Employees Based on Years of Service

| Masa Kerja<br>Years of Service | 2021              |                     |                 |                          | 2022              |                     |                 |                          |
|--------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
|                                | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition | Laki-laki<br>Male | Perempuan<br>Female | Jumlah<br>Total | Komposisi<br>Composition |
| <1                             | 59                | 65                  | 124             | 4,6%                     | 174               | 96                  | 270             | 10,9%                    |
| 1-2                            | 107               | 99                  | 206             | 7,7%                     | 74                | 86                  | 160             | 6,5%                     |
| 3-5                            | 287               | 199                 | 486             | 18,1%                    | 211               | 159                 | 370             | 15,0%                    |
| 6-10                           | 577               | 359                 | 936             | 34,8%                    | 375               | 200                 | 575             | 23,3%                    |
| >10                            | 597               | 337                 | 934             | 34,8%                    | 679               | 414                 | 1.093           | 44,3%                    |
| <b>Jumlah<br/>Total</b>        | <b>1.627</b>      | <b>1.059</b>        | <b>2.686</b>    | <b>100,0%</b>            | <b>1.513</b>      | <b>955</b>          | <b>2.468</b>    | <b>100,0%</b>            |

### OCCUPATIONAL HEALTH AND SAFETY ASPECT

#### Commitment and Policy [GRI 3-3]

We are fully committed to complying with various government regulations pertaining to occupational health and safety, including:

- Law No. 13 of 2003 concerning Manpower,
- Law no. 1 of 1970 concerning Work Safety,
- Law No. 24 of 2011 concerning employee health through the Social Security Administrator (BPJS) program, and
- Government Regulation No. 50 of 2012 concerning the Implementation of Occupational Safety and Health Management Systems.

We place OSH aspects as an important part of manpower management, considering that OSH implementation has a positive impact on the management of risks that may arise from employment. To that end, we have developed a number of operational rules that were made due to the obligation to comply with laws and regulations, as well as a set of internal rules to meet the needs of the Bank.

#### CGOHS Formation [403-1]

We formed the Committee for Guidance for Occupational Health and Safety (CGOHS) as a forum for cooperation between management and employees to develop mutual understanding and effective participation in the application of OHS. The legal basis for the formation of the CGOHS is the Minister of Manpower Regulation No.PER.04/MEN/1987 on



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

Pembina Keselamatan dan Kesehatan Kerja serta Tata Cara Penunjukan Ahli Keselamatan Kerja.

### Program dan Kegiatan yang Dilakukan Bank di Tahun 2022 [GRI 403-5]

Bank terus memperbarui program *Business Continuity Management* (BCM), yakni rencana dan strategi kontinjenji untuk mengantisipasi kondisi internal dan eksternal yang berdampak pada kelancaran kegiatan operasional. Tujuan Program BCM adalah memastikan Bank tetap dapat menjalankan kegiatan usaha dan melayani kebutuhan nasabah meskipun terjadi gangguan atau bencana.

Dalam rangka meningkatkan kesadaran (*awareness*) dari seluruh karyawan dan seluruh pemangku kepentingan (*stakeholder*), terhadap pentingnya aspek K3, sepanjang tahun 2022, Bank menjalankan berbagai kegiatan BCM Awareness Program, meliputi:

1. Pelatihan tim tanggap darurat
2. *Testing/simulasi* kejadian bencana
3. Sosialisasi rutin melalui *flyer-flyer* mitigasi bencana

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.

### Tim Tanggap Darurat Bank Muamalat Indonesia [GRI 403-5]

Guna meningkatkan kesiapan seluruh jajaran dalam mengatasi kondisi darurat, Bank membentuk tim tanggap darurat, *Emergency Response Team* (ERT) dan *Incident Management Team* (IMT)

ERT merupakan tim tanggap darurat yang dibentuk untuk menangani kondisi darurat yang terjadi di gedung Muamalat Tower, diketuai oleh *Building Management* dengan anggota terdiri atas *floor captain* di tiap lantai gedung Muamalat Tower, tim logistik dan tim keamanan dari pihak *Security*. ERT Muamalat Tower telah mendapat pelatihan langsung Manajemen Keselamatan Kebakaran Gedung (MKKG) dari Dinas Kebakaran Jakarta. Muamalat Tower juga telah dilakukan penilaian MKKG dari Suku Dinas Penanggulangan Kebakaran dan Penyelamatan kota Jakarta dengan hasil "Baik".

the Committee for the Guidance of Occupational Health and Safety and Procedures for Appointing Work Safety Experts.

### Programs and Activities Conducted by the Banks in 2022 [GRI 403-5]

We also updated the Business Continuity Management (BCM) program, namely the contingency plan and strategy to anticipate internal and external conditions that impact operations. The BCM program aims to ensure that we will be able to continue with business activities and the provision of services to customers despite disruptions or disasters.

In order to increase all employees' and stakeholders' awareness of the importance of K3 aspects, we carried out various BCM Awareness Program activities in 2022, including:

1. Emergency response team training
2. Testing/simulation of disaster events
3. Routine outreach through disaster mitigation flyers

This activity is part of the implementation of operational risk mitigation and reputation risk, which are affected by internal and external factors, with the aim to be able to manage occupational safety and health aspects properly and appropriately.

### Bank Muamalat Indonesia Emergency Response Team [GRI 403-5]

To increase the readiness of all levels in dealing with emergency situations, we formed an Emergency Response Team (ERT) and an Incident Management Team (IMT).

Capital ERT is an emergency response team formed to handle emergency conditions that occur in the Muamalat Tower building, chaired by Building Management, with members consisting of floor captains on each floor of the Muamalat Tower building, a logistics team, and a security team from the Security division. ERT Muamalat Tower has received hands-on training in Building Fire Safety Management (MKKG) from the Jakarta Fire Department. Muamalat Tower has also carried out an MKKG assessment from the Jakarta City Fire and Rescue Service with a "Good" result.

Sedangkan IMT merupakan tim yang disusun dengan anggota dari berbagai lintas divisi, mencakup bidang Logistik dan Prasarana, Komunikasi, Sumber Daya Manusia (SDM), Operasional, Layanan, Teknologi Informasi (TI) dan Legal. IMT dibentuk untuk mendukung optimalisasi proses pengelolaan insiden/bencana yang terjadi di BMI.

Guna mengatasi kondisi bencana, Bank juga telah menyusun panduan yang dituangkan dalam Prosedur *Business Continuity Management* (BCM) dan *Business Continuity Plan* (BCP).

### Tanggap Darurat Pandemi di BMI

Selama masa pandemi, Bank telah membentuk Satuan Gugus Tugas yang diketuai oleh Direktur Operasional dan Direktur Human Capital dan beranggotakan Kepala Divisi dari lintas sektoral.

Strategi pencegahan penyebaran COVID-19 yang yang Bank lakukan tahun 2022 mencakup:

1. Membuat protokol kesehatan yang wajib dipatuhi oleh semua karyawan dan selalu dikenakan 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. Mendorong karyawan untuk melakukan vaksinasi lengkap (*booster*). Menetapkan vaksinasi *booster* sebagai salah satu syarat untuk karyawan melakukan *Work From Office/WFO*.
6. Melakukan disinfeksi rutin pada setiap kantor Bank Muamalat.
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.

Meanwhile, IMT is a team composed of members from various cross-divisions, covering the fields of Logistics and Infrastructure, Communication, Human Resources (HC), Operations, Services, Information Technology (IT) and Legal. IMT was formed to support the optimization of incident/disaster management processes that occur at BMI.

In order to overcome disaster conditions, we have also developed guidelines that are outlined in the Business Continuity Management (BCM) Procedure and Business Continuity Plan (BCP).

### Pandemic Emergency Response at BMI

During the pandemic, we have formed a Task Force that is chaired by the Director of Operations and the Director of Human Capital and consists of Heads of Division from across sectors.

The strategy to prevent the spread of COVID-19 that we implemented in 2022 includes the following:

1. Create health protocols that must be obeyed by all employees and are always updated with regulations from both the central and regional governments.
2. Mandatory implementation of health protocols for every working employee, guest, and visiting customer, namely checking temperature, wearing a mask, maintaining distance, and washing hands.
3. Split operations have been carried out for critical units.
4. Implementing a work from home system (WFH) alternately
5. Encouraging employees to complete full vaccinations (boosters). Determining booster vaccinations as one of the requirements for employees to do Work From Office/WFO.
6. Carry out routine disinfection of every Bank Muamalat office.
7. A handling guide protocol has been issued for confirmed, close contacts, suspected, probable, and deceased employees.
8. Accompanying confirmed employees in the Muamalat Sehat group consisting of clinicians, HC, and BCM as a forum for communication and motivation for confirmed employees.
9. Providing COVID tests to close contact employees
10. Conduct socialization with employees regarding health protocols, both with virtual meetings and with blasted flyers via e-mail or work unit Whatsapp Group.



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

### Kesehatan Kerja [GRI 403-8]

Bank menerapkan berbagai program pengelolaan Kesehatan Kerja secara komprehensif, mencakup upaya promotif, preventif, kuratif dan rehabilitatif. Bank senantiasa berupaya memenuhi seluruh ketentuan terkait aspek kesehatan kerja baik yang ditetapkan dalam aturan perundangan terkait maupun dalam rujukan standar operasional yang berlaku.

Pemenuhan aspek kesehatan kerja Bank penuhi melalui pelaksanaan beragam 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.
5. Setiap karyawan terdaftar BPJS Kesehatan dan BP Jamsostek.

### Occupational Health [GRI 403-8]

We implement various Occupational Health management programs in a comprehensive manner, including promotive, preventive, curative, and rehabilitative efforts. We always strive to fulfill all provisions related to occupational health aspects, both those stipulated in the relevant laws and regulations as well as those in the applicable operational standard references.

Fulfillment of aspects of occupational health is carried out through the implementation of various programs, such as:

1. Occupational health examination, including:
  - a. Initial health check.
  - b. Periodic health checks, and
  - c. Special health check
2. Occupational health services.
3. First aid in an accident.
4. Records of occupational health data.
5. Every employee is registered with BPJS Kesehatan and BP Jamsostek.





# Partisipasi Pelestarian Lingkungan

## Environmental Preservation Participation

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# Partisipasi Pelestarian Lingkungan

## Participation in Environmental Preservation

- Sebagai "First Movers on Sustainable Banking" bersama beberapa bank utama Indonesia lainnya yang merepresentasikan 60% aset perbankan nasional, Bank Muamalat Indonesia konsisten mendukung penuh inisiatif pencapaian tujuan keberlanjutan SDGs.
- Bank Muamalat Indonesia semakin efektif menerapkan Kebijakan Sustainable Finance dengan mensyaratkan pemenuhan hasil asesmen dan mitigasi risiko lingkungan, sosial dan tata kelola bagi calon nasabah Wholesale Banking di industri kelapa sawit dan beberapa sektor ekonomi lainnya sesuai peraturan yang berlaku.
- Bank Muamalat Indonesia mencatatkan perbaikan kinerja operasional *banking* ramah lingkungan dengan mencatatkan penurunan angka intensitas konsumsi energi dan intensitas emisi GRK.
- As the "First Movers on Sustainable Banking" with several other major Indonesian banks, which represent 60% of national banking assets, Bank Muamalat Indonesia consistently fully supports initiatives to achieve SDGs sustainability goals.
- Bank Muamalat Indonesia is increasingly implementing the Sustainable Finance Policy by requiring the fulfillment of environmental, social, and governance risk assessment and mitigation results for prospective Wholesale Banking customers in the palm oil industry and several other economic sectors in accordance with applicable regulations.
- Bank Muamalat Indonesia recorded an improvement in the operational performance of environmentally friendly banking by recording a decrease in the intensity of energy consumption and GHG emission intensity.

Salah satu topik utama yang dirumuskan dalam 17 tujuan pembangunan berkelanjutan skala global - *Sustainable Development Goals* (SDGs) adalah perubahan iklim skala global akibat terganggunya keseimbangan lingkungan yang membuat hampir seluruh negara di dunia terdampak.

Sebagaisalahsatunegarayangtelahmeratifikasikesepakatan negara-negara di seluruh dunia dalam Paris Cop 21 di tahun 2015, Pemerintah Indonesia menegaskan tekadnya untuk mengurangi emisi CO<sub>2</sub> dalam pengelolaan pembangunan ekonominya hingga sebesar 29% dengan upaya sendiri, atau hingga 41% jika mendapatkan bantuan internasional di tahun 2030 mendatang. Mengingat penanganan isu lingkungan dan cuaca ekstrim ini memerlukan keterlibatan seluruh komponen masyarakat, Bank Muamalat Indonesia sebagai salah satu Bank terkemuka yang beroperasi di hampir seluruh wilayah Indonesia menegaskan tekadnya untuk turut berpartisipasi pada upaya bersama tersebut.

### KOMITMEN [GRI 3-3]

Sebagai sebuah lembaga intermediari, kegiatan operasional Bank Muamalat Indonesia sebenarnya relatif tidak membawa dampak lingkungan yang signifikan. Namun demikian, Bank berkomitmen penuh untuk bersama-sama dengan warga korporasi dunia lainnya mendukung pencapaian berbagai tujuan keberlanjutan di bidang lingkungan dalam SDGs.

One of the main topics formulated in the 17 global scale sustainable development goals - Sustainable Development Goals (SDGs) is global scale climate change due to disruption of the environmental balance, which has affected almost all countries in the world.

As one of the countries that has ratified the agreement of countries around the world in Paris Cop 21 in 2015, the Government of Indonesia confirms its commitment to reduce CO<sub>2</sub> emissions in managing its economic development by up to 29% with its own efforts, or up to 41% if it gets international assistance in the next 2030. Considering that handling environmental issues and extreme weather requires the involvement of all components of society, Bank Muamalat Indonesia as one of the leading banks operating in almost all regions of Indonesia, confirms its determination to participate in this joint effort.

### COMMITMENT [GRI 3-3]

As an intermediary institution, Bank Muamalat's business activities do not pose any significant impact on the environment. Nevertheless, the Bank is fully committed, along with the corporate citizens of the world, to supporting the achievement of various sustainability goals in the environmental area of the SDGs.

Bank menjalankan 3 (tiga) pendekatan utama dalam mendukung pencapaian beragam tujuan keberlanjutan di bidang lingkungan. Pertama, pemberlakuan kebijakan pembiayaan korporasi ramah lingkungan, Kedua, implementasi pendanaan ramah lingkungan dan Ketiga, implementasi kebijakan operasional ramah lingkungan.

Ketiga pendekatan tersebut diuraikan dalam dokumen Rencana Aksi Keuangan Berkelanjutan Bank Muamalat Indonesia 2022-2025, yang disusun sebagai perwujudan tingginya komitmen Bank dalam mendukung pencapaian tujuan keberlanjutan.

#### **Kebijakan [GRI 3-3]**

Bank mengatur Kebijakan dan *Standard Operating Procedure* (SOP) pemberian pembiayaan industri ramah lingkungan 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 dan Commercial* No.ERM.SOP.246.2017 tahun 2017, beserta perubahannya.
- Petunjuk Teknis Formulir Pembiayaan Berkelanjutan No.ERM/B/III/213/2020 tahun 2020, beserta perubahannya.

#### **SUSTAINABLE BANKING [GRI 3-3]**

Bank Muamalat Indonesia bertekad menunjukkan komitmen menjalankan kegiatan usaha secara bertanggung jawab dan berlaku etis dalam rangka mewujudkan integrasi lingkungan, sosial dan tata kelola guna memberi manfaat optimal bagi para pemegang saham sekaligus berkontribusi terhadap peningkatan kualitas lingkungan bagi masyarakat lokal melalui implementasi Keuangan Berkelanjutan.

Bank Muamalat Indonesia mewujudkan keuangan berkelanjutan sejak akhir tahun 2015, dimana Bank bersama dengan 7 (tujuh) bank lokal lain, yang merepresentasikan 46% aset perbankan nasional pada tahun tersebut, secara sukarela berinisiatif menjadi "First Movers on Sustainable Banking", sebuah proyek percontohan yang diprakarsai oleh Otoritas Jasa Keuangan (OJK). Didukung WWF-Indonesia, kedelapan bank tersebut berpartisipasi dalam rangkaian program peningkatan kapasitas dan asistensi teknis terkait

The Bank carries out 3 (three) main approaches to supporting the achievement of various sustainability goals in the environmental sector. First, through the implementation of a policy on corporate finance that is environmentally friendly. Second, attempt to acquire funding only from environmentally friendly sources. And third, manage an environmentally friendly banking operation.

These three approaches are described in the Bank Muamalat Indonesia Sustainable Finance Action Plan document 2022-2025, which was prepared as a manifestation of the Bank's high commitment to supporting the achievement of sustainability goals.

#### **Policy [GRI 3-3]**

The Bank regulates the Policy and Standard Operating Procedure (SOP) for disbursement of financing to environmentally friendly industry through the issuance of several provisions, as follows:

- General Policy on Financing No. ERM/B/I/020/2019 of 2019 and its amendments.
- Guideline on Financing in Corporate and Commercial Segments No. EDM.PDM.088.2016 of 2016 and its amendments.
- Guideline on Financing in Corporate and Commercial Segments No. ERM.SOP.246.2017 of 2017 and its amendments.
- Technical Guideline for the Sustainability Financing Form No. ERM/B/III/213/2020 of 2020 and its amendments.

#### **SUSTAINABLE BANKING [GRI 3-3]**

Bank Muamalat Indonesia is committed to conducting business in a responsible and ethical manner in order to realize environmental, social, and governance integration in order to provide optimal benefits to shareholders while also contributing to improving environmental quality for local communities through the implementation of Sustainable Finance.

Bank Muamalat Indonesia has realized sustainable finance since the end of 2015, when the Bank, together with 7 (seven) other local banks, representing 46% of national banking assets in that year, voluntarily took the initiative to become "First Movers on Sustainable Banking", a pilot project that was initiated by the Financial Services Authority (OJK). Supported by WWF-Indonesia, the eight banks participated in a series of capacity building and technical assistance programs related to the integration of Environmental,



## **Partisipasi Pelestarian Lingkungan** Participation in Environmental Preservation

integrasi aspek *Environmental, Social, and Governance* (ESG) serta menyempurnakan kebijakan pembiayaan kelapa sawit berkelanjutan.

Dalam rangka meningkatkan kontribusi dari delapan bank terkemuka dimaksud melalui penerapan praktik keuangan berkelanjutan yang lebih luas, pada 31 Mei 2018, diluncurkan Inisiatif Keuangan Berkelanjutan Indonesia (IKBI). Tujuan IKBI adalah menekankan peran penting lembaga keuangan dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan serta meningkatkan intensitas upaya adaptasi & mitigasi perubahan iklim. Pada November 2019, IKBI secara resmi menyambut bank lain sebagai anggota baru yang karenanya sejak saat itu IKBI merepresentasikan sedikitnya 60% aset perbankan nasional.

Pada Desember 2021, Bank Muamalat Indonesia juga berpartisipasi sebagai anggota *Task Force Keuangan Berkelanjutan* di Sektor Jasa Keuangan yang juga diresmikan dalam Surat Keputusan Dewan Komisioner Otoritas Jasa Keuangan No. S-21/MS.1/2021.

Sejak tahun 2019, Bank terus melanjutkan keikutsertaan aktif sebagai anggota IKBI untuk melakukan pengkinian pengetahuan terkait Keuangan Berkelanjutan melalui beberapa forum diskusi bersama regulator dan anggota IKBI lainnya. Terdapat berbagai pencapaian penting dalam perjalanan keuangan berkelanjutan yang Bank laksanakan. Bank terus berupaya mewujudkan integrasi bisnis dengan pencapaian tujuan keberlanjutan melalui penyediaan portofolio pembiayaan ramah lingkungan serta menjalankan kegiatan operasional ramah lingkungan.

Bank menyadari bahwa produk dan layanan yang diberikan memiliki dampak dan risiko tidak langsung terhadap lingkungan dan pembangunan sosial ekonomi, antara lain: risiko hilangnya keanekaragaman hayati, dampak negatif terhadap hutan (deforestasi), degradasi lingkungan laut, (udara), dan terkait air: banjir dan kelangkaan air. Selain itu terdapat risiko: hak risiko pencemaran manusia bagi komunitas lokal dan masyarakat adat, serta hak tenaga kerja, dan lain-lain. Oleh karenanya, Bank menunjukkan konsistensinya untuk terus mendukung pencapaian tujuan keberlanjutan melalui penerapan 3 (tiga) pendekatan utama sebagaimana telah disampaikan sebelumnya.

Sebagaimana tahun-tahun sebelumnya, Bank menerapkan inisiatif *sustainable banking* antara lain pada pemberian pembiayaan kepada pelaku Industri Kelapa Sawit yang

Social, and Governance (ESG) aspects as well as perfecting sustainable palm oil financing policies.

In order to increase the contribution of the eight leading banks referred to through the wider adoption of sustainable finance practices, on 31 May 2018, the Indonesian Sustainable Finance Initiative (IKBI) was launched. IKBI's aim is to emphasize the important role of financial institutions in supporting the achievement of the Sustainable Development Goals and increasing the intensity of climate change adaptation and mitigation efforts. In November 2019, IKBI officially welcomed other banks as new members, which is why since then IKBI has represented at least 60% of national banking assets.

In December 2021, Bank Muamalat also participated as a member of the Task Force on Sustainable Finance in the Financial Services Sector, which was also inaugurated in the Decree of the Board of Commissioners of the Financial Services Authority No. S-21/MS.1/2021.

Since 2019, we have continued our active participation as IKBI to update knowledge related to Sustainable Finance through several discussion forums with the regulator and other IKBI members. There are several milestones in our sustainable finance journey. We continue to strive to achieve business sustainability through the provision of an environmentally friendly financing portfolio and its operational activities.

The Bank recognizes that the products and services it provides to clients have indirect effects and pose risks to the environment and socioeconomic development, such as the risk of biodiversity loss, negative impacts on forests (deforestation), degradation of marine environments, air pollution, floods, water scarcity, and human rights violations for local communities and indigenous peoples, as well as labor rights violations, among other things. The Bank, therefore committed to achieving the sustainability goals through the completion of the three approaches as explained.

As in previous years, the Bank implemented sustainable banking initiatives, such as providing financing to palm oil industry practitioners who face significant environmental,

memiliki tingkat risiko lingkungan, sosial dan tata kelola yang tergolong tinggi. Terkait hal ini, Bank memiliki beberapa kebijakan pembiayaan yang diberikan kepada nasabah-nasabah dengan kriteria tertentu guna bersama-sama dengan nasabah dan grup nasabah, memastikan berjalannya aktivitas dan produksi kelapa sawit yang ramah lingkungan, sesuai dengan prinsip keberlanjutan.

Bank memberlakukan kebijakan pembiayaan dengan mengutamakan nasabah-nasabah korporasi yang bergerak di bidang kelapa sawit yang telah memiliki sertifikat atau menjadi anggota *Indonesia Sustainable Palm Oil* (ISPO) maupun *Roundtable Sustainable Palm Oil* (RSPO).

Sampai akhir tahun pelaporan, Bank belum memiliki unit khusus yang mengelola *Sustainable Finance*. Namun demikian, Bank memiliki tim *Task Force* yang bertanggung jawab mengembangkan ketentuan internal pembiayaan terkait *Sustainable Finance*, mempersiapkan dokumen RAKB dan *Sustainable Report* setiap tahunnya.

Seiring dengan terjadinya perubahan struktur organisasi, maka Bank merevisi ringkasan susunan rancangan Tim *Task Force Sustainable Finance* Bank Muamalat Indonesia menjadi sebagai berikut:

| Unit Kerja<br>Operating Unit                                                              | Fungsi<br>Function                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Unit Bisnis Development</b><br>Business Development Unit                               | Berkontribusi dalam pembuatan kebijakan Keuangan Berkelanjutan khususnya dalam aktivitas pembiayaan bank, melakukan konsolidasi data portofolio pembiayaan yang berkelanjutan, serta sebagai Perwakilan Bank dalam IKBI dan Tim Teknis <i>Task Force Keuangan Berkelanjutan OJK</i><br>Contributing to the formulation of Sustainable Finance policies, particularly in bank financing activities, consolidating sustainable finance portfolio data, and serving as a bank representative in IKBI and the OJK Sustainable Finance Task Force Technical Team. |
| <b>Unit Risk Management</b><br>Risk Management Unit                                       | Menjadi pembuat kebijakan umum terkait keuangan berkelanjutan dalam pengajuan pembiayaan yang memiliki risiko lingkungan, sosial, dan tata kelola yang tinggi.<br>Formulating a general policy on sustainable finance with regard to the application for financing by parties with considerable environmental, social, and governance risks.                                                                                                                                                                                                                 |
| <b>Unit Marketing, Customer &amp; Management</b><br>Marketing, Customer & Management Unit | Menjadi penanggung jawab dalam pembuatan <i>Sustainability Report</i> , mengusulkan inisiatif-inisiatif aktivitas Bank terkait dengan praktik-praktik yang berkelanjutan<br>Responsible for producing the Bank's Sustainability Report, recommending Bank initiatives and activities in sustainability practices.                                                                                                                                                                                                                                            |
| <b>Unit Corporate Planning</b><br>Corporate Planning Unit                                 | Menjadi penanggung jawab dalam pembuatan Rencana Aktivitas Keuangan Berkelanjutan.<br>Responsible for the formulation of the Bank's Sustainable Finance Action Plan.                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Unit Compliance</b><br>Compliance Unit                                                 | Menjadi penghubung Bank dengan OJK terkait dengan penerapan ketentuan regulator khususnya POJK No. 51 tahun 2017, beserta perubahannya<br>Liaise with OJK on the implementation of the OJK Regulation Number 51 of 2017 and its amendment.                                                                                                                                                                                                                                                                                                                   |

social, and governance risks. In this regard, the Bank has several financing policies that are given to customers with specific criteria in order to ensure that palm oil activities and production are environmentally friendly, in accordance with sustainability principles, and in collaboration with customers and customer groups.

The Bank follows a financing policy that prioritizes corporate customers in the palm oil industry who already have certificates or are members of the *Indonesia Sustainable Palm Oil* (ISPO) and *Roundtable on Sustainable Palm Oil* (RSPO).

The Bank has yet to establish an operating unit that specifically manages Sustainable Finance. However, we have formed a Task Force that is responsible for developing internal policies on sustainable financing, preparing the documents of the Sustainable Finance Action Plan (SFAP), and the Bank's annual Sustainability Report.

In line with changes to the organizational structure of Bank Muamalat Indonesia, the Bank revised the composition of the Task Force on Sustainable Finance of Bank Muamalat Indonesia as follows:



## Partisipasi Pelestarian Lingkungan Participation in Environmental Preservation

### KEBIJAKAN BANK MUAMALAT INDONESIA TERKAIT SUSTAINABLE FINANCE

Bank menerapkan Kebijakan Umum Pembiayaan sejak tahun 2019 dengan mencantumkan pernyataan untuk menghindari pembiayaan yang berpotensi membahayakan lingkungan. Dalam Pedoman Pembiayaan untuk Klien Korporat dan Komersial (Segmen Wholesale), Bank mensyaratkan AMDAL (Analisis Mengenai Dampak Lingkungan) sebagai salah satu syarat dalam pembiayaan proyek yang berdampak pada lingkungan. Ketentuan standar untuk pembiayaan proyek tersebut juga didokumentasikan dalam perjanjian pembiayaan antara Bank dan nasabah.

Bank menerapkan kebijakan yang sangat ketat untuk menghindari pembiayaan pada proyek-proyek yang membahayakan lingkungan ataupun mengganggu kawasan yang dilindungi sesuai dengan peraturan perundang-undangan yang berlaku.

Bank belum memiliki aturan bagi para nasabah dengan kategori risiko geografis tinggi agar membuat penilaian risiko secara berkala dan melaksanakan kegiatan konservasi air, namun demikian untuk mitigasi risiko geografis ini, Bank menerapkan aturan asuransi aset nasabah.

Bank telah menerapkan kebijakan khusus *Sustainable Finance* untuk produk pembiayaan dengan segmentasi *Wholesale* pada sektor Industri *Palm Oil*, guna mengelola dan memitigasi dampak risiko terhadap lingkungan seperti: perubahan iklim, deforestasi, emisi Gas Rumah Kaca, kebakaran lahan/hutan, risiko sosial seperti sengketa lahan serta risiko terkait perizinan. Namun demikian, Bank belum mencantumkan ketentuan agar nasabah mematuhi standar perburuhan sebagaimana terdapat dalam ILO *Fundamental Convention*. Kebijakan internal yang ada baru pada tahap identifikasi apakah Nasabah Pembiayaan segmen wholesale banking memiliki pekerja di bawah umur atau tidak.

Kebijakan ini diterbitkan pada tahun 2016 dalam bentuk Surat Edaran Direksi yang kemudian di-review secara periodik dan dituangkan dalam bentuk Petunjuk Teknis pada tahun 2018. Kebijakan dimaksud kemudian diterapkan khusus untuk nasabah pembiayaan *Wholesale* pada sektor Industri *Palm Oil*, tidak mencakup nasabah pada segmen lain maupun pada jasa pasar modal dan *advisory*.

Bank meninjau ulang Petunjuk Teknis penilaian aspek LST terhadap industri kelapa sawit ini, untuk kemudian

### BANK MUAMALAT INDONESIA ON ITS POLICY RELATED TO SUSTAINABLE FINANCE

The Bank has implemented its general Financing Policy in 2019 by incorporating a statement to avoid financing that could potentially endanger the environment. In the Financing Guidelines for Corporate and Commercial Clients (Wholesale Segment), the Bank requires AMDAL (Environmental Impact Analysis) as one of the standard covenants in project financing that has potential issues related to the environment. Such standard covenants for project financing were also documented in the financing agreement between the Bank and the customer.

The Bank implemented a very strict policy to avoid financing projects that endanger the environment or disturb protected areas in accordance with applicable laws and regulations.

The Bank did not yet have regulations requiring customers in the category of high geographical risk to conduct periodic risk assessments and participate in water conservation activities, but to mitigate geographic risks, the Bank implemented rules requiring customers to insure their financing customers' assets.

The Bank has implemented special sustainable finance policies for financing products with wholesale segmentation in the Palm Oil Industry sector in order to manage and mitigate customers' environmental business risks such as climate change, deforestation, greenhouse gas emissions, land and forest fires, social risks such as land disputes, and licensing risks. However, the Bank has not included provisions for customers to comply with labor standards as included in the ILO Fundamental Convention. The existing internal policies are only at the stage of identifying whether the financing customers of the wholesale banking segment employ underage workers or not.

This policy was published in 2016 in the form of the Board of Directors' Circular Letter, which was then reviewed periodically and set forth in the form of Technical Guidelines in 2018. The Bank has just implemented this policy for Wholesale financing customers, especially in the Palm Oil Industry sector, it does not include customers in other segments or in capital markets or advisory services.

The Bank reviewed the Technical Guidelines for assessing ESG aspects of the palm oil industry, which were then

dikembangkan dan disusun menjadi bagian dari prosedur penilaian aspek keberlanjutan untuk beberapa industri yang memiliki risiko Lingkungan, Sosial dan Tata Kelola yang tinggi, serta kemudian disusun menjadi Petunjuk Teknis Formulir Pembiayaan Berkelanjutan pada tahun 2020 yang mulai berlaku pada tahun 2021 dimana pada ketentuan ini ditambahkan kembali 8 (delapan) sektor ekonomi yang menurut Bank memiliki risiko LST tinggi sehingga perlu juga untuk dilakukan penilaian terhadap aspek LST-nya. Penambahan sektor ekonomi tersebut, yaitu: Listrik, Gas dan Air Panas; Angkutan Air; Industri Makanan dan Minuman; Industri Tekstil; Industri Kimia dan Farmasi; Kehutanan; Konstruksi; Pertambangan.

Bank akan melakukan kajian berkala terhadap kebijakan mitigasi LST ini agar senantiasa relevan dengan kondisi perkembangan industri terkait dan aturan perundangan terkait. Bank menjadwalkan kegiatan kaji ulang pada tahun 2023, atau bisa juga lebih cepat, sesuai kebutuhan di lapangan.

Kebijakan *assessment* aspek LST bagi calon nasabah tersebut mensyaratkan tambahan penilaian dampak risiko LST yang dimiliki calon nasabah, agar dipersiapkan langkah mitigasinya yang kemudian menjadi bagian dari *draft* syarat covenant perjanjian pembiayaan. Kebijakan *assessment* aspek LST dalam bentuk Petunjuk Teknis Formulir Pembiayaan Berkelanjutan tersebut disetujui oleh *Risk Director*, diperkuat oleh *review* yang dilakukan oleh Unit terkait, antara lain: *Wholesale Financing Risk* dan *Wholesale Banking Development* (termasuk di dalamnya *Financing Analyst*). [FS1]

Bank melakukan *assessment* atas risiko LST calon nasabah tersebut berdasarkan Petunjuk Teknis Formulir Pembiayaan Berkelanjutan tersebut pada beberapa nasabah segmen *Wholesale Banking* yang bergerak di sektor-sektor tertentu sesuai ketentuan internal bank. *Assessment* dilakukan setidaknya setiap tahun sekali pada saat pengajuan pembiayaan baru, dan saat pelaksanaan *annual review* pembiayaan nasabah. Apabila terdapat hasil yang belum memenuhi standar maka pihak-pihak yang terlibat dalam proses analisis pembiayaan dapat membuat atau memberikan tambahan persyaratan kepada Nasabah agar dilakukan langkah mitigasi dan meningkatkan pemenuhan terhadap standar internal.

Ringkasan peran masing-masing unit yang terlibat dalam proses pemberian pembiayaan nasabah dengan risiko LST

developed and compiled as part of the procedures for assessing sustainability aspects for several industries that have high Environmental, Social and Governance risks, and then compiled into Technical Guidelines for Sustainable Financing Forms in 2020, which took effect in 2021, where in this provision adds 8 (eight) economic sectors that, according to the Bank, have a high ESG risk, so it is also necessary to evaluate their ESG aspects. The addition of these economic sectors is as follows: Electricity, Gas and Hot Water; Water Transportation; Food and Beverage Industry; Textile Industry; Chemical and Pharmaceutical Industry; Forestry; Construction; Mining.

The Bank will conduct periodic studies on the ESG mitigation policy of these customers, so that they are always relevant to condition of the related industry and of the related laws and regulations. The Bank schedule a review activity in 2023 or sooner if possible according to the needs in the field.

The ESG aspect assessment policy for the prospective customer requires an additional assessment of the impact of ESG risk owned by the customer in order to prepare mitigation measures that will then become part of the draft terms of the covenants of the financing agreement. The ESG aspect assessment policy in the form of Technical Guidelines for the Sustainable Financing Form is approved by the Risk Director and reinforced by reviews conducted by related units, including Wholesale Financing Risk and Wholesale Banking Development (including a Financing Analyst). [FS1]

The Bank conducts an assessment on the ESG risk of a prospective customer based on the Technical Guidelines for the Sustainable Financing Form, as mentioned earlier, which is completed on several Wholesale Banking segment's customers who are engaged in specific sectors according to the Bank's internal regulations. The assessment is conducted at least once a year, at the time of the submission of new financing and at the implementation of the annual review of customer financing. If there are results that do not meet the standards, then the parties involved in the financing analysis process can create or provide additional requirements to the customer in order to mitigate and improve compliance with internal standards.

A summary of the roles of each unit involved in the process of providing customer financing with ESG risk in the



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pada Petunjuk Teknis Formulir Pembiayaan Berkelanjutan adalah sebagai berikut: [FS2]

- Bisnis Unit: Melakukan penilaian risiko LST calon nasabah menggunakan formulir pembiayaan berkelanjutan.
- *Financing Analyst*: Melakukan pemeriksaan ulang atas hasil penilaian unit bisnis pada formulir pembiayaan berkelanjutan dan menambahkan catatan atau *covenant* tambahan bagi nasabah terkait dengan risiko LST jika diperlukan.
- *Financing Risk*: Melakukan *acknowledge* terhadap hasil penilaian risiko LST dan menambahkan catatan atau *covenant* tambahan bagi nasabah terkait, jika diperlukan.

Dengan berlakunya kebijakan penilaian aspek LST tersebut, setiap pemberian fasilitas pembiayaan kepada sektor-sektor yang memiliki risiko LST tinggi, maka setiap unit di segmen Wholesale Banking dan bertugas menganalisis permohonan pembiayaan akan memperhatikan risiko tersebut dan menyiapkan syarat dan kondisi guna memitigasi risiko LST yang melekat pada bisnis nasabah.

Sebagai salah satu bukti kepatuhan nasabah dalam memitigasi risiko LST dari kegiatan operasional mereka, dalam Teknis Form Pembiayaan Keberlanjutan untuk nasabah Wholesale Banking, Bank meminta SOP atau Kebijakan Nasabah dalam mengatasi risiko Lingkungan Sosial dan Tata Kelola.

Sampai saat ini Bank baru sampai pada tahap identifikasi dan penilaian apakah kegiatan usaha Nasabah memiliki risiko LST tinggi atau tidak. Bank juga belum memiliki aturan untuk membuat nasabah yang bergerak di sektor yang rawan menimbulkan dampak *conversi* ekosistem (seperti: komoditas, infrastruktur, dan industri ekstraktif) menerapkan komitmen "*no conversion*" baik pada kegiatan operasional maupun pada rantai pasoknya, sesuai dengan prinsip-prinsip *Accountability Framework Initiative*. Hal yang sama berlaku untuk nasabah yang bergerak di industri maritim/kelautan. Dalam hal ini Bank akan melakukan *review* secara berkala untuk menentukan sektor mana saja yang dianggap memiliki risiko LST tinggi.

### Pemantauan Ketaatan Nasabah dengan Risiko LST [FS3]

Bank menjalankan pemantauan ketaatan nasabah dalam memenuhi *covenant* aspek LST yang ditetapkan dalam Perjanjian Pembiayaan, antara lain dengan:

- Pemantauan pembiayaan melalui kunjungan ke lokasi usaha nasabah

Technical Instructions for the Sustainable Financing Form is as follows: [FS2]

- Business Unit: Conduct an ESG risk assessment of potential customers using the sustainable financing form.
- Financing Analyst: Re-examine the results of the business unit assessment on the sustainable financing form and add additional notes or covenants for customers in regards to ESG risk if necessary.
- Financing Risk: acknowledge the results of the ESG risk assessment and add additional notes or covenants for the customers if necessary.

With the enactment of the ESG aspect assessment policy, each financing facility is provided to sectors that have high ESG risk, and then each unit in the Wholesale Banking segment assigned with analyzing financing applications will pay attention to this risk and prepare terms and conditions to mitigate the ESG risk attached to it. customer business.

One of the evidences of customer compliance in mitigating ESG risks from their operational activities is, in the Technical Sustainability Financing Form for Wholesale Banking customers, the Bank's request for SOPs or Customer Policy in handling Environmental Social and Governance risks.

So far, the Bank has only identified and assessed whether or not the customer's business activities pose a high ESG risk. In terms of implementing a "no conversion" commitment to both operational and supply chain activities in accordance with the principles of the Accountability Framework Initiative, the Bank does not have regulations either for customers operating in sectors prone to ecosystem conversion impacts (such as commodities, infrastructure, and extractive industry). The same is applied for customers in the maritime/marine industry. In this case, the Bank will conduct periodic reviews to determine which sectors are deemed to be high in terms of ESG risk.

### Monitoring Customer Compliance with ESG Risk [FS3]

The Bank monitor customer compliance with the ESG aspect covenants outlined in the Financing Agreement, which include:

- Monitoring of financing through visits to the customer's business location.

- Pemantauan pemenuhan *covenant* dan syarat pembiayaan yang tercantum dalam akad pembiayaan antara Bank dengan nasabah.
- *Annual review* dan analisis *watchlist* yang dilakukan secara berkala.

Guna melacak pemenuhan klien terhadap ketentuan perbaikan kondisi LST para nasabah, Bank menerapkan metoda, mencakup:

- Kunjungan ke lokasi usaha nasabah yang dituangkan dalam *call report*.
- Analisis secara *on desk* atas laporan dan atau pemenuhan dokumen yang diterima dari nasabah
- Analisis secara *on desk* atas laporan dari konsultan (jika ada)
- Komunikasi melalui telepon.

Adapun frekuensi pamantauan terhadap nasabah dengan risiko LST, ditetapkan sebagai berikut.

- Kunjungan ke lokasi usaha nasabah dilakukan minimal 1 (satu) tahun sekali atau sesuai kebutuhan Bank
- Analisis *annual review* nasabah dilakukan 1 (satu) tahun sekali
- Pemantauan melalui telepon/*on desk* dilakukan minimal 3 (tiga) kali dalam setahun
- Analisis *watchlist* dilakukan sebulan sekali

Manakala ditemukan ketidakpatuhan terhadap *covenant* perjanjian pembiayaan yang telah ditetapkan dan disepakati bersama, maka Bank akan melakukan komunikasi dengan nasabah dalam beberapa tahapan, termasuk di antaranya memberikan Surat Peringatan kepada Nasabah jika diperlukan. Selain itu, Bank dapat memasukkan nasabah ke dalam *watchlist* yang akan dipantau setiap bulan.

Bank telah menetapkan klausul spesifik untuk memitigasi nasabah dengan risiko LST, yakni:

- Dalam standar perjanjian pembiayaan, Bank mencantumkan syarat umum pembiayaan dengan klausula sebagai berikut:  
“Pembiayaan hanya dapat ditarik oleh Nasabah jika menurut pendapat Bank persyaratan di bawah ini telah dipenuhi secara baik dan benar: poin e. Hasil Analisis Mengenai Dampak Lingkungan (AMDAL) (jika disyaratkan) atas usaha Nasabah yang dapat diterima baik oleh Bank.”
- Khusus pada pembiayaan sektor kelapa sawit, apabila hasil *assessment form* pembiayaan berkelanjutan atas calon nasabah belum memiliki sertifikat ISPO atau RSPO, maka secara *case by case*, Bank berhak memberikan

- Monitoring the fulfillment of the financing covenants and requirements stipulated in the financing agreement between the Bank and the customer.
- Annual review and analysis of watchlists that are conducted periodically.

In order to track the client's compliance with the requirements for improving their ESG conditions, the Bank apply methods, including:

- A visit to the customer's business location as stated in the call report.
- On desk analysis of reports and/or fulfillment of documents received from customers.
- On desk analysis of reports from consultants (if any)
- Telephone communication

The following are the occurrences of monitoring customers with ESG risk:

- A visit to the customer's business location is made at least once a year, or as needed by the Bank.
- The customer's annual review analysis is conducted once a year.
- Monitoring by phone or on-site occurs at least 3 (three) times a year.
- Watchlist analysis is done once a month.

If we learn that there is non-compliance in a financing agreement that is determined and mutually agreed upon, the Bank will communicate with the customer in several stages, including sending out a warning letter if necessary. Moreover, we can add customers to a watchlist that will be monitored every month.

The Bank has set specific clauses for mitigating customer ESG risk:

- In the regular financing agreement, the Bank includes the financing general terms with the following clauses: “Financing can only be withdrawn by the customer if, in the Bank's opinion, the following requirements have been properly and correctly fulfilled: point e. Results of the Environmental Impact Analysis (AMDAL) (if required) for the customer's efforts that are well accepted by the Bank.”
- Specific to the palm oil sector, if the results of the sustainable financing assessment form show that the prospective customer does not yet have an ISPO or RSPO certificate, the Bank has the right, on a case-



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tambahan persyaratan pemenuhan sertifikat tersebut dalam jangka waktu yang disepakati bersama dengan nasabah dan dituangkan dalam *Offering Letter* dan/atau perjanjian/akad pembiayaan.

Begini persyaratan tersebut telah dituangkan dalam *covenant* (syarat pembiayaan) maka persyaratan tersebut menjadi mengikat Nasabah. Oleh karenanya Bank juga menjadwalkan pemantauan pemenuhan *covenant* dimaksud secara periodik, seperti disinggung pada uraian sebelumnya, dengan persetujuan Nasabah.

### PEMBIAYAAN INDUSTRI KELAPA SAWIT RAMAH LINGKUNGAN

Bank 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 pada isu sosial seperti praktik pekerja anak dan pekerja 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 pada pemberian pembiayaan sektor kelapa sawit segmen *Wholesale* di Bank Muamalat Indonesia:

1. Mengutamakan pembiayaan kepada nasabah-nasabah korporasi yang memiliki sertifikasi atau menjadi anggota 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.
4. Membuat langkah-langkah 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 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;

by-case basis, to provide additional requirements for completing the certificate within a period agreed upon with the customer and set forth in the offering letter and/or financing agreement/contract.

Once these requirements have been stated in the covenant (financial terms), they become binding on the customer. The Bank, therefore, also schedule periodic monitoring of the fulfillment of these covenants, as mentioned in the previous description, with the approval of the customer.

### FINANCING OF ENVIRONMENTALLY-FRIENDLY PALM OIL INDUSTRY

The Bank remains focused on managing Environmental, Social, and Governance (ESG) risks associated with the palm oil industry sector. These risks are not limited to environmental issues such as forest fires, for instance, but also cover a range of social issues such as the practice of child labor and female workers that are not in line with the prevailing laws and regulations, as well as issues of governance such as the policy of corporations toward their employees. The following is a reiteration of the Bank's policies with respect to its financing of the palm oil sector within the wholesale segment of Bank Muamalat Indonesia:

1. Priority is given to financing for 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 by 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 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. 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 wujud salah satu bentuk usaha dan dukungan Bank kepada nasabah untuk mengurangi dampak negatif terhadap lingkungan, sosial dan tata kelola.

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**

| Perkebunan   Plantation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Fasilitas Pengolahan   Milling Plant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Menempati wilayah bukan hutan lindung dan jika berlokasi di lahan gambut, sesuai karakteristik dan ketentuan lahan yang berlaku.<br/>Not located in protected forest areas, and if located on peat land, must conform to the characteristics and the prevailing rule on the use of land.</li> <li>2. Penggunaan bahan kimia secara wajar dan tidak berlebihan.<br/>Use of chemical agents in a reasonable amount, and not excessively.</li> <li>3. 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).<br/>Opening of new oil palm areas without using the slash and burn method, and implementing a strategy to combat climate change by reducing Greenhouse Gas (GHG) emission.</li> <li>4. Memiliki tata rencana <i>High Conservation Value</i> area.<br/>Has a roadmap plan for High Conservation Value area.</li> <li>5. Memiliki SOP operasional kebun.<br/>Has an SOP for plantation management.</li> </ol> | <ol style="list-style-type: none"> <li>1. Fasilitas Pengolahan yang berdiri di atas lahan gambut memiliki rencana pondasi/konstruksi bangunan yang sesuai dengan karakteristik lahan dan ketentuan yang berlaku.<br/>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.</li> <li>2. Akses dari dan menuju Fasilitas Pengolahan tidak bersinggungan dengan lahan konservasi.<br/>Access to and from the milling plant should not intersect with conservation areas.</li> <li>3. Terdapat instalasi pengelolaan air limbah (IPAL) dan sistem pengelolaan limbah (cair, padat dan gas) dan Bahan Berbahaya dan Beracun (B3).<br/>as to have a facility for the management of waste water and a system to treat wastes (liquid, solid, and gas) as well as hazardous or toxic waste (B3).</li> <li>4. Memiliki izin dari instansi terkait untuk pembuangan limbah baik ke badan air/laut/sungai.<br/>Holds a permit from the relevant authorities to dispose of wastes in a body of water/sea/river.</li> </ol> |

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 conduct business and has the necessary 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. Conduct and assessment of the environmental, social, and governance risks of the customer's business.

The criteria outlined above are manifestations of one type of business and the Bank's support for customers in reducing negative impacts on the environment, society, and governance.

Furthermore, according to the type of business in the palm oil industry, the following are some conditions that need to be met by customers.

#### **Conditions to be met by Palm oil Industry-Specific Customers**

##### Fasilitas Pengolahan | Milling Plant

1. Fasilitas Pengolahan yang berdiri di atas lahan gambut memiliki rencana pondasi/konstruksi bangunan yang sesuai dengan karakteristik lahan dan ketentuan yang berlaku.  
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.
2. Akses dari dan menuju Fasilitas Pengolahan tidak bersinggungan dengan lahan konservasi.  
Access to and from the milling plant should not intersect with conservation areas.
3. Terdapat instalasi pengelolaan air limbah (IPAL) dan sistem pengelolaan limbah (cair, padat dan gas) dan Bahan Berbahaya dan Beracun (B3).  
as to have a facility for the management of waste water and a system to treat wastes (liquid, solid, and gas) as well as hazardous or toxic waste (B3).
4. Memiliki izin dari instansi terkait untuk pembuangan limbah baik ke badan air/laut/sungai.  
Holds a permit from the relevant authorities to dispose of wastes in a body of water/sea/river.



## **Partisipasi Pelestarian Lingkungan** Participation in Environmental Preservation

Setiap tahun Bank melakukan *review* terhadap pembiayaan yang diberikan, sehingga 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 juga menyusun program-program lanjutan yang dapat dipantau setiap tahun pada Laporan Keberlanjutan. Hal ini dilakukan untuk mengukur sejauh mana perkembangan praktik perbankan yang berkelanjutan yang telah diterapkan 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.

### **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.

Sebagai kelanjutan program-program tahun sebelumnya, Bank telah merealisasikan pelatihan mengenai keuangan berkelanjutan dengan mengundang pihak eksternal yaitu WWF Indonesia, dan mewajibkan partisipasi dari unit-unit yang terlibat dalam proses pembiayaan, yakni 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*). Para peserta yang hadir pada pelatihan di tahun 2021 lalu ini adalah dari *working level* hingga perwakilan manajemen 2 (dua) level di bawah Direksi yang dengan total jumlah peserta 78 orang.

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 di bidang-bidang lain di luar sektor kelapa sawit yang selama ini dibiayai.

Dalam rangka mewujudkan operasi yang berkelanjutan dan memastikan DNA keuangan berkelanjutan terus

Every year, the Bank conducts a review of the financing provided so that the assessment of the Environmental, Social and Governance aspects of customers, especially those in the palm oil industry sector, is in accordance with the implemented policies.

Furthermore, the Bank develops follow-up programs that can be tracked annually in the Sustainability Report. This is conducted to assess the extent to which sustainable banking practices have been implemented throughout the year. In the long run, this sustainable banking practice will not only focus on the palm oil financing sector but also on other business sectors that have significant benefits for improving environmental, social, and governance conditions.

### **Training of Sustainability Aspect [FS4]**

As part of the implementation of the policies on environmentally friendly banking, the Bank provides special training for employees. The training materials generally cover the introduction to and the understanding of the principles of sustainable finance, including knowledge on how to identify, manage, and mitigate environmental and social risks that may arise from bank financing.

As a continuation of previous years' programs, the Bank has implemented sustainable finance training by inviting external parties, specifically WWF Indonesia, and requiring participation from units involved in the financing process, specifically the Business Unit, Financing Analyst Unit, Financing Risk Unit, and Unit - units that support the financing process are the Client Coverage Unit, Enterprise Risk Management Unit, Product Unit, and (Syndication & Linkage). The 78 participants who attended the training in 2021 ranged from the working level to management representatives two (two) levels below the Board of Directors.

It is hoped that through this training, employees responsible for portfolio development will have the same understanding of identifying, managing, and mitigating social and environmental risks from prospective corporate customers engaged in fields other than the palm oil sector that have previously been funded.

Bank Muamalat Indonesia continues to invest in competency improvement in the sustainability aspect in

mengalir di seluruh jajaran Bank, Bank Muamalat Indonesia terus berinvestasi pada peningkatan kompetensi aspek keberlanjutan. Selama tahun anggaran 2016-2019, telah terdapat 93 karyawan, yang sebagian besar terdiri dari pejabat dan manajer senior, dilatih tentang isu-isu terkait keuangan berkelanjutan.

Sementara di tahun 2022, Bank berfokus mengirimkan perwakilan unit bisnis dan unit *risk management* untuk mengikuti *workshop* dan seminar yang diadakan oleh pihak eksternal seperti OJK, Kementerian ESDM, WWF Indonesia dan UNEP FI dengan topik pembiayaan yang berkelanjutan di sektor-sektor tertentu seperti pertanian, kehutanan, dan energi terbarukan. Bank merencanakan pelaksanaan pelatihan keuangan berkelanjutan kembali pada tahun 2023 mendatang.

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. Jajaran Direksi juga akan secara aktif terlibat dan bertanggung jawab dalam pelaksanaan strategi dan operasi keberlanjutan bank, dimana praktik keuangan keberlanjutan sehari-hari akan dijalankan oleh *Sustainable Finance Task Force*, yang dipimpin oleh *Wholesale Banking Business Development* bersama-sama dengan jajaran *Integrated Risk Management*.

## OPERASIONAL RAMAH LINGKUNGAN

### Komitmen [GRI 3-3]

Komitmen untuk senantiasa menerapkan sistem perbankan yang ramah lingkungan ditunjukkan melalui implementasi berbagai program, mencakup:

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.

Konsistensi dalam menjalankan kegiatan operasional ramah lingkungan tersebut membawa hasil, dimana sepanjang tahun 2022 Bank 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]

order to realize sustainable operations and ensure that the DNA of sustainable finance continues to flow across all levels of the Bank. 93 employees, mostly officials and senior managers, were trained on sustainable finance issues during the 2016-2019 fiscal year.

Meanwhile, in 2022, the Bank sent representatives from business units and risk management units to attend workshops and seminars on the topic of sustainable financing in specific sectors such as agriculture, forestry, and renewable energy, hosted by external parties such as the OJK, the Ministry of Energy and Mineral Resources, WWF Indonesia, and UNEP FI. The bank plans to carry out sustainable finance training again in 2023.

Going forward, the Bank will also prioritize its financing of environmentally friendly businesses, as stipulated in the OJK Regulation (POJK) 51/POJK.03/2017 on the Application of Sustainable Finance for Financial Services Institutions (FSIs), Issuer Companies, and Public Companies. The Board of Directors will also be actively involved and responsible for the implementation of the Bank's sustainability strategy and operations, with the Sustainable Finance Task Force, led by Wholesale Banking Business Development and Integrated Risk Management, carrying out day-to-day sustainable finance practices.

## ENVIRONMENTALLY FRIENDLY OPERATION

### Commitment [GRI 3-3]

Our commitment to always implement an environmentally friendly banking system is demonstrated through the implementation of various programs, including:

1. Green Building in the head office environment, all offices, or wherever Bank Muamalat Indonesia operates.
2. Efficiency in the Energy Consumption/Use.
3. Efficiency in the Water Use.
4. Waste Management and Reduction.
5. Efficiency in the Use and Recycling of Paper.
6. Minimizing Global Warming Risk.

Bank Muamalat Indonesia's consistent efforts in its green operations have gained good results, as throughout 2022, the Bank did not receive a single complaint related to the environment and did not incur fines or non-monetary sanctions for non-compliance with environmentally related laws and regulations.[307-1]



## Partisipasi Pelestarian Lingkungan Participation in Environmental Preservation

Bank belum dapat menampilkan data penggunaan energi, air maupun kertas pada seluruh jaringan kantor-kantor cabang Bank, karena terkendala perbedaan perhitungan atau sistem sewa gedung yang diterapkan. Namun demikian, Bank berkomitmen penuh untuk dapat menampilkan data penggunaan sumber daya alam pada kantor cabang agar dapat memberikan gambaran komprehensif mengenai pengelolaan konsumsi energi dan air pada kegiatan operasional dan pengembangan usaha secara keseluruhan.

### Gedung Kantor Pusat Ramah Lingkungan

Bank menerapkan konsep gedung ramah lingkungan melalui penggunaan kaca khusus *double glass* sebagai penutup facade gedung Kantor Pusat Bank Muamalat Indonesia. Fungsinya adalah untuk menghemat penggunaan listrik pada bangunan dengan memaksimalkan pencahayaan matahari, sehingga menghemat pencahayaan dari lampu serta mengurangi tingkat kebisingan. Selain itu, area kantor pusat Bank juga dilengkapi dengan berbagai jenis tumbuhan yang menghasilkan O<sup>2</sup> dan mampu menyerap CO<sup>2</sup>.

Gedung Kantor Pusat juga memanfaatkan lampu-lampu LED untuk mengurangi konsumsi listrik serta dilengkapi sensor gerak dalam pengelolaan aktivasi pencahayaan. Guna mengoptimalkan pemanfaatan cahaya alami, gedung dilengkapi dengan *roller binders* untuk fleksibilitas dalam mengatur kebutuhan pencahayaan alami dari luar serta meminimalisasi penggunaan partisi *blocking*.

### Pengelolaan Energi [GRI 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:
  - Barang - barang elektronik seperti dispenser, kulkas, mesin fotokopi dan lain-lain dipadamkan dan dicabut setelah jam operasional mulai pukul 18.00 WIB dan saat hari libur.
  - Mematikan komputer dan perlengkapan elektronik lainnya saat tidak digunakan.

Due to issues with different calculations or the building lease system, the Bank has not been able to display data on the use of energy, water, and paper in all of the Bank's branch office networks. However, the Bank is fully committed to displaying data on natural resource use at branch offices in order to provide a comprehensive picture of energy and water consumption management in operational activities and business development as a whole.

### Environmentally Friendly Head Office Building

The Bank applies the concept of a green building through the use of special double glass as a cover for the facade of the Bank Muamalat Indonesia Head Office building. Its purpose is to reduce energy consumption in buildings by maximizing solar lighting, which saves lighting from lamps and reduces noise levels. Furthermore, the Bank's headquarters are outfitted with a variety of plants that produce O<sup>2</sup> and can absorb CO<sup>2</sup>.

The Head Office Building also utilizes LED lights to reduce electricity consumption and is equipped with motion sensors for managing lighting activation. In order to optimize the use of natural light, the building is equipped with roller blinds for flexibility in adjusting the need for natural lighting from outside and minimizing the use of blocking partitions.

### Energy Management [GRI 302-1, 302-2, 302-4]

The Bank only uses two types of energy sources to support operational activities, namely electricity, which is entirely supplied by PLN, and fuel for operational vehicles in order to support employee mobility in establishing face-to-face interactions with customers as well as prospective customers.

The Bank implements energy management by implementing energy-saving policies and initiatives as follows:

- Cost efficiency initiatives through the "*Reduction of electricity cost*" and "*Utilization of Muamalat Tower*" programs on:
  - Electronic items such as dispensers, refrigerators, copiers, and others are turned off and removed after operating hours, starting at 18.00 WIB and on holidays.
  - Turning off computers and other electronic equipment when not in use

- 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/roller blind.
  - Mengoptimalkan penggunaan tangga darurat untuk naik/turun ke lantai terdekat.
  - Menggunakan air secukupnya dan mengatur volume air keran setelah digunakan untuk menghemat listrik dari mesin pompa air.
  - Meminimalkan frekuensi naik/turun lift.
  - Mematikan lampu mushalla/masjid setelah digunakan.
  - Di Muamalat Tower dengan efisiensi sebagian lampu tangga darurat dan sebagian sebagian lampu area basement mulai pukul 18.00 WIB.
  - Di Muamalat Tower dengan mengefisiensikan operasional 1 unit lift low zone, dan 1 unit lift parkir pada waktunya tertentu.
  - Di Muamalat Tower membatasi fasilitas AC setiap lantai dimatikan mulai pukul 17.00 WIB & lampu mulai pukul 19.00 WIB.
  - Sedangkan di kantor cabang, mengatur *timer* (jika ada) lampu gedung facia "Bank Muamalat" agar menyala hanya sampai dengan pukul 22.00 WIB.
- 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
  - Turn off the air conditioner and lights in the work area that are not in use and take advantage of sunlight to help brighten the room during the day by adjusting the position of the blinds/roller blinds.
  - Optimizing the use of emergency stairs to go up/down to the nearest floor.
  - Use enough water and adjust the volume of tap water after use to save electricity from the water pump machine.
  - Minimizing the frequency of going up/down the elevator.
  - Turning off the lights of the mushalla/mosque after use.
  - In Muamalat Tower, with the efficiency of some of the emergency staircase lights and some of the basement area lights, starting at 18.00 WIB.
  - At Muamalat Tower, by streamlining the operation of 1 low-zone lift unit and 1 parking lift unit at a certain time.
  - At Muamalat Tower, air conditioning facilities are limited on each floor, starting at 17.00 WIB, and lights start at 19.00 WIB.
  - Meanwhile, at the branch office, set the timer (if there is one) for the lights on the "Bank Muamalat" facia building to light up only until 22.00 WIB.
- The "*Reduction of gasoline cost*" program on the cost efficiency initiative:
    - Setting the use of operational cars at Muamalat Tower and branch offices (efficient use of operational cars' gasoline).
    - Management of working hours and overtime for drivers thereby reduces the use of gasoline for operational cars due to limited usage time.
    - Prior to the "New Normal," many activities of the sales and RCM teams were conducted with customers or third parties outside the office. More activities are carried out by telephone or other electronic communication media as a result of the implementation of the "New Normal," and visits are only required to reduce the activity of using operational 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** [GRI 302-1, 302-3, 302-4]

| Uraian<br>Description                                                            | Satuan<br>Unit        | 2021          | 2022          | Selisih<br>Delta |
|----------------------------------------------------------------------------------|-----------------------|---------------|---------------|------------------|
| Konsumsi Listrik<br>Electricity Consumption                                      | KWh                   | 4.266.360     | 4.491.680     | 225.320          |
| Konsumsi BBM<br>Fuel Consumption                                                 | Liter                 | 51.811        | 57.009        | 5.198            |
| Konversi<br>Conversion                                                           |                       |               |               |                  |
| Konsumsi Listrik<br>Electricity Consumption                                      | G Joule               | 15.359        | 16.170        | 811              |
| Konsumsi BBM<br>Fuel Consumption                                                 | G Joule               | 2.083         | 2.292         | 209              |
| <b>Total Konsumsi Energi</b><br><b>Total Energy Consumption</b>                  | <b>G Joule</b>        | <b>17.441</b> | <b>18.462</b> | <b>1.020</b>     |
| Luas Ruangan<br>Total Area                                                       | M <sup>2</sup>        | 19.156        | 19.156        | -                |
| Intensitas Konsumsi Energi Listrik<br>Intensity of Electrical Energy Consumption | GJoule/M <sup>2</sup> | 0,80          | 0,84          | 0,04             |

### Pengelolaan Emisi Gas Rumah Kaca

Bank berupaya mengelola emisi CO<sub>2</sub> 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 disinggung pada uraian sebelumnya.

Berdasarkan data pengelolaan atau konsumsi energi tersebut di atas, Bank menghitung besaran emisi CO<sub>2</sub> yang dihasilkan dan ditampilkan pada tabel-tabel berikut.

**Tabel Emisi CO<sub>2</sub>** [GRI 305-1, 305-2, 305-4, 305-5]

| Uraian<br>Description                                                                                 | Satuan<br>Unit                            | 2021        | 2022        | Selisih<br>Delta |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------|-------------|-------------|------------------|
| Emisi Tak Langsung dari Listrik<br>Indirect Emission Through Electricity                              | Ton CO <sub>2</sub> eq                    | 3.697,40    | 3.892,67    | 195.195          |
| Emisi Langsung dari BBM<br>Direct Emission Through Fuel                                               | Ton CO <sub>2</sub> eq                    | 134,70      | 148,21      | 14,14            |
| Luas Ruangan<br>Total Area                                                                            | M <sup>2</sup>                            | 19.156      | 19.156      | -                |
| <b>Intensitas Emisi Konsumsi Listrik</b><br><b>Intensity of Emission from Electricity Consumption</b> | <b>Ton CO<sub>2</sub>eq/M<sup>2</sup></b> | <b>0,19</b> | <b>0,20</b> | <b>0,01</b>      |

As shown in the table below, the various initiatives implemented have reduced electricity and fuel consumption.

**Energy Consumption Table** [GRI 302-1, 302-3, 302-4]

| Uraian<br>Description                                                            | Satuan<br>Unit        | 2021          | 2022          | Selisih<br>Delta |
|----------------------------------------------------------------------------------|-----------------------|---------------|---------------|------------------|
| Konsumsi Listrik<br>Electricity Consumption                                      | KWh                   | 4.266.360     | 4.491.680     | 225.320          |
| Konsumsi BBM<br>Fuel Consumption                                                 | Liter                 | 51.811        | 57.009        | 5.198            |
| Konversi<br>Conversion                                                           |                       |               |               |                  |
| Konsumsi Listrik<br>Electricity Consumption                                      | G Joule               | 15.359        | 16.170        | 811              |
| Konsumsi BBM<br>Fuel Consumption                                                 | G Joule               | 2.083         | 2.292         | 209              |
| <b>Total Konsumsi Energi</b><br><b>Total Energy Consumption</b>                  | <b>G Joule</b>        | <b>17.441</b> | <b>18.462</b> | <b>1.020</b>     |
| Luas Ruangan<br>Total Area                                                       | M <sup>2</sup>        | 19.156        | 19.156        | -                |
| Intensitas Konsumsi Energi Listrik<br>Intensity of Electrical Energy Consumption | GJoule/M <sup>2</sup> | 0,80          | 0,84          | 0,04             |

### Management of Greenhouse Gas Emission

The Bank seeks to manage CO<sub>2</sub>, or Carbon Dioxide, or Green House Gas (GHG) emissions, which come from the direct combustion of fossil fuels for transportation fuel and from the use of electricity. The trick is to manage energy use, as mentioned in the previous description.

Based on the energy management or consumption data mentioned above, the Bank calculates the amount of CO<sub>2</sub> emissions produced, which is shown in the following tables.

**CO<sub>2</sub> Emission Table** [GRI 305-1, 305-2, 305-4, 305-5]

| Uraian<br>Description                                                                                 | Satuan<br>Unit                            | 2021        | 2022        | Selisih<br>Delta |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------|-------------|-------------|------------------|
| Emisi Tak Langsung dari Listrik<br>Indirect Emission Through Electricity                              | Ton CO <sub>2</sub> eq                    | 3.697,40    | 3.892,67    | 195.195          |
| Emisi Langsung dari BBM<br>Direct Emission Through Fuel                                               | Ton CO <sub>2</sub> eq                    | 134,70      | 148,21      | 14,14            |
| Luas Ruangan<br>Total Area                                                                            | M <sup>2</sup>                            | 19.156      | 19.156      | -                |
| <b>Intensitas Emisi Konsumsi Listrik</b><br><b>Intensity of Emission from Electricity Consumption</b> | <b>Ton CO<sub>2</sub>eq/M<sup>2</sup></b> | <b>0,19</b> | <b>0,20</b> | <b>0,01</b>      |

### Pengelolaan Konsumsi Air

Bank berkomitmen penuh untuk tidak menggunakan air tanah (*deep well*) guna mendukung aktivitas operasional, dengan pertimbangan bahwa penggunaan air tanah secara berlebihan akan menyebabkan degradasi kuantitas maupun kualitas air tanah sehingga bisa mengganggu kelestarian lingkungan sekitar. Bank mempromosikan gerakan “gunakan air secukupnya” untuk pemakaian air di toilet, masjid, kantin, taman, untuk mesin pendingin udara dan beberapa aktivitas lainnya.

Guna memenuhi kebutuhan air, Bank mendapatkan pasokan Perusahaan Daerah Air Minum (PDAM). Konsumsi penggunaan air untuk fasilitas gedung Kantor Pusat Bank sepanjang tahun 2022 dan perbandingannya dengan tahun 2021 dapat dilihat pada tabel di bawah ini:

**Tabel Konsumsi Air**

| Uraian Description                             | Satuan Unit    | 2021   | 2022   | Selisih Delta |
|------------------------------------------------|----------------|--------|--------|---------------|
| Volume Air dari PDAM<br>Water Volume from PDAM | M <sup>3</sup> | 20.047 | 18.356 | 1.691         |
| Fasilitas Kantor<br>Office Facilities          | M <sup>3</sup> | 3.600  | 3.600  | -             |
| Kantin<br>Canteen                              | M <sup>3</sup> | -      | 12     | 12            |

Sejak tahun 2016, Bank 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 menjunjung tinggi komitmen untuk menjaga kelestarian lingkungan yang diwujudkan melalui pengelolaan limbah yang berkualitas, bekerja sama dengan pengelola limbah. Jumlah limbah B3 yang dikelola bersama disampaikan pada tabel di bawah ini:

| Jenis Limbah<br>Types of Waste  | Lokasi<br>Location              | Volume<br>Volume | Pengelolaan<br>Treatment                                       |
|---------------------------------|---------------------------------|------------------|----------------------------------------------------------------|
| Oli Bekas<br>Used Oil           | Ruang Limbah B3<br>Storage Room | 600 liter        | Diserahkan ke Pengelola Limbah<br>Secured by the Waste Manager |
| Lampu TL Bekas<br>Used TL Lamps | Ruang Limbah B3<br>Storage Room | 1 drum           | Diserahkan ke Pengelola Limbah<br>Secured by the Waste Manager |
| Tabung Freon<br>Freon Container | Ruang Limbah B3<br>Storage Room | 30 kg            | Diserahkan ke Pengelola Limbah<br>Secured by the Waste Manager |

**Catatan:** Belum ada pengelolaan Limbah di tahun 2022.  
Note: There is no waste management in 2022

### Management of Water Consumption

The Bank is fully committed to not using groundwater (deep wells) to support operational activities, with the understanding that excessive use of groundwater will degrade groundwater quantity and quality, potentially disrupting the sustainability of the surrounding environment. The bank promotes the “use enough water” movement, which advocates for the use of water in toilets, mosques, canteens, parks, air conditioning machines, and a variety of other activities.

The Bank obtains water supplies from Regional Drinking Water Companies (PDAM) in order to meet its needs. The consumption of water for the Bank's Head Office building facilities in 2022, as compared to 2021, is shown in the table below:

**Table of Water Consumption**

| Uraian Description                             | Satuan Unit    | 2021   | 2022   | Selisih Delta |
|------------------------------------------------|----------------|--------|--------|---------------|
| Volume Air dari PDAM<br>Water Volume from PDAM | M <sup>3</sup> | 20.047 | 18.356 | 1.691         |
| Fasilitas Kantor<br>Office Facilities          | M <sup>3</sup> | 3.600  | 3.600  | -             |
| Kantin<br>Canteen                              | M <sup>3</sup> | -      | 12     | 12            |

Since 2016, the Bank has also increased its use of water recycling technology in the Muamalat Tower Building, specifically by using recycled water to power cooling towers and water gardens in the Muamalat Tower Building and other branch offices.

### Waste Management and Reduction

The bank upholds a commitment to maintain an environmental commitment, which is realized through quality waste management in collaboration with waste managers. The amount of B3 waste managed collectively is shown in the table below:



## Partisipasi Pelestarian Lingkungan Participation in Environmental Preservation

### Pengurangan Konsumsi Kertas

Guna mengurangi penggunaan kertas, Bank mendorong peningkatan penggunaan perangkat elektronik untuk menggantikan penggunaan kertas. Bank juga mendorong dilakukannya transaksi tanpa kertas dan penggunaan instrumen perbankan yang ramah lingkungan.

Bank mendukung gerakan melindungi hutan dengan meningkatkan kesadaran para karyawan agar tidak menggunakan kertas secara berlebihan melalui program efisiensi pemakaian kertas. Salah satu caranya adalah dengan menggunakan *Multi Function Device* (MFD) Apeosport V C3070 & HP Laserjet Managed MFP E72525DN untuk penggunaan *print* hitam putih di Kantor Pusat (sejak 2015), dan MFD HP M586 & Lexmark MX521ADE untuk di kantor cabang (sejak tahun 2017) dengan metode cetak 2-sided atau *duplex printing*.

Sejak beberapa tahun terakhir, berbagai inisiatif tersebut berhasil mengurangi volume konsumsi kertas. Namun demikian, untuk tahun 2022, volume konsumsi kertas kembali meningkat akibat adanya kebutuhan pengisian form data pada Program Prohajj yang diaplikasikan di seluruh kantor Bank Muamalat Indonesia.

Penggunaan kertas untuk Kantor Pusat selama tahun 2022 dan perbandingannya dengan tahun 2021 dapat dilihat pada tabel berikut:

**Tabel Volume Penggunaan Kertas**

| Program                                           | Satuan      | 2021  | 2022  |
|---------------------------------------------------|-------------|-------|-------|
| Volume Penggunaan Kertas<br>Volume of Paper Usage | Rim<br>Ream | 5.295 | 5.120 |

### Meminimalkan Risiko Pemanasan Global

Untuk mengimbangi emisi gas CO<sub>2</sub> 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 CO<sub>2</sub> 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

The Bank encourages the use of electronic devices to replace paper in order to reduce paper use. In addition, the Bank promotes paperless transactions and the use of environmentally friendly banking instruments.

Through paper use efficiency programs, the Bank supports the movement to protect forests by raising employee awareness so that they do not use paper excessively. One method is to use the Multi Function Device (MFD) Apeosport V C3070 and HP LaserJet Managed MFP E72525DN for black and white printing at the headquarters (since 2015), and the MFD HP M586 and Lexmark MX521ADE for branch offices (since 2017) with 2-sided or duplex printing methods.

These various initiatives have been successful in reducing the volume of paper consumption in recent years. However, the volume of paper consumed in 2022 increased due to the requirement to fill out the data form in the Prohajj Program, which is used in all Bank Muamalat Indonesia offices.

The following table shows the use of paper at the Head Office in 2022 and compares it to 2021:

**Table of Paper Usage Volume**

| Program                                           | Satuan      | 2021  | 2022  |
|---------------------------------------------------|-------------|-------|-------|
| Volume Penggunaan Kertas<br>Volume of Paper Usage | Rim<br>Ream | 5.295 | 5.120 |

### Minimizing the Global Warming Risk

To offset CO<sub>2</sub> gas emissions, the Bank ensures that all Green Open Spaces (RTH) and landscape areas in Bank Muamalat Indonesia offices and work units are planted with various vegetation that has high CO<sub>2</sub> absorption, such as red shoots, palm trees, date palms, lee kwan yu trees, tabibuya trees, and other trees of various tree species.

### Dampak Kuantitatif: Biaya Pemeliharaan Lingkungan

Realisasi biaya pemeliharaan lingkungan yang Bank keluarkan di sepanjang tahun 2022 adalah sebesar Rp447.829.205,- (2021: Rp432.215.860,-). Sampai akhir tahun 2022, Bank belum menggunakan jasa konsultan yang bertugas untuk mengaudit kinerja lingkungan (*surveillance*).

### Quantitative Impact: Cost of Environmental Preservation

Throughout 2022, the Bank realized Rp447,829,205.- in environmental maintenance costs (2021: Rp432,215,860.-). Until the end of 2022, the Bank did not hire a consultant to audit the Bank's environmental performance.

#### Jumlah Investasi Perlindungan Lingkungan

| Program<br>Program                                                                                                                                                      | Satuan<br>Unit | 2021               | 2022               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|--------------------|
| Pengelolaan limbah, emisi, dan remediiasi<br>Cost of waste management, emission, and remediation                                                                        | Rp             | 280.713.804        | 282.626.943        |
| Pengelolaan & pembuangan limbah<br>Management and disposal of waste                                                                                                     | Rp             | 14.500.000         | 14.500.000         |
| Pengeluaran peralatan, perawatan, & operasional penggunaan material serta biaya personil<br>Equipment, maintenance, & operation, use of materials and personnel expense | Rp             | 137.002.056        | 150.702.262        |
| <b>Jumlah<br/>Total</b>                                                                                                                                                 | <b>Rp</b>      | <b>432.215.860</b> | <b>447.829.205</b> |

# Tata Kelola Keberlanjutan

## Sustainability Governance

|                                                       |     |                                            |     |
|-------------------------------------------------------|-----|--------------------------------------------|-----|
| Komitmen dan Tujuan                                   | 176 | Sosialisasi Kode Etik                      | 214 |
| Commitment and Objectives                             |     | Dissemination of the Code of Ethics        |     |
| Struktur Tata Kelola                                  | 180 | Sanksi                                     | 214 |
| Governance Structure                                  |     | Sanction                                   |     |
| Rapat Umum Pemegang Saham (RUPS)                      | 181 | Komitmen <i>Anti Fraud</i> dan Antikorupsi | 214 |
| General Meeting of Shareholders (GMS)                 |     | Anti Fraud and Anti Corruption Commitment  |     |
| Dewan Pengawas Syariah                                | 182 | Kebijakan <i>Anti Fraud</i>                | 215 |
| Sharia Supervisory Board                              |     | Anti Fraud Policy                          |     |
| Dewan Komisaris                                       | 185 | Unit Kerja <i>Anti Fraud</i>               | 217 |
| Board of Commissioners                                |     | Anti Fraud Unit                            |     |
| Pengembangan Kompetensi Dewan Komisaris               | 192 | Pengendalian Gratifikasi                   | 218 |
| Competency Development of the Board of Commissioners  |     | Gratification Control                      |     |
| Direksi                                               | 194 | Sistem Pelaporan Pelanggaran               | 218 |
| Board of Directors                                    |     | Whistleblowing System                      |     |
| Pengembangan Kompetensi Direksi                       | 199 | Manajemen Pemangku Kepentingan             | 221 |
| Competence Dervention of Directors                    |     | Stakeholder Management                     |     |
| Tata Kelola Remunerasi                                | 200 |                                            |     |
| Remuneration Governance                               |     |                                            |     |
| Manajemen Risiko                                      | 203 |                                            |     |
| Risk Management                                       |     |                                            |     |
| Penilaian dan Pengelolaan Risiko Lingkungan & Sosial  | 209 |                                            |     |
| Environmental & Social Risk Assessment and Management |     |                                            |     |
| Evaluasi Efektivitas Sistem Manajemen Risiko          | 209 |                                            |     |
| Effectiveness of The Risk Management System           |     |                                            |     |
| Sistem Pengendalian Internal yang Menyeluruh          | 211 |                                            |     |
| Comprehensive Internal Control System                 |     |                                            |     |
| Satuan Kerja Audit Internal (SKAI)                    | 212 |                                            |     |
| Internal Audit Work Unit                              |     |                                            |     |
| Kode Etik                                             | 213 |                                            |     |
| Code of Conduct                                       |     |                                            |     |



# Tata Kelola Berkelanjutan (GCG)

## Sustainability Governance

- Konsisten melakukan *self-assessment* terkait penerapan GCG dengan hasil yang baik, yang menunjukkan Bank menjalankan kegiatan dengan mengacu pada praktik GCG yang baik.
- Menyelenggarakan 4 (empat) kali RUPS yakni 1 (satu) kali RUPST dan 3 (tiga) RUPSLB dengan keputusan strategis di antaranya mengesahkan perubahan susunan pengurus Bank yaitu Dewan Kommisaris dan Direksi.
- Mengintensifkan implementasi mitigasi risiko lingkungan dan sosial dalam proses persetujuan pembiayaan nasabah tertentu.
- Consistently for the quality of GCG implementation with good results. This demonstrates that the Bank conducts its operations in accordance with excellent GCG procedures.
- Organizing 4 (four) GMS, i.e., 1 (one) AGMS, and 3 (three) EGMS with strategic decisions, including approving changes to the composition of the Bank's management, namely the Board of Commissioners and Board of Directors.
- Intensifying the implementation of environmental and social risk mitigation in the financing approval process for certain customers.

### KOMITMEN, TUJUAN DAN DASAR PENERAPAN [GRI 3-3]

Bank Muamalat Indonesia meyakini bahwa implementasi praktik-praktik GCG di setiap lini usaha ataupun tahapan operasional sebagai praktik, wajib berlandaskan pada kesadaran dan kemauan yang independen pada seluruh organ Perseroan. Pencapaian berbagai tujuan pembangunan berkelanjutan, juga pemenuhan harapan seluruh Pemangku Kepentingan, tidak akan optimal, manakala Bank tidak mendapatkan kepercayaan dari seluruh Pemangku Kepentingan.

Oleh karenanya, seluruh jajaran Bank berkomitmen penuh untuk selalu menjadikan prinsip-prinsip GCG sebagai sebuah budaya kerja, sehingga akan dapat menghasilkan nilai lebih yang berkelanjutan bagi para Pemegang Saham, karyawan, konsumen, regulator dan masyarakat, 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



### COMMITMENT, OBJECTIVE AND BASIS OF IMPLEMENTATION [GRI 3-3]

Bank Muamalat Indonesia believes that implementing GCG practices as a practice in every business line or operational stage must be based on the awareness and independent will of all company organs. The achievement of various sustainable development goals and meeting the expectations of all stakeholders will not be optimal unless the Bank gains the trust of all stakeholders.

Therefore, all levels of the Bank's employees are fully committed to making GCG principles part of their work culture so that they can generate more sustainable value for Shareholders, employees, consumers, regulators, and society, both in the short and long term. The GCG principles referred to are: Transparency, Accountability, Responsibility, Professionalism, and Fairness. In terms of sustainability, the Bank continues to implement a governance system that incorporates economic, environmental, and social factors into all decisions and policies.

## Tujuan Penerapan Prinsip-Prinsip GCG

Adapun tujuan penerapan prinsip-prinsip GCG di lingkungan Bank Muamalat Indonesia, antara lain:

1. Mengendalikan dan mengarahkan hubungan antara Organ Perusahaan (Pemegang Saham, Dewan Komisaris, Direksi dan Dewan Pengawas Syariah), karyawan, nasabah, mitra kerja, serta masyarakat dan lingkungan agar seluruh aktivitas Bank dapat dijalankan dengan baik sesuai dengan prinsip-prinsip GCG.
2. Meningkatkan citra (*image*) Bank Muamalat Indonesia menjadi semakin baik di tingkat nasional maupun regional.
3. Meningkatkan kinerja Bank Muamalat melalui program-program efisiensi perusahaan yang tercipta dari penerapan budaya GCG di setiap kegiatan operasional.
4. Meningkatkan pertanggungjawaban kepada pemangku kepentingan.
5. Mencegah terjadinya penyimpangan dalam pengelolaan Bank Muamalat.
6. Mempersiapkan landasan yang kuat bagi pertumbuhan berkelanjutan Bank Muamalat.

## Dasar Penerapan GCG Bank Muamalat Indonesia

Bank menerapkan praktik GCG dengan mengacu pada berbagai peraturan perundang-undangan, antara lain:

| Jenis Peraturan<br>Types of Regulations                             | Peraturan<br>Regulations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Undang-undang<br>Law                                                | <ul style="list-style-type: none"> <li>• Undang Undang No. 8 tahun 1995 tentang Pasar Modal</li> <li>• Undang Undang No. 21 tahun 2008 tentang Perbankan Syariah.</li> <li>• Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.</li> <li>• Law No. 8 of 1995 concerning the Capital Market</li> <li>• Law No. 21 of 2008 concerning Islamic Banking.</li> <li>• Law no. 40 of 2007 concerning Limited Liability Companies.</li> </ul>                                                                                                                                                                                                                                                                                                                                                              |
| Peraturan Bank<br>Indonesia<br>Bank Indonesia<br>Regulation         | <ul style="list-style-type: none"> <li>• Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan <i>Good Corporate Governance</i> bagi Bank Umum Syariah dan Unit Usaha Syariah.</li> <li>• Bank Indonesia Regulation No. 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Surat Edaran Bank<br>Indonesia<br>Bank Indonesia<br>Circular Letter | <ul style="list-style-type: none"> <li>• Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 tentang Pelaksanaan <i>Good Corporate Governance</i> bagi Bank Umum Syariah dan Unit Usaha Syariah.</li> <li>• Surat Edaran Bank Indonesia No. 15/50/DPbS No. 11/9/DPbS tanggal 7 April 2009 perihal Bank Umum Syariah sebagaimana telah diubah dengan Surat Edaran Bank Indonesia No. 15/50/DPbS.</li> <li>• Bank Indonesia Circular Letter No. 12/13/DPbS dated April 30, 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.</li> <li>• Bank Indonesia Circular No. 15/50/DPbS No. 11/9/DPbS dated 7 April 2009 concerning Islamic Commercial Banks as amended by Bank Indonesia Circular Letter No. 15/50/DPbS.</li> </ul> |

## Objective of GCG Principles Implementation

The objectives of implementing GCG principles within Bank Muamalat Indonesia include the following:

1. Controlling and directing the relationship between Company Organs (Shareholders, Board of Commissioners, Board of Directors and Sharia Supervisory Board), employees, customers, business partners, as well as the community and the environment, to ensure that all bank activities are carried out in accordance with GCG principles.
2. Improving Bank Muamalat Indonesia's image at the national and regional levels.
3. Improving the performance of Bank Muamalat through corporate efficiency programs created from the implementation of GCG culture in every operational activity.
4. Increasing accountability to stakeholders.
5. Preventing irregularities in the management of Bank Muamalat.
6. Preparing a strong foundation for sustainable growth of Bank Muamalat.

## Basis for the Implementation of GCG Bank Muamalat Indonesia

The Bank implements GCG practices with reference to various laws and regulations, including:



## Tata Kelola Keberlanjutan Sustainability Governance

| Jenis Peraturan<br>Types of Regulations                                                          | Peraturan<br>Regulations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Peraturan Otoritas<br>Jasa Keuangan (OJK)<br>Financial Services<br>Authority (OJK)<br>Regulation | <ul style="list-style-type: none"> <li>Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah</li> <li>Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik</li> <li>Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.</li> <li>Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.</li> <li>Peraturan Otoritas Jasa Keuangan No. 31/ POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.</li> <li>Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha.</li> <li>Peraturan Otoritas Jasa Keuangan No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan kepentingan.</li> <li>Peraturan Otoritas Jasa Keuangan No. 34/ POJK.03/2018 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan.</li> <li>Peraturan Otoritas Jasa Keuangan No. 27/ POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.</li> <li>Peraturan Otoritas Jasa Keuangan No. 29/ POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik</li> <li>Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik.</li> <li>Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.</li> <li>Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.</li> <li>Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.</li> <li>Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik.</li> <li>Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.</li> <li>Peraturan Otoritas Jasa Keuangan No. 3/POJK.04/2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal.</li> <li>Financial Services Authority Regulation No. 8/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units</li> <li>Financial Services Authority Regulation No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies</li> <li>Financial Services Authority Regulation No. 8/POJK.04/2015 concerning Issuer or Public Company Websites.</li> <li>Financial Services Authority Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines.</li> <li>Financial Services Authority Regulation No. 31/ POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies.</li> <li>Financial Services Authority Regulation No. 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities.</li> <li>Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions.</li> <li>Financial Services Authority Regulation No. 34/POJK.03/2018 concerning Reassessment for Main Parties of Financial Services Institutions.</li> <li>Financial Services Authority Regulation No. 27/ POJK.03/2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions.</li> <li>Financial Services Authority Regulation No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies</li> <li>Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.</li> <li>Financial Services Authority Regulation No. 65/POJK.03/2016 concerning Implementation of Risk Management for Islamic Commercial Banks and Sharia Business Units.</li> <li>Financial Services Authority Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Functions for Commercial Banks.</li> <li>Financial Services Authority Regulation No. 15/POJK.04/2020 concerning Plans and Implementation of General Meeting of Shareholders of Public Companies.</li> <li>OJK Regulation No. 16/POJK.04/2020 concerning Implementation of Electronic General Meeting of Shareholders of Public Companies.</li> <li>Financial Services Authority Regulation No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.</li> <li>Financial Services Authority Regulation No. 3/POJK.04/2021 concerning the Implementation of Activities in the Capital Market Sector.</li> </ul> |

| Jenis Peraturan<br>Types of Regulations                                                                     | Peraturan<br>Regulations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Surat Edaran<br>Otoritas Jasa<br>Keuangan (OJK)<br>Financial Services<br>Authority (OJK)<br>Circular Letter | <ul style="list-style-type: none"> <li>• Surat Edaran Otoritas Jasa Keuangan No.10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah</li> <li>• Surat Edaran Otoritas Jasa Keuangan No.32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka</li> <li>• Surat Edaran Otoritas Jasa Keuangan No.16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik</li> <li>• Surat Edaran Otoritas Jasa Keuangan No.10/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah</li> <li>• Financial Services Authority Circular Letter No.10/SEOJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units</li> <li>• Financial Services Authority Circular No. 32/SEOJK.04/2015 concerning Guidelines for the Governance of Public Companies</li> <li>• Financial Services Authority Circular No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies</li> <li>• Financial Services Authority Circular No. 10/SEOJK.03/2020 concerning Transparency and Publication of Reports of Islamic Commercial Banks and Sharia Business Units</li> </ul> |
| Lain-lain<br>Others                                                                                         | <ul style="list-style-type: none"> <li>• Anggaran Dasar PT Bank Muamalat Indonesia Tbk</li> <li>• Pedoman Umum <i>Good Governance</i> Bisnis Syariah</li> <li>• Board Manual PT Bank Muamalat Indonesia Tbk</li> <li>• Kebijakan <i>Good Corporate Governance</i> PT Bank Muamalat Indonesia Tbk</li> <li>• Pedoman dan Prosedur Pelaksanaan Penanganan Pelaporan Pengaduan Nasabah PT Bank Muamalat Indonesia Tbk</li> <li>• Kode Etik Bankir</li> <li>• Kode Etik PT Bank Muamalat Indonesia Tbk</li> <li>• <i>Ittifaq</i> Muamalat</li> <li>• Articles of Association of PT Bank Muamalat Indonesia Tbk</li> <li>• General Guidelines for Good Governance in Sharia Business</li> <li>• Board Manual of PT Bank Muamalat Indonesia Tbk</li> <li>• PT Bank Muamalat Indonesia Tbk's Good Corporate Governance Policy</li> <li>• Guidelines and Procedures for Handling Customer Complaints Reporting PT Bank Muamalat Indonesia Tbk</li> <li>• Banker Code of Conduct</li> <li>• Code of Ethics for PT Bank Muamalat Indonesia Tbk</li> <li>• <i>Ittifaq</i> Muamalat</li> </ul>                                                                                                                                                                              |

#### **Infrastuktur GCG [GRI 2-24]**

Guna meningkatkan kualitas dan cakupan implementasi tata kelola secara berkelanjutan, Bank telah memiliki infrastruktur tata kelola, berupa kebijakan dan prosedur sebagai panduan dalam menjalankan fungsi dan tugas organ perusahaan, antara lain:

1. Anggaran Dasar Bank Muamalat Indonesia
2. Board Manual Bank Muamalat Indonesia
3. Kode Etik Bank Muamalat Indonesia
4. Kebijakan GCG Bank Muamalat Indonesia
5. Kebijakan Umum Operasional Bank
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 Aset dan Liabilitas
13. Piagam Komite Pengarah Teknologi Informasi
14. Piagam Komite Manajemen Risiko
15. Piagam Komite Sumber Daya Manusia

#### **GCG Infrastructure [GRI 2-24]**

In order to improve the quality and scope of sustainable governance implementation, the Bank already has a governance infrastructure in the form of policies and procedures that serve as a guide in carrying out the functions and duties of the company's organs, including:

1. Articles of Association of Bank Muamalat Indonesia Tbk
2. Bank Muamalat Indonesia Board Manual
3. Bank Muamalat Indonesia Code of Ethics
4. Bank Muamalat Indonesia's GCG Policy
5. General Operational Policy of the Bank
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. Asset and Liability Committee Charter
13. Information Technology Steering Committee Charter
14. Risk Management Committee Charter
15. Human Capital Charter



16. Pedoman dan Prosedur *Anti-Fraud*
17. Piagam Internal Audit
18. Kebijakan dan Prosedur penerapan APU-PPT (Anti Pencucian Uang-Pencegahan Pendanaan Terorisme)

#### Asesmen Kualitas Penerapan GCG

Dalam rangka meningkatkan kualitas penerapan GCG agar 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 Muamalat menjalankan kewajiban *self-assessment* terhadap kualitas penerapan GCG secara berkala.

Pada tahun 2022, Bank kembali melakukan penilaian sendiri (*self-assessment*) pelaksanaan GCG secara individual dan konsolidasi dengan hasil peringkat 2 (dua). Hasil tersebut mencerminkan Manajemen Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum baik. Hal ini tercermin dari penerapan atas prinsip-prinsip *Good Corporate Governance* yang memadai. Apabila terdapat kelemahan dalam penerapan prinsip *Good Corporate Governance* maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

#### STRUKTUR TATA KELOLA [GRI 2-9]

Struktur tata kelola Bank 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.

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)

#### Assessment of GCG Implementation Quality

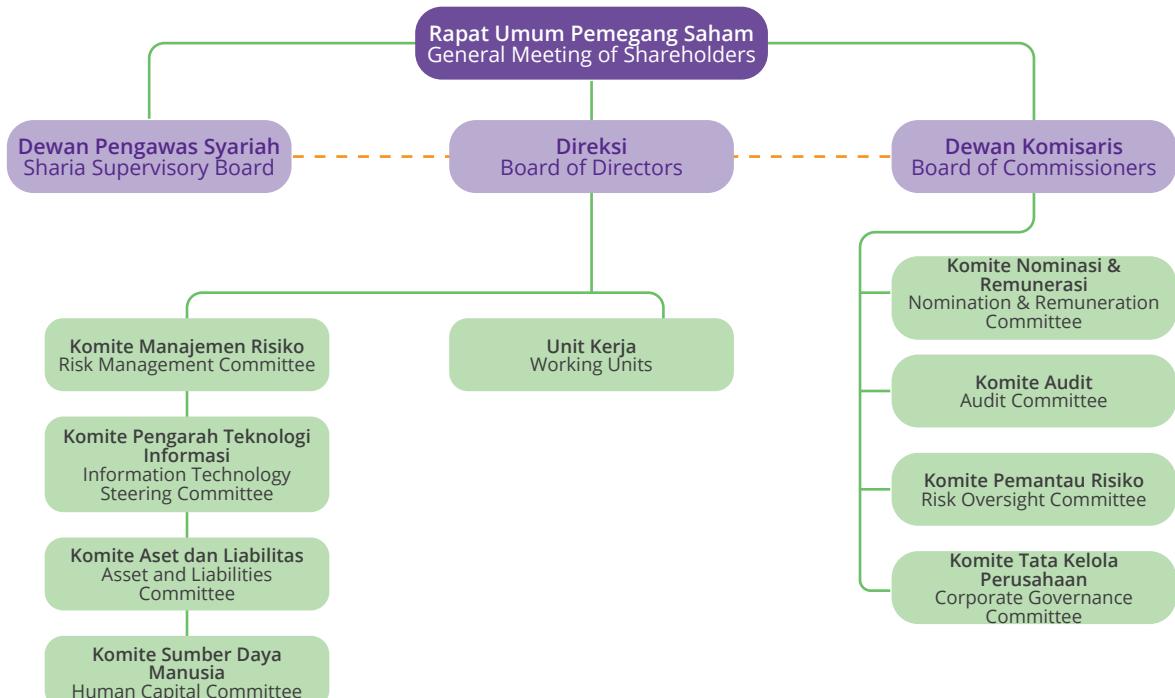
In order to improve the quality of GCG implementation to comply with Bank Indonesia Regulation No.11/33/PBI/2009 dated 7 December 2009 on GCG Implementation for Sharia Banks and Sharia Business Units and to the Financial Services Authority Circular Letter No.10/SEOJK.03/2014 on the Assessment of the Soundness Rating of Sharia and Sharia Business Units, the Bank is required to conduct a self-assessment of the quality of its GCG implementation.

In 2022, the Bank conducted an individual and consolidated self-assessment of GCG implementation with a rating of 2 (two). These findings indicate that the Bank's management has implemented effective good corporate governance as reflected in the proper application of Good Corporate Governance principles. If there are shortcomings in the implementation of Good Corporate Governance principles, these problems are often minor and can be corrected by standard bank management measures.

#### GOVERNANCE STRUCTURE [GRI 2-9]

The Bank's governance structure consists of main organs and supporting organs. The main organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. All of the main organs carry out 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 carrying out their functions by both giving opinions and implementing operational tasks.

## 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 uraian 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 perundungan dan Anggaran Dasar Bank Muamalat Indonesia. RUPS merupakan forum bagi Pemegang Saham 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

## Organizational Structure of Bank Muamalat Indonesia Governance

An outline of the functions and roles of the main organs, as well as supporting organs, in the Company's GCG structure is described in the following description.

### 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 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 are not delegated to the Board of Directors or the Board of Commissioners, within the limits specified in Law 40 of 2007 concerning Limited Liability Companies and/or the Company's articles of association. The GMS is conducted by the Board of Directors and can be conducted at the request of the Board of Commissioners to make important decisions within the Company and/or to



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, menegaskan RUPS terdiri dari RUPS Tahunan dan RUPS Luar Biasa (RUPSLB).

Sepanjang tahun 2022, Bank melaksanakan 4 (empat) kali RUPS, yaitu 1 (satu) kali RUPS Tahunan, diselenggarakan pada tanggal 24 Juni 2022 serta 3 (tiga) kali RUPS Luar Biasa (RUPSLB). RUPSLB pertama diselenggarakan pada tanggal 28 Februari 2022, sementara RUPSLB kedua diselenggarakan pada tanggal 24 Juni 2022, dan RUPSLB ketiga diselenggarakan pada tanggal 29 November 2022.

### 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). Sebagai bank syariah, Bank Muamalat Indonesia memiliki Dewan Pengawas Syariah (DPS) yang merupakan organ Bank.

Dewan Pengawas Syariah Bank Muamalat Indonesia memiliki tugas memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar berjalan sesuai dengan prinsip syariah. Hasil pengawasan Dewan Pengawas Syariah dilaporkan kepada Direktur Utama untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan (OJK) setiap semester.

Dalam sistem perbankan syariah, Dewan Pengawas Syariah adalah Badan Tata Kelola yang memiliki tugas spesifik, yakni menjalankan pengawasan ketaatan organisasi terhadap prinsip-prinsip syariah dalam mengembangkan usaha dan menjalankan kegiatan operasional. [GRI 2-11]

### Komposisi Dewan Pengawas Syariah [GRI 2-10]

Ketua Dewan Syariah, bersama anggota lainnya diajukan dan kemudian diangkat melalui RUPS. Pemilihan dan pengajuan dilakukan oleh Komite Nominasi Dewan Komisaris,

make decisions on other matters over which the Board of Directors or the Board of Commissioners have no authority.

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 the Plan and Convention of General Meeting of Shareholders of Public Companies, the GMS consists of the Annual GMS and the Extraordinary GMS (EGMS).

Throughout 2022, the Bank conducted 4 (four) GMS, i.e., 1 (one) Annual GMS, held on June 24, 2022, and 3 (three) Extraordinary GMS (EGMS). The first EGMS was held on February 28, 2022, while the second EGMS was held on June 24 2022, and the third EGMS was held on November 29, 2022.

### 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). As a sharia bank, Bank Muamalat Indonesia has a Sharia Supervisory Board (DPS), which is an organ of the Bank.

The Sharia Supervisory Board of Bank Muamalat Indonesia has the duty of providing advice and suggestions to the Board of Directors as well as supervising the Bank's activities so that it operates in accordance with sharia principles. The results of the supervision of the Sharia Supervisory Board are reported to the President Director for further submission to the Financial Services Authority (OJK) every semester.

In the Islamic banking system, the Sharia Supervisory Board is a Governance Body that has a specific task, namely carrying out supervision of the organization's compliance with sharia principles in developing business and carrying out operational activities. [GRI 2-11]

### Composition of the Sharia Supervisory Board [GRI 2-10]

The Sharia Board's Chairman and other members are proposed and then appointed by the GMS. The Nomination Committee of the Board of Commissioners makes the

berdasarkan rekomendasi Dewan Syariah Nasional - Majelis Ulama Indonesia (DSN - MUI). Sesuai keputusan RUPS Luar Biasa yang diselenggarakan pada tanggal 30 Agustus 2021, susunan anggota Dewan Pengawas Syariah Bank Muamalat Indonesia adalah 3 (tiga) orang, sebagai berikut:

| Nama<br>Name                      | Jabatan<br>Position | RUPS Pengangkatan<br>GMS Appointment               | Persetujuan OJK<br>OJK approval                                                                              |
|-----------------------------------|---------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Drs. H. Sholahudin Al Aiyub, M.Si | Ketua Chairman      | RUPS LB 16 Desember 2019<br>EGMS December 16, 2019 | Surat OJK No.SR-2/PB.13/2017 tanggal 2 Februari 2017<br>OJK Letter No.SR-2/PB.13/2017 dated February 2, 2017 |
| Hj. Siti Haniatunnisa,LLB., MH    | Anggota Member      | RUPS LB 16 Desember 2019<br>EGMS December 16, 2019 | Surat OJK No.S-13/PB.1/2021 tanggal 22 Januari 2021<br>OJK Letter No.S-13/PB.1/2021 dated January 22, 2021   |
| Dr. H. Agung Danarto, M.Ag        | Anggota Member      | RUPS LB 30 Agustus 2021<br>EGMS August 30, 2021    | Surat OJK No.SR-8/PB.1/2022 tanggal 7 Juli 2022<br>OJK Letter No.S-8/PB.1/2022 dated July 7, 2022            |

Pada RUPS yang diselenggarakan selama tahun 2022, tidak terdapat adanya perubahan susunan anggota Dewan Pengawas Syariah.

### **Fungsi, Tugas, dan Wewenang Dewan Pengawas Syariah** [GRI 2-12]

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 memiliki 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;

selection and nomination based on the suggestion of the National Sharia Council - Indonesian Ulema Council (DSN - MUI). According to the resolution of the Extraordinary GMS held on August 30, 2021, the composition of the Sharia Supervisory Board of Bank Muamalat Indonesia consists of 3 people, as follows:

At the AGMS convened in 2022, there was no change in the composition of the members of the Sharia Supervisory Board.

### **Functions, Duties, and Authorities of the Sharia Supervisory Board** [GRI 2-12]

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 suggestions to the Board of Directors regarding sharia-related matters.
2. Assessing and ensuring Sharia Principles compliance on operational guidelines and products issued by Bank Muamalat Indonesia.
3. Acting as a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for developing products and services development from Bank Muamalat Indonesia that require studies and fatwas 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 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 every 6 (six) months.
7. Delivering notions on sharia aspects of the all-inclusive implementation of Bank Muamalat Indonesia in the published report of 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.
  - 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. *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;

8. Making periodic reviews of the fulfillment of Sharia principles in fund-raising and fund-channeling mechanisms, and on service-provision at Bank Muamalat Indonesia.
9. Giving opinions on sharia aspects of findings/deviations encountered by the Internal Audit Work Unit; and
10. Requesting data and information related to sharia aspects from the work unit at Bank Muamalat Indonesia in the context of carrying out their duties.

In overseeing the process of developing new products for Bank Muamalat Indonesia, the Sharia Supervisory Board does the following:

1. Request an explanation from the authorized Bank Muamalat Indonesia official regarding the objectives, characteristics, and 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 Sharia Supervisory Board shall analyze the suitability of the new product contract with the DSN-MUI fatwa.
  - b. If no fatwa has been issued, the Sharia Supervisory Board shall propose to the Banks's Board of Directors to complete the new product contract with a fatwa from DSN-MUI.
3. Review systems and procedures for new products to be released in terms of 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 does the following:

1. Analyze reports submitted by and/or requested from the Board of Directors, the executor of the internal audit function, and/or the 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. Memeriksa dokumen transaksi yang diuji petik (sample) 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.

#### **Pengelolaan Dampak [GRI 2-12, 2-13]**

Dalam melakukan *review* dan mengeluarkan pendapat sesuai prinsip syariah tersebut, Dewan Pengawas Syariah juga melakukan analisa menyeluruh baik dampak positif maupun negatif dari peluncuran produk layanan berbasis syariah yang baru, maupun yang telah tersedia, terhadap kondisi ekonomi maupun sosial dari masyarakat sebagai target dari peluncuran produk dan layanan dimaksud. Berdasarkan analisis dampak tersebut, dikeluarkan fatwa perihal produk dan layanan dimaksud.

Pengelolaan dan mitigasi dampak dimaksud menjadi tanggung jawab dari unit pelaksana. Namun Dewan Pengawas Syariah akan terus melakukan pengawasan atas pengelolaan dan mitigasi dampak dimaksud

#### **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

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 a murabahah contract has a receipt to prove the sale and purchase conditions are met;
  - b. Whether a customer has a business report under a mudharabah/musyarakah contract, as a basis for calculating the distribution of profit sharing;
4. Make inspections, observations, and requests for information and/or confirmation to employees of Bank Muamalat Indonesia and/or customers to confirm the results of the 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.

#### **Impact Management [GRI 2-12, 2-13]**

In reviewing and issuing opinions in accordance with sharia principles, the Sharia Supervisory Board also conducts a comprehensive analysis of both the positive and negative impacts of the launch of new sharia-based service products, as well as those that are already available, on the economic and social conditions of the community as the target of the launch of these products and services. Based on the impact analysis, a fatwa is issued regarding the products and services.

The management and mitigation of such impacts is the responsibility of the implementing unit. However, the Sharia Supervisory Board will continue to supervise the management and mitigation of these impacts.

#### **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 proactively oversee, give directives and advice to the Board of Directors regarding the implementation of the 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



Perbankan Syariah yang Baik secara menyeluruh di setiap tingkatan dan jenjang organisasi pada seluruh unit kerja Bank.

Seluruh anggota Dewan Komisaris Bank harus memenuhi kualifikasi kompetensi dan keahlian yang dibutuhkan dalam menjalankan fungsi dan tugasnya masing-masing.

Per 31 Desember 2022, Bank memiliki 5 (lima) orang anggota Dewan Komisaris, yakni; 4 (empat) orang Komisaris Independen yang berdomisili di Indonesia dan 1 (satu) orang Komisaris Non-Independen yang juga berdomisili di Indonesia. Hal ini berarti telah memenuhi ketentuan Pasal 53 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah yang mengatur bahwa minimum 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen. Salah satu dari Komisaris Independen tersebut adalah juga menjabat sebagai Komisaris Utama, yang juga adalah Ketua Badan Tata Kelola Tertinggi di Bank Muamalat Indonesia. [GRI 2-11]

Mengacu ketentuan POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Dewan Komisaris dan/atau Komisaris Utama wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Hingga 31 Januari 2022, terdapat 3 (tiga) orang anggota Dewan Komisaris Bank Muamalat yang telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh OJK dan 2 (dua) orang anggota Dewan Komisaris masih dalam proses pengajuan PKK ke OJK. Kondisi tersebut akibat adanya pergantian anggota Dewan Komisaris pada RUPSLB tanggal 29 November 2022.

Dalam menjalankan fungsi dan tugas pengawasannya pada tahun 2022, Dewan Komisaris didukung oleh 4 (empat) komite yang terdiri dari Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Perusahaan. Seluruh Komite Dewan Komisaris tersebut melapor dan bertanggung jawab kepada Dewan Komisaris.

a whole, at every 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.

As of December 31, 2022, the Bank's Board of Commissioners consisted of 5 (five) members: 4 (four) Independent Commissioners based in Indonesia and 1 (one) Non-Independent Commissioner based in Indonesia. This means that it has fulfilled the provisions of Article 53 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks, which require that at least 50% of the total members of the Board of Commissioners are Independent Commissioners. One of the Independent Commissioners is also the President Commissioner, which is the Chair of the highest level of governance at Bank Muamalat Indonesia. [GRI 2-11]

Referring to the provisions of POJK No. 27/POJK.03/2016 concerning the Fit and Proper Test for the Main Parties of Financial Services Institutions, prospective members of the Board of Commissioners and/or the President Commissioner must obtain approval from the Financial Services Authority before conducting their actions, duties, and functions as the Board of Commissioners. As of January 31, 2022, there was only 3 (three) member of the Board of Commissioners of Bank Muamalat who had passed the Fit and Proper Test by the OJK, and 2 (two) members of the Board of Commissioners were still in the process of submitting the PKK to the OJK. This condition resulted from a change in members of the Board of Commissioners at the EGMS on November 29, 2022.

In carrying out its supervisory functions and duties in 2022, The Board of Commissioners is supported by 4 (four) committees, consisting of the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and Corporate Governance Committee. All Committees report to and are responsible for the Board of Commissioners.

### Prosedur Pemilihan dan Pengangkatan Anggota Dewan Komisaris [GRI 2-10]

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).

### Komposisi dan Susunan Dewan Komisaris [GRI 2-11]

Sesuai Keputusan RUPS Luar Biasa yang diselenggarakan pada tanggal 28 Februari 2022, 24 Juni 2022 dan 29 November 2022, sampai dengan akhir tahun 2022 komposisi Dewan Komisaris adalah sebagai berikut:

### Procedure for Election and Appointment of Members of the Board of Commissioners [GRI 2-10]

Members of the Board of Commissioners are appointed by the GMS in accordance with laws and regulations, with due regards for recommendations from the Nomination and Remuneration Committee. 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).

### Structure and Composition of the Board of Commissioners [GRI 2-11]

In accordance with the resolutions of the Extraordinary GMS held on February 28, 2022, June 24, 2022, and November 29, 2022, until the end of 2022, the composition of the Board of Commissioners is as follows:

| Nama Name       | Jabatan Position                                              | RUPS Pengangkatan GMS Appointment                  | Persetujuan OJK OJK approval                                                                                                                                                                                                                                                         | Tanggal Efektif Effective Date      | Pengangkatan Kembali Re-appointment |
|-----------------|---------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| Mardiasmo *     | Komisaris Utama Independen Independent President Commissioner | RUPSLB tanggal 29 Nov 2022 EGMS November. 29, 2022 | Sedang dalam proses Penilaian Kemampuan dan Kepatutan dari OJK<br>Currently in the process of Fit and Proper Test and for OJK approval                                                                                                                                               | -                                   | -                                   |
| Suwarta *       | Komisaris Independen Independent Commissioner                 | RUPSLB tanggal 29 Nov 2022 EGMS November. 29, 2022 | Sedang dalam proses Penilaian Kemampuan dan Kepatutan dari OJK<br>Currently in the process of Fit and Proper Test and for OJK approval                                                                                                                                               | -                                   | -                                   |
| Amin Said Husni | Komisaris Independen Independent Commissioner                 | RUPSLB Tanggal 24 Juni 2022 EGMS June 24, 2022     | Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-9/D.03/2023 tanggal 16 Januari 2023<br>Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority number KEP- 9/D.03/2023 dated January 16, 2023 January 2023 | 16 Januari 2023<br>January 16, 2023 | -                                   |



| Nama<br>Name      | Jabatan<br>Position                              | RUPS Pengangkatan<br>GMS Appointment              | Persetujuan OJK<br>OJK approval                                                                                                                                                                                                                                                      | Tanggal Efektif<br>Effective Date   | Pengangkatan<br>Kembali<br>Re-appointment |
|-------------------|--------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------------|
| Sartono           | Komisaris Independen<br>Independent Commissioner | RUPSLB Tanggal 24 Juni 2022<br>EGMS June 24, 2022 | Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-8/D.03/2023 tanggal 16 Januari 2023<br>Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority number KEP- 8/D.03/2023 dated January 16, 2023 January 2023 | 16 Januari 2023<br>January 16, 2023 | -                                         |
| Andre M. Hartawan | Komisaris Commissioner                           | RUPSLB Tanggal 24 Juni 2022<br>EGMS June 24, 2022 | Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP- 114/D.03/2022 tanggal 19 Juli 2022<br>Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority number KEP- 114/D.03/2022 dated July 19, 2022                         | 19 Juli 2022<br>July 19, 2022       | -                                         |

**Keterangan/Description:**

- \*) Belum efektif menjabat sebagai Komisaris Independen, karena belum mendapatkan hasil *Fit & Proper Test* dari OJK.
- \*) Has not effectively served as an Independent Commissioner because he has not received the Fit & Proper Test results from OJK.

Beberapa anggota Dewan Komisaris Bank, juga menjabat pada berbagai jabatan di Perusahaan lain, sebagai berikut.

Several members of the Bank's Board of Commissioners also served in various positions in other companies, as follows:

**Rangkap Jabatan Dewan Komisaris Bank Muamalat Indonesia, Per 31 Desember 2022**

Concurrent Position of the Board of Commissioners of Bank Muamalat Indonesia, as of December 31, 2022

| Nama<br>Name         | Jabatan<br>Position                                              | Jabatan Pada Perusahaan Lain<br>Position at Other Companies | Nama Perusahaan<br>Company Name                                                                                                          |
|----------------------|------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Mardiasmo *          | Komisaris Utama Independen<br>Independent President Commissioner | Komisaris Independen<br>Independent Commissioner            | PT TASPEN (Persero) atau Dana Tabungan dan Asuransi Pegawai Negeri PT TASPEN (Persero) or Government Employee Savings and Insurance Fund |
| Sartono              | Komisaris Independen<br>Independent Commissioner                 | Jaksa Fungsional<br>Functional Attorney                     | Kejaksaan Agung<br>Attorney General Office                                                                                               |
| Suwarta*             | Komisaris Independen<br>Independent Commissioner                 | Partner Pendiri<br>Founding Partners                        | Firma Hukum Bisnis JMT Law House<br>JMT Law House Business Law Firm                                                                      |
| Andre Mirza Hartawan | Komisaris Independen<br>Independent Commissioner                 | Komisaris Utama<br>President Commissioner                   | PT Wisma Seratus Sejahtera<br>(2014 - sekarang)<br>PT Wisma Seratus Sejahtera<br>(2014 - present)                                        |

**Keterangan/Description:**

- \*) Belum efektif menjabat sebagai Komisaris Independen, karena belum mendapatkan hasil *Fit & Proper Test* dari OJK.
- \*) Has not effectively served as an Independent Commissioner because he has not received the Fit & Proper Test results from OJK.

## **Tugas dan Kewajiban serta Hak dan Wewenang Dewan Komisaris [GRI 2-12]**

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. Meneliti dan menelaah 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, as well as Rights and Authorities, of the Board of Commissioners [GRI 2-12]**

The duties and responsibilities of the Bank Muamalat Indonesia Board of Commissioners include the following:

1. Carrying out duties and responsibilities in accordance with GCG principles.
2. Having work guidelines and rules that are binding for each member of the Board of Commissioners, which at least include working hours 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 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 of or continuing loss and/or bankruptcy.
6. Overseeing duties under 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 Board of 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 its subordinate ranks related to the management of the Bank.
9. Providing opinions and suggestions to the Board of Directors and all its subordinate ranks relating to the preparation of BMI's Vision, Mission, and other strategic plans 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. Conducting 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. Examining and analyzing reports from Committees under the Board of Commissioners.



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. Dewan Komisaris wajib independen dalam menjalankan tugas dan tanggung jawabnya, 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. Wajib melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan.
22. Menyetujui kebijakan APU & PPT serta mengawasi pelaksanaan program APU & PPT.
23. Melakukan kajian atas 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. Melakukan kajian atas efektivitas pelaksanaan tugas Auditor Eksternal, dengan menilai kompetensi, independensi serta ruang lingkup tugas Auditor Eksternal.
13. Keeping abreast of the Bank's activities, both from internal information provided by management and from external information originating from the media and other sources.
14. Attending work/coordination meetings with the Board of Directors and all its subordinate ranks.
15. Making efforts to ensure that the Board of Directors and all its subordinate ranks have complied with statutory regulations in managing Bank Muamalat Indonesia.
16. Preparing a work plan for the Board of Commissioners for the current year.
17. Monitoring and evaluating the implementation of the Bank's strategic policies.
18. Monitoring 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. Establishing a Risk Monitoring Committee, a Nomination and Remuneration Committee, an Audit Committee, an Integrated Governance Committee, and ensuring 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 the pressure and interests of any party, including relationships with each other as well as relationships with the Board of Directors.
21. Actively overseeing the implementation of the Compliance Function.
22. Approving the anti-money laundering (AML) and Terrorism Financing Prevention (CFT) policies and supervising the implementation of the AML and CFT programs.
23. Assessing 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. Assessing the effectiveness of the External Auditor's duties by assessing the External Auditor's competence, independence, and scope of duties.

### **Hak dan Wewenang [GRI 2-13]**

Selain tugas dan tanggung jawab, hak dan wewenang Dewan Komisaris Bank Muamalat Indonesia adalah sebagai berikut:

1. 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. 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.

### **Pengelolaan Dampak [GRI 2-12, 2-13, 2-17, 2-25]**

Selain menjalankan tugas, tanggung jawab dan wewenang tersebut, Dewan Komisaris juga bertanggung jawab untuk mengelola dampak positif maupun negatif dari kegiatan operasional terhadap aspek sosial di tengah masayarakat maupun terhadap aspek kelestarian lingkungan hidup. Pada pengelolaan dampak sosial dan lingkungan ini, tugas Dewan Komisaris termasuk dalam memberikan arahan, menetapkan kebijakan pengelolaan dan melakukan pengawasan terhadap penerapan kebijakan.

### **Rights and Authorities [GRI 2-13]**

Aside from duties and responsibilities, the Board of Commissioners of Bank Muamalat Indonesia has the following rights and authorities:

1. Have the right to ask for clarification and ask about 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. Entitled to request all company information from the Board of Directors, and the Board of Directors must provide all company information as requested 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 a honorarium and other benefits as determined in accordance with the Articles of Association or the decision of the General Meeting of Shareholders.

### **Impact Management [GRI 2-12, 2-13, 2-17, 2-25]**

In addition to these tasks, responsibilities, and authority, the Board of Commissioners is responsible for regulating the positive and negative repercussions of operational operations on community social elements as well as environmental sustainability. The Board of Commissioners' responsibilities in managing these social and environmental repercussions include giving direction, creating management policies, and overseeing policy implementation.



Dewan Komisaris mendelegasikan wewenang pelaksanaan pengelolaan dan mitigasi dampak sosial dan lingkungan pada Direksi Bank. Sementara pengawasan sehari-hari terhadap pelaksanaan kebijakan pengelolaannya dibantu oleh Komite-komite Dewan Komisaris.

Dewan Komisaris kemudian juga bertanggung jawab untuk mengawasi dan mereview laporan pelaksanaan pengelolaan mitigasi risiko dampak sosial dan lingkungan yang disampaikan dalam Laporan Keberlanjutan, bersamaan dengan realisasi berbagai program-program dukungan pencapaian tujuan keberlanjutan yang dituangkan dalam RAKB Bank Muamalat Indonesia.

#### PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS [GRI 2-17]

Untuk meningkatkan kompetensi keberlanjutan, sepanjang tahun 2022 Dewan Komisaris telah mengikuti mengikuti berbagai program sebagai berikut:

**Tabel Pendidikan dan/atau Pelatihan Dewan Komisaris - 2022**

Table of Education and/or Training for the Board of Commissioners - 2022

| Nama Name         | Jabatan Position                                                 | Nama Pelatihan/Workshop/Konferensi/ Seminar Name of Training/Workshop/ Conference/Seminar                                                                                       | Lembaga Penyelenggarai Organizer         |
|-------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Mardiasmo *       | Komisaris Utama Independen<br>Independent President Commissioner | General Banking for Executive                                                                                                                                                   | Muamalat Institute                       |
| Suwarta *         | Komisaris Independen<br>Independent Commissioner                 | -                                                                                                                                                                               |                                          |
| Amin Said Husni   | Komisaris Independen<br>Independent Commissioner                 | <ul style="list-style-type: none"> <li>• Training Risk Management Certification Level 1 &amp; 2 for Komisaris - Online</li> <li>• Basic Sharia Banking for Executive</li> </ul> | Muamalat Institute<br>Muamalat Institute |
| Sartono           | Komisaris Independen<br>Independent Commissioner                 | <ul style="list-style-type: none"> <li>• Training Risk Management Certification Level 1 &amp; 2 for Komisaris - Online</li> <li>• Basic Sharia Banking for Executive</li> </ul> | Muamalat Institute<br>Muamalat Institute |
| Andre M. Hartawan | Komisaris<br>Commissioner                                        | <ul style="list-style-type: none"> <li>• Sharia Banking for Executive - Online</li> </ul>                                                                                       | Muamalat Institute                       |

\*) Belum efektif menjabat sebagai Komisaris Independen, karena belum mendapatkan hasil Fit & Proper Test

\*) Has not effectively served as an Independent Commissioner because he has not received the Fit & Proper Test results from OJK.

Melalui partisipasi pada berbagai program tersebut, bersama dengan penerapan kebijakan keberagaman latar belakang pendidikan akademis maupun pengalaman tugasnya, Bank meyakini jajaran Dewan Komisaris memiliki pengetahuan kolektif yang mumpuni dalam merespons dan memberi arahan untuk mengatasi berbagai tantangan dalam rangka memberi dukungan terbaik bagi pencapaian tujuan keberlanjutan. [GRI 2-17]

The Board of Commissioners delegated authority to the Bank's Board of Directors to execute social and environmental impact management and mitigation. While the Board of Commissioners' Committees assist in the day-to-day oversight of management policy execution.

The Board of Commissioners is also in charge of overseeing and reviewing reports submitted in the Sustainability Report on the implementation of social and environmental impact risk mitigation management, as well as the implementation of various support programs to achieve the sustainability goals outlined in Bank Muamalat Indonesia's Sustainable Finance Action Plan (RAKB).

#### COMPETENCY DEVELOPMENT OF THE BOARD OF COMMISSIONERS [GRI 2-17]

To improve their competence in the sustainability aspect, the Board of Commissioners participated in various programs throughout 2022, as listed in the table below:

The Bank believes that by participating in these programs and implementing a policy on diversity in academic background and work experience, the Board of Commissioners has the collective knowledge to respond to and provide direction to address challenges in order to provide the best support for the achievement of sustainability goals. [GRI 2-17]

### **Penilaian Kinerja Dewan Komisaris [GRI 2-18]**

Penilaian Dewan Komisaris melalui mekanisme *self-assessment* diawali dengan pengisian kertas kerja. Formulir tersebut berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab sesuai ketentuan yang berlaku serta atas kompetensi kinerja selama satu semester/tahun untuk kemudian dilaporkan kepada Otoritas Jasa Keuangan.

Hasil evaluasi kinerja masing-masing anggota Dewan Komisaris secara individual menjadi salah satu dasar pertimbangan Pemegang Saham untuk menetapkan skema kompensasi, pemberian incentif dan pertimbangan untuk memberhentikan dan/atau menunjuk kembali anggota Dewan Komisaris yang bersangkutan.

Hasil penilaian tersebut dibawa ke RUPS Tahunan untuk disampaikan kepada Pemegang Saham untuk evaluasi. Pada penyerahan laporan, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Dewan Komisaris atas tindakan pengelolaan yang dilakukan pada tahun buku yang berakhir pada akhir tahun.

### **Rapat Dewan Komisaris [GRI 2-16]**

Dewan Komisaris memiliki forum rapat guna membahas tugas pengawasan terhadap pengurusan Bank yang dilakukan oleh Direksi. Melalui forum rapat ini Dewan Komisaris juga dapat menerima laporan, mendiskusikan dan memutuskan berbagai hal-hal kritis dan strategis dalam memastikan tercapainya beragam target dan tujuan pengembangan usaha, maupun target-target yang telah ditetapkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disampaikan oleh Komite-komite Dewan Komisaris. Saat harus memutuskan tindak lanjut di tingkat operasional, maka forum rapat akan dihadiri oleh Direksi Bank beserta jajarannya.

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 2022 Dewan Komisaris telah menyelenggarakan rapat internal sebanyak 15 (lima belas) kali dan rapat bersama Direksi sebanyak 13 (tiga belas) kali.

### **Performance Assessment of the Board of Commissioners [GRI 2-18]**

Through the self-assessment mechanism, the Board of Commissioners' evaluation begins with filling out working papers. The form contains criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations as well as performance competencies for one semester/year to be reported to the Financial Services Authority.

The results of the performance evaluation of each member of the Board of Commissioners individually become one of the basis for the consideration of the Shareholders to determine the compensation scheme, provide incentives and considerations for dismissing and/or reappointing the relevant member of the Board of Commissioners.

The results of the assessment are brought to the Annual GMS to be submitted to the Shareholders for evaluation. At the submission of the report, the GMS also gave full discharge and release of responsibility (volledig acquit et de charge) to the Board of Commissioners for management actions carried out in the financial year ending at the end of the year.

### **Board of Commissioners Meeting [GRI 2-16]**

The Board of Commissioners has a meeting forum to discuss its oversight of the Bank's management, which is run by the Board of Directors. The Board of Commissioners can also receive reports, discuss, and make decisions on various critical and strategic matters through this meeting forum in order to ensure the achievement of various business development targets and objectives, as well as the targets set in the Sustainable Finance Action Plan (RAKB) submitted by the Board of Commissioners' Committees. When it comes to operational follow-up, the meeting forum will be attended by the Bank's Directors and all of its subordinate levels.

Meetings of the Board of Commissioners must be held at least once every two months, and regular meetings with the Board of Directors must be held at least once every four months.

The Board of Commissioners held 15 (fifteen) internal meetings and 13 (thirteen) joint meetings with the Directors in 2022.



## DIREKSI [GRI 2-11]

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 taget 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 [GRI 2-10]

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 Kepatuhan dan Kelayakan dari Otoritas Jasa Keuangan (OJK).

### Komposisi Personalia Direksi

Komposisi dan Susunan Anggota Direksi per 31 Desember 2022 adalah sebagai berikut:

| Nama<br>Name       | Jabatan<br>Position                                                                                                                               | RUPS<br>Pengangkatan<br>GMS<br>Appointment                | Persetujuan OJK<br>OJK approval                                                                                                                                                                                                                                                                                                                                                          | Tanggal<br>Efektif<br>Effective<br>Date | Pengangkatan<br>Kembali<br>Re-<br>appointment                                      |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|------------------------------------------------------------------------------------|
| Indra<br>Faletahan | Direktur Utama<br>President Director                                                                                                              | RUPSLB 29<br>November 2022<br>EGMS November<br>29, 2022   | Indra Faletahan – Direktur Utama<br>Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan nomor<br>No. Kep-21/D.03/2023 tanggal 18 April 2023<br>Tanggal Efektif 18 April 2023<br>Indra Faletahan – President Director<br>Copy of Decision of Member of the<br>Board of Commissioners of OJK No. Kep-<br>21/D.03/2023 dated 18 April 2023<br>Effective Date 18 April 2023 | -                                       | -                                                                                  |
| Hery Syafril       | Plt. Direktur<br>Utama/Direktur<br>Risiko Bisnis<br>Pembinaan<br>Acting (plt.)<br>President<br>Director/Director<br>of Financing<br>Business Risk | RUPSLB 20<br>September 2015<br>EGMS September<br>20, 2015 | No. Kep-9/D.03/2018 tanggal 21 Maret 2016<br>No. Kep-9/D.03/2018 dated March 21, 2016                                                                                                                                                                                                                                                                                                    | 21 Maret<br>2016<br>March 21,<br>2016   | RUPS Luar Biasa<br>29 November<br>2022<br>Extraordinary<br>GMS 29<br>November 2022 |
| Karno              | Direktur<br>Kepatuhan, Risiko<br>dan Legal.<br>Director of<br>Compliance, Risk<br>and Legal.                                                      | RUPSLB 24 Juni<br>2022<br>EGMS June 24,<br>2022           | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan nomor<br>Kep-153/D.03/2022 tanggal 3 Oktober 2022<br>Copy of the Decision of the Members<br>of the Board of Commissioners of the<br>Financial Services Authority number Kep-<br>153/D.03/2022 dated October 3, 2022                                                                                                 | 3 Oktober<br>2022<br>October 3,<br>2022 | -                                                                                  |

## BOARD OF DIRECTORS [GRI 2-11]

The Board of Directors is the highest executive organ at Bank Muamalat Indonesia and has full authority and responsibility for the overall operations of the Bank. 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 [GRI 2-10]

Members of the Board of Directors are appointed by GMS with due consideration given to 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 the Board of Directors is effective after obtaining a statement of passing the Fit and Proper Test from the Financial Services Authority (OJK).

### Board of Directors Composition

The membership composition of the Board of Directors as of December 31, 2022, is as follows:

| Nama<br>Name     | Jabatan<br>Position                                                       | RUPS<br>Pengangkatan<br>GMS<br>Appointment              | Persetujuan OJK<br>OJK approval                                                                                                                                                                                                                                                             | Tanggal<br>Efektif<br>Effective<br>Date | Pengangkatan<br>Kembali<br>Re-<br>appointment |
|------------------|---------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|
| Suhendar         | Direktur<br>Keuangan dan<br>Strategi<br>Director of<br>Finance & Strategy | RUPSLB 29<br>November 2022<br>EGMS November<br>29, 2022 | -                                                                                                                                                                                                                                                                                           | -                                       | -                                             |
| Wahyu<br>Avianto | Direktur Operasi<br>& Digital<br>Director of<br>Operation &<br>Digital    | RUPSLB 29<br>November 2022<br>EGMS November<br>29, 2022 | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan nomor<br>No. Kep-154/D.03/2022 tanggal 3 Oktober<br>2022<br>Copy of the Decision of the Members of the<br>Board of Commissioners of the Financial<br>Services Authority No. Kep-154/D.03/2022<br>dated October 3, 2022 | 3 Oktober<br>202<br>October 3,<br>2022  | -                                             |

### Fungsi, Tugas dan Wewenang Direksi [GRI 2-12]

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. Bertanggungjawab 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.

### Functions, Duties and Authorities of Directors [GRI 2-12]

In carrying out 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 the Bank's Articles of Association, and based on good faith and full responsibility for the Bank's interests. The following are the Board of Directors' functions and duties according to the Bank Muamalat Indonesia Board Manual:

1. Develop a code of conduct that applies to all members of the Board of Directors and members of the Board of Commissioners, 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.
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. 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.
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.
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 the 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's strategic employment policies to its employees.
13. Maintain and manage the assets of Bank Muamalat Indonesia.
14. Take full responsibility for 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. Under certain restrictions, carry out all actions and behaviors relating to the management and ownership of Bank Muamalat Indonesia's assets, as well as binding Bank Muamalat Indonesia with other parties or other parties with Bank Muamalat Indonesia.
17. Members of the Board of Directors are prohibited from giving general powers of attorney to other parties, which results in the transfer of duties and functions from 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, the special registration list, the minutes of the GMS and 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. Anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima per seratus) 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.

#### **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.
9. Memastikan kompetensi Sumber Daya Insani yang terkait.

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.

#### **Rights and Authorities of the Board of Directors**

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. Decide on policies for managing the Bank, including determining the organizational structure of the Bank..
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 Bank's Articles of Association.
3. Represent the Bank 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 Bank in and out of the court to a person or several appointed Directors, or to a person or several employees of the Bank, individually or jointly, or to another person or entity.
7. Regulate provisions regarding the Bank's staffing, including the determination of salaries, pensions, old-age savings, and income for the Bank's employees based on applicable provisions.
8. Appoints, rewards, sanctions, and terminates employees based on the Bank's staffing regulations.
9. Ensure the competency of related human resources.



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 sepengetauhan Direktur Utama atau Direktur lainnya.
13. Jika diperlukan, mempergunakan saran profesional.
14. Menerima gaji berikut fasilitas dan tunjangan lainnya termasuk santunan purnjabatan yang jumlahnya ditetapkan oleh RUPS atau Dewan Komisaris berdasarkan pelimpahan wewenang dari RUPS.
15. Apabila BMI 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. Berhak menerima fasilitas yang ditetapkan Bank.
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 outside the auction, means based on voluntary delivery by the owner of the collateral or based on the owner's power to sell outside the auction from the owner of the collateral in the event that the Debtor does not fulfill his obligations to the Bank, provided that the collateral purchased must be disbursed as soon as possible taking into account 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, becoming administrators of business associations and the like are permitted to the extent of using reasonable 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 the Bank 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, regulations, and Bank policies.
17. The Board of Directors is entitled to receive facilities determined by the Bank.

### Pengelolaan Dampak [GRI 2-12, 2-13, 2-17]

Selain menjalankan tugas, tanggung jawab dan wewenang tersebut, Direksi juga bertanggung jawab untuk mengelola dampak positif maupun mitigasi dampak negatif dari kegiatan operasional terhadap aspek sosial di tengah masayarakat maupun terhadap aspek kelestarian lingkungan hidup. Pada pengelolaan dampak sosial dan lingkungan ini, tugas Direksi adalah menjalankan program mitigasi dampak negatif sesuai kebijakan yang digariskan oleh Dewan Komisaris.

Direksi mendelegasikan pelaksanaan pengelolaan dan mitigasi dampak sosial dan lingkungan pada jajaran yang relevan dengan tugasnya. Pelaksanaan program mitigasi

### Impact Management [GRI 2-12, 2-13, 2-17]

In addition to carrying out these duties, responsibilities, and authority, the Board of Directors is also accountable for controlling the positive as well as negative repercussions of operational operations on social and environmental sustainability elements. The Board of Directors' responsibility in controlling these social and environmental repercussions is to carry out negative impact mitigation initiatives in accordance with the policies specified by the Board of Commissioners.

The Board of Directors delegates the management and mitigation of social and environmental impacts to ranks that are relevant to their duties. The implementation of

dampak sosial maupun lingkungan akan diawasi oleh Dewan Komisaris melalui Komite-komite Dewan Komisaris.

Direksi juga bertanggung jawab untuk mereview hasil implementasi program mitigasi dampak yang dilakukan dan menjadikannya sebagai bagian dari isi laporan Laporan Keberlanjutan.

#### Pengembangan Kompetensi Direksi [GRI 2-17]

**Tabel Pendidikan dan/atau Pelatihan Direksi - 2022**

| Nama<br>Name    | Jabatan<br>Position                                                                                      | Nama Pelatihan/Workshop/Konferensi/<br>Seminar<br>Name of Training/Workshop/Conference/<br>Seminar                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Lembaga<br>Penyelenggara<br>Organizer                                                                                                                                                                      |
|-----------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Indra Faletahan | Direktur Utama<br>President Director                                                                     | -<br>-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                            |
| Hery Syafril    | Plt. Direktur Utama/Direktur<br>Pembinaaan<br>Acting (plt.) President Director/<br>Director of Financing | Indonesia Risk Management Outlook 2022 – Next<br>Stage of Great                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | LPPI                                                                                                                                                                                                       |
| Karno           | Direktur Kepatuhan, Risiko<br>dan Legal<br>Compliance, Risk and Legal<br>Director                        | <ul style="list-style-type: none"> <li>- Refreshment BSMR Level 5</li> <li>- Webinar Perlindungan konsumen di era digital</li> <li>- Forum Grup Discussion (FGD)-"Penguatan Ekosistem Ekonomi Haji Indonesia"</li> <li>- Implementasi Pembinaaan Musyarakah Sesuai Fatwa DSN MUI - Dirasah Islamiyah</li> <li>- Refreshment BSMR Level 5</li> <li>- Consumer protection webinar in the digital age</li> <li>- Forum Group Discussion (FGD)-"Strengthening the Indonesian Hajj Economic Ecosystem"</li> <li>- Implementation of Musyarakah Financing According to DSN MUI Fatwa - Dirasah Islamiyah</li> </ul> | <ul style="list-style-type: none"> <li>- Leadership Nasional</li> <li>- Otoritas Jasa Keuangan/Financial Services Authority</li> <li>- UIN Syarif Hidayatullah Jakarta</li> <li>- Bank Muamalat</li> </ul> |
| Suhendar        | Direktur Keuangan dan<br>Strategi<br>Finance & Strategic Director                                        | <ul style="list-style-type: none"> <li>- Sharia Banking for Executive</li> <li>- Training Risk Management Certifikation Level 5</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>- Muamalat Institute</li> <li>- Asbisindo</li> </ul>                                                                                                                |
| Wahyu Avianto   | Direktur Operasi<br>Director of Operations                                                               | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                            |

Melalui berbagai program peningkatan kompetensi tersebut, bersama dengan penerapan kebijakan keberagaman latar belakang pendidikan akademis maupun pengalaman tugasnya, Bank meyakini jajaran Direksi memiliki pengetahuan kolektif yang sangat berguna dalam merespons, mengantisipasi dan mengatasi berbagai tantangan dalam menjalankan berbagai program dukungan pencapaian tujuan keberlanjutan. [GRI 2-17]

#### Penilaian Kinerja Direksi [GRI 2-18]

Penilaian kinerja Direksi dilakukan secara *self-assessment* melalui pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab Direksi sesuai dengan ketentuan yang berlaku, dilakukan setiap semester untuk dilaporkan kepada Otoritas Jasa Keuangan. Mengingat

social and environmental impact mitigation programs will be supervised by the Board of Commissioners through the Committees of the Board of Commissioners.

The Board of Directors is also responsible for reviewing the results of the implementation of the impact mitigation program and making them part of the contents of the Sustainability Report.

#### Competency Development for The Board of Directors [GRI 2-17]

**Table of Education and/or Training of Directors - 2022**

| Nama<br>Name    | Jabatan<br>Position                                                                                      | Nama Pelatihan/Workshop/Konferensi/<br>Seminar<br>Name of Training/Workshop/Conference/<br>Seminar                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Lembaga<br>Penyelenggara<br>Organizer                                                                                                                                                                      |
|-----------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Indra Faletahan | Direktur Utama<br>President Director                                                                     | -<br>-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                            |
| Hery Syafril    | Plt. Direktur Utama/Direktur<br>Pembinaaan<br>Acting (plt.) President Director/<br>Director of Financing | Indonesia Risk Management Outlook 2022 – Next<br>Stage of Great                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | LPPI                                                                                                                                                                                                       |
| Karno           | Direktur Kepatuhan, Risiko<br>dan Legal<br>Compliance, Risk and Legal<br>Director                        | <ul style="list-style-type: none"> <li>- Refreshment BSMR Level 5</li> <li>- Webinar Perlindungan konsumen di era digital</li> <li>- Forum Grup Discussion (FGD)-"Penguatan Ekosistem Ekonomi Haji Indonesia"</li> <li>- Implementasi Pembinaaan Musyarakah Sesuai Fatwa DSN MUI - Dirasah Islamiyah</li> <li>- Refreshment BSMR Level 5</li> <li>- Consumer protection webinar in the digital age</li> <li>- Forum Group Discussion (FGD)-"Strengthening the Indonesian Hajj Economic Ecosystem"</li> <li>- Implementation of Musyarakah Financing According to DSN MUI Fatwa - Dirasah Islamiyah</li> </ul> | <ul style="list-style-type: none"> <li>- Leadership Nasional</li> <li>- Otoritas Jasa Keuangan/Financial Services Authority</li> <li>- UIN Syarif Hidayatullah Jakarta</li> <li>- Bank Muamalat</li> </ul> |
| Suhendar        | Direktur Keuangan dan<br>Strategi<br>Finance & Strategic Director                                        | <ul style="list-style-type: none"> <li>- Sharia Banking for Executive</li> <li>- Training Risk Management Certifikation Level 5</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>- Muamalat Institute</li> <li>- Asbisindo</li> </ul>                                                                                                                |
| Wahyu Avianto   | Direktur Operasi<br>Director of Operations                                                               | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                            |

The Bank believes that the Board of Directors has collective knowledge that is very useful in responding to, anticipating, and overcoming various challenges in carrying out various support programs to achieve sustainability goals as a result of these competency improvement programs, as well as the implementation of policies on diversity of academic educational backgrounds and work experience. [GRI 2-17]

#### Directors Performance Assessment [GRI 2-18]

The performance assessment of the Board of Directors is done by self-assessment through filling out working papers containing criteria/indicators of the implementation of the duties and responsibilities of the Board of Directors in accordance with applicable regulations. This is conducted



metode yang digunakan ialah *self-assessment*, maka pihak yang melakukan penilaian terhadap kinerja Direksi adalah Direksi sendiri dan dibantu oleh fungsi terkait.

Pada RUPS Tahunan, hasil dari penilaian tersebut disampaikan kepada Pemegang Saham untuk dilakukan evaluasi. Di kesempatan tersebut, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas tindakan pengelolaan yang dilakukan pada Tahun Buku yang berakhir pada akhir tahun.

#### Rapat Direksi [GRI 2-16]

Direksi memiliki forum rapat yang membahas pengurusan Bank. Melalui forum rapat ini, selain membahas berbagai hal terkait kepengurusan kegiatan operasional, Direksi juga dapat mengidentifikasi, mendiskusikan dan merumuskan penanganan berbagai hal-hal kritis dan strategis dalam memastikan tercapainya beragam target dan tujuan pengembangan usaha, maupun target-target yang telah ditetapkan dalam RAKB. Saat harus memutuskan tindak lanjut berdampak strategis, maka berbagai hal kritis dimaksud sisampaikan pada Dewan Komisaris untuk dicarikan langkah-langkah solusinya dalam forum rapat gabungan Dewan Komisaris dan Direksi.

Rapat Direksi wajib diadakan paling kurang secara berkala paling kurang 1 (satu) kali setiap bulan. Sepanjang tahun 2022 Direksi telah menyelenggarakan rapat internal sebanyak 15 (lima belas) kali dan rapat bersama Dewan Komisaris sebanyak 13 (tiga belas) kali.

#### TATA KELOLA REMUNERASI

##### Kebijakan Remunerasi dan Proses Penentuan Remunerasi [GRI 2-19, 2-20]

Pemberian remunerasi Dewan Pengawas Syariah, Dewan Komisaris dan Direksi mengacu kepada tata kelola remunerasi yang mengacu pada peraturan Otoritas Jasa Keuangan No.59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah yang kemudian diturunkan ke dalam Surat Keputusan No.50/R/DIR-KPTS/XI/2018 tentang Tata Kelola Pemberian Remunerasi PT Bank Muamalat Indonesia Tbk yang ditandatangani bersama oleh Komisaris Utama dan Direktur Utama pada tanggal 12 November 2018.

every semester and reported to the Financial Services Authority. Considering that the method used is self-assessment, the party who evaluates the performance of the Board of Directors is the Board of Directors themselves, who are assisted by related functions.

At the Annual GMS, the results of the assessment are submitted to the Shareholders for evaluation. On that occasion, the GMS also granted full discharge and release of responsibility (volledig acquit et de charge) to the Board of Directors for management actions carried out in the financial year ending at the end of the year.

#### Directors Meeting [GRI 2-16]

The Board of Directors has a meeting forum where they discuss the Bank's management. The Board of Directors can also identify, discuss, and define the management of different key and strategic concerns in assuring the attainment of various company development targets and goals, as well as the targets specified in the RAKB, through this meeting platform. Various key issues are presented to the Board of Commissioners for resolution in the combined meeting forum of the Board of Commissioners and Directors when deciding on a course of action with a strategic impact.

Meetings of the Board of Directors must be held at least once a month, at the very least. During 2022, the Board of Directors held 15 internal meetings and 13 joint meetings with the Board of Commissioners.

#### REMUNERATION GOVERNANCE

##### Remuneration Policy and Remuneration Determination Process [GRI 2-19, 2-20]

The remuneration of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors refers to the remuneration governance, which refers to Financial Services Authority Regulation No. 59/POJK.03/2017 concerning the Implementation of Good Corporate Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units, which was later revealed in Decree No. 50/R/DIR-KPTS/XI/2018 concerning Governance for the Provision of Remuneration for PT Bank Muamalat Indonesia Tbk, which was signed jointly by the President Commissioner and President Director on November 12, 2018.

Dalam memberikan remunerasi, Bank Muamalat Indonesia mengacu pada prinsip syariah dengan memenuhi persyaratan sebagai berikut:

- Pemberian remunerasi harus mempertimbangkan kewajaran dalam harga pasar di industri sejenis dan sesuai dengan kompetensi dan kinerja karyawan.
- Pemberian remunerasi pada awal karyawan bergabung harus disepakati dan tercantum dalam sebuah kontrak kerja yang menganut asas konsensus.
- Pemberian remunerasi harus didasari kesadaran bersama bahwa bekerja merupakan bagian dari mengejar ridha Allah SWT.
- Pemberian remunerasi harus mempertimbangkan beban kerja yang diberikan kepada karyawan atau *al ghunmu bil ghurmi*.

#### **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.

Komite Nominasi dan Remunerasi memiliki 4 (empat) anggota, dimana 2 (dua) di antaranya merupakan Komisaris Independen Bank, 1 (satu) orang Komisaris Non Independen dan 1 (satu) orang perwakilan Pejabat Eksekutif Bank. 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.

In providing remuneration, Bank Muamalat Indonesia refers to Sharia principles by fulfilling the following requirements:

- The remuneration must consider fairness in market prices in similar industries and be in accordance with the competence and performance of employees.
- The provision of remuneration at the start of an employee's employment must be agreed upon and stated in an employment contract that follows the consensus principle.
- The provision of remuneration must be based on a shared awareness that work is part of pursuing the pleasure of Allah SWT.
- Remuneration must consider the workload given to employees, or *al ghunmu bil ghurmi*.

#### **Nomination and Remuneration 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 based on the evaluation results regarding the suitability of the Nomination and Remuneration system with the implementation of the policy in the internal Bank and carries out other tasks given by the Board of Commissioners as long as they are within the scope of the duties and obligations of the Board of Commissioners based on applicable regulations.

The Nomination and Remuneration Committee has 4 (four) members, of which 2 (two) of whom are Independent Commissioners of the Bank, 1 (one) Non-Independent Commissioner and 1 (one) representative of the Bank's Executive Officer. 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.



## Remunerasi dan Fasilitas Lainnya (Remuneration Package) yang Ditetapkan RUPS bagi Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi [GRI 2-21]

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 2022, jumlah keseluruhan remunerasi dan fasilitas lainnya adalah sebagai berikut: [GRI 2-21]

| Uraian<br>Description                                                                                                                                                                                                                                                       | Jumlah yang Diterima Dalam Satu Tahun<br>Amount Received in 1 (One) Year |                             |                                           |                             |                                       |                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-----------------------------|-------------------------------------------|-----------------------------|---------------------------------------|-----------------------------|
|                                                                                                                                                                                                                                                                             | Direksi<br>Board of Directors                                            |                             | Dewan Komisaris<br>Board of Commissioners |                             | DPS<br>Board of Sharia<br>Supervisory |                             |
|                                                                                                                                                                                                                                                                             | Orang<br>People                                                          | Jutaan (Rp)<br>Million (Rp) | Orang<br>People                           | Jutaan (Rp)<br>Million (Rp) | Orang<br>People                       | Jutaan (Rp)<br>Million (Rp) |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura<br>Salaries, bonuses, regular allowances, tantiem, and other facilities in cash                                                                                                           | 9                                                                        | 25.138,34                   | 12                                        | 7.756,44                    | 3                                     | 1.055,34                    |
| Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang:<br>a. dapat dimiliki; dan/atau<br>b. tidak dapat dimiliki.<br><br>Other benefits-in-kind (housing, health insurance, etc.) which:<br>a. can be owned; and/or<br>b. can't be owned. |                                                                          |                             |                                           |                             |                                       |                             |
| <b>Total   Total</b>                                                                                                                                                                                                                                                        | <b>9</b>                                                                 | <b>25.138,34</b>            | <b>12</b>                                 | <b>7.756,44</b>             | <b>3</b>                              | <b>1.055,34</b>             |

## Remuneration and Other Facilities (Remuneration Package) Set by GMS for Sharia Supervisory Board, Board of Commissioners, and Board of Directors [GRI 2-21]

Remuneration policies and other facilities stipulated in the GMS include:

1. Remuneration, which is income in the form of money (non-natura), including salaries, benefits, compensation in the form of shares, bonuses, and other forms of remuneration; and
2. Other facilities, namely those received not in the form of money (natura), including housing facilities, transportation facilities, health insurance facilities, telecommunications facilities, and other facilities that can be owned or cannot be owned.

In 2022, the total amount of remuneration and other facilities was as follows: [GRI 2-21]

### Rasio Gaji [GRI 2-21]

Informasi mengenai rasio gaji Dewan Komisaris, Direksi, dan karyawan Bank adalah sebagai berikut:

|                                                                                                        |             |
|--------------------------------------------------------------------------------------------------------|-------------|
| Rasio Gaji Tertinggi : Terendah<br>Highest Salary : Lowest Ratio                                       | <b>25,2</b> |
| Rasio Gaji Direksi Tertinggi : Terendah<br>Highest Directors' Salary: Lowest Ratio                     | <b>1,7</b>  |
| Rasio Gaji Komisaris Tertinggi : Terendah<br>Highest Commissioner Salary: Lowest Ratio                 | <b>1,1</b>  |
| Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi<br>Highest Directors' Salary: Highest Employee Ratio | <b>2,2</b>  |

### MANAJEMEN RISIKO

Dalam menjalankan bisnisnya, Bank menghadapi beberapa tantangan yang sifatnya dinamis dan dapat mempengaruhi kegiatan bisnisnya, sebagai berikut:

- a. Perkembangan lingkungan bisnis dan meningkatnya kompleksitas operasional Bank sejalan dengan perkembangan produk dan layanan yang diberikan oleh Bank, termasuk perubahan pemegang saham dan manajemen Bank yang terjadi pada tahun 2022.
- b. Dari sisi eksternal, perubahan regulasi dan tuntutan pemegang saham atas kinerja Bank juga berkontribusi penting dalam kegiatan bisnis Bank. Salah satu ketentuan yang harus menjadi perhatian Bank adalah terbitnya Undang-Undang Penguatan Sektor Keuangan (P2SK) pada bulan Desember 2022.
- c. Selain itu, Bank menghadapi tantangan untuk melakukan bisnis secara berkelanjutan dan mencapai target yang ditetapkan.

Untuk menghadapi tantangan tersebut, Bank menerapkan manajemen risiko dalam kerangka *Governance, Risk & Compliance* (GRC). Pelaksanaan manajemen risiko bersama dengan praktik *good corporate governance* dan terpenuhinya aspek kepatuhan serta hukum dalam kerangka GRC ini menjadi *enabler* dalam pencapaian target bisnis Bank yang pelaksanaannya sangat didukung oleh sumber daya manusia, teknologi informasi dan proses bisnis yang dilakukan oleh Bank.

### Kerangka Manajemen Risiko Bank Muamalat Indonesia [GRI 2-25]

Kerangka kerja manajemen risiko merupakan seperangkat strategi, aturan, sarana dan prasarana yang digunakan untuk mengimplementasikan konsep dan prinsip manajemen risiko secara komprehensif

### Salary Ratio [GRI 2-21]

Information regarding the salary ratio of the Board of Commissioners, the Board of Directors, and the Bank's employees is as follows:

|                                                                                                        |             |
|--------------------------------------------------------------------------------------------------------|-------------|
| Rasio Gaji Tertinggi : Terendah<br>Highest Salary : Lowest Ratio                                       | <b>25,2</b> |
| Rasio Gaji Direksi Tertinggi : Terendah<br>Highest Directors' Salary: Lowest Ratio                     | <b>1,7</b>  |
| Rasio Gaji Komisaris Tertinggi : Terendah<br>Highest Commissioner Salary: Lowest Ratio                 | <b>1,1</b>  |
| Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi<br>Highest Directors' Salary: Highest Employee Ratio | <b>2,2</b>  |

### RISK MANAGEMENT

In running its business, the Bank faced several challenges that were dynamic in nature and could affect its business activities, as follows:

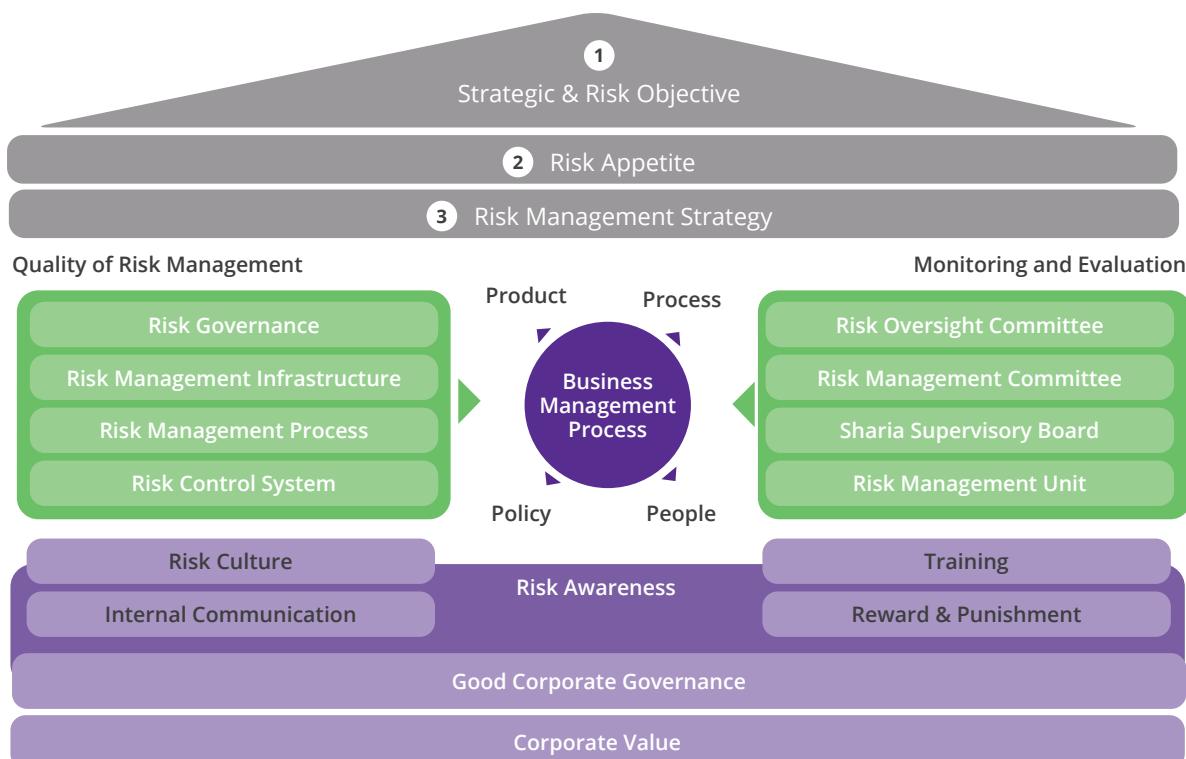
- a. The development of the business environment and the increasing complexity of the Bank's operations are in line with the development of the products and services provided by the Bank, including the changes in shareholders and management that occurred in 2022.
- b. From the external side, regulatory changes and shareholder demands for the Bank's performance also contributed significantly to the Bank's business activities. One of the provisions that must be of concern to the Bank was the issuance of the Financial Sector Strengthening Law (P2SK) in December 2022.
- c. In addition, the Bank faced challenges to do business in a sustainable manner and achieved the set targets.

To address these issues, the Bank employs risk management within the framework of Governance, Risk, and Compliance (GRC). The implementation of risk management, along with the practice of good corporate governance and the fulfillment of compliance and legal aspects within the GRC framework, is an enabler in achieving the Bank's business targets, which are strongly supported by the Bank's human resources, information technology, and business processes.

### The Bank's Risk Management Framework [GRI 2-25]

The risk management framework is a set of strategies, rules, facilities, and infrastructure used to implement risk management concepts and principles in a comprehensive manner.

## Kerangka Kerja Manajemen Risiko Bank Bank Risk Management Framework



Manajemen risiko Bank diterapkan dengan berlandaskan pada kerangka manajemen risiko di atas. Kerangka ini dibangun dengan mengedepankan nilai-nilai GCG dan *corporate value* serta penguatan *risk awareness* di seluruh unit kerja Bank. Proses bisnis yang dijalankan Bank ditopang oleh adanya ketentuan yang mengatur setiap aktivitas, produk yang ditawarkan, proses yang dijalankan, serta penguatan sumber daya manusia.

### Dua Pilar Manajemen Risiko

Dengan kerangka yang kuat tersebut, Bank Muamalat melakukan proses bisnis dengan ditopang oleh kebijakan, produk, proses dan sumber daya manusia. Pelaksanaan proses bisnis dilakukan dengan senantiasa memperhatikan 2 (dua) pilar manajemen risiko, yakni:

- Pilar mitigasi kualitas penerapan manajemen risiko yang memadai sesuai jenis risiko inheren yang dapat diidentifikasi, dalam bentuk tata kelola, infrastruktur, proses manajemen risiko, dan sistem pengendalian risiko.
- Pilar pemantauan dan evaluasi secara berkelanjutan atas proses bisnis yang dilakukan antara lain melalui

The risk management framework described above is used to implement the Bank's risk management. This framework is established by emphasizing GCG and corporate principles and increasing risk awareness across all Bank work units. The provisions regulating each activity, the goods supplied, the procedures carried out, and the improvement of human resources support the Bank's business activities.

### Two Pillars of Risk Management

Bank Muamalat conducts business processes using this strong framework, which is supported by policies, products, processes, and human resources. Business processes are implemented by always paying attention to 2 (two) pillars of risk management, as follows:

- The pillar of quality risk management implementation are adequate according to the type of inherent risk that can be identified, in the form of governance, infrastructure, risk management processes, and risk control systems.
- The pillar of continuous monitoring and evaluation of business processes is carried out through the

*Risk Oversight Committee* di level Dewan Komisaris, *Risk Management Committee* di level Direksi, Dewan Pengawas Syariah (DPS) dan unit kerja Manajemen Risiko.

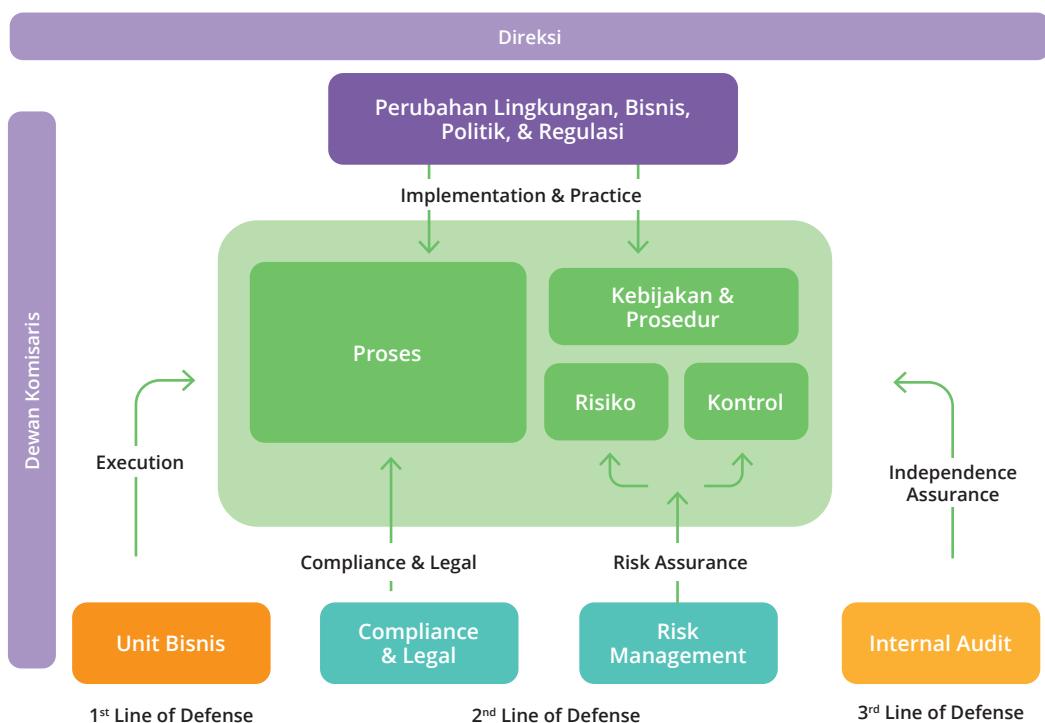
Bank senantiasa berupaya mencapai dan melaksanakan *corporate strategy* dan *risk objective*, baik jangka panjang, menengah, maupun pendek, dan menjaga eksposur risiko sesuai *risk appetite* Bank, ditopang oleh landasan dan pilar yang kuat.

Dalam mengimplementasikan manajemen risiko di Bank Muamalat, GRC diimplementasikan bersinergi dengan konsep tiga lini pertahanan (*three lines of defense*) manajemen risiko, di mana meliputi juga pengelolaan risiko aspek Lingkungan, Sosial & Tata Kelola (LST) yang pelaksanaannya menjadi tanggung jawab Direksi dan diawasi pelaksanaannya oleh Dewan Komisaris.

Risk Oversight Committee at the level of the Board of Commissioners, the Risk Management Committee at the level of the Board of Directors, the Sharia Supervisory Board (DPS), and the Risk Management work unit.

The Bank always strives to achieve and implement corporate strategy and risk objectives, including those in the long, medium, and short term, and maintains risk exposure in accordance with the Bank's risk appetite, supported by strong foundations and pillars.

In implementing risk management in Bank Muamalat, GRC is implemented in synergy with the concept of three lines of defense of risk management, which also includes risk management of Environmental, Social & Governance (ESG) aspects whose implementation is the responsibility of the Board of Directors and supervised by the Board of Commissioners.



### 1. Lini Pertahanan Pertama (*First Line of Defense*)

*First line of defense* atau lini pertahanan pertama terdiri dari unit bisnis dan unit kerja lainnya yang melaksanakan kegiatan bisnis dan operasional Bank secara langsung dan harian. Unit-unit kerja ini bertanggung jawab untuk mengidentifikasi dan mengelola risiko pada setiap produk, proses, kegiatan, dan sistem yang dijalankan.

### 1. Line-1: First Line of Defense

The first line of defense comprises of business units and other work units that carry out the Bank's commercial and operational activities directly and on a daily basis. These work units are responsible of recognizing and managing risk in any adopted product, process, activity, or system.



Dalam pengelolaan aspek keberlanjutan (LST), Unit Bisnis terkait ditugaskan untuk melakukan pengisian formulir pembiayaan keberlanjutan terhadap calon Nasabah/Nasabah *existing* pembiayaan yang bergerak di bidang usaha/sektor yang memiliki risiko LST yang tinggi.

## 2. Lini Pertahanan Kedua (Second Line of Defense)

Second line of defense atau lini pertahanan kedua terdiri dari Satuan Kerja Manajemen Risiko (SKMR), unit kepatuhan dan unit hukum. SKMR bertanggung jawab memastikan kecukupan kontrol atas risiko yang melekat pada kegiatan bisnis dan operasional Bank, yang dituangkan dalam ketentuan internal dan kerangka manajemen risiko. Unit kepatuhan dan hukum bertanggung jawab memastikan bahwa aspek kepatuhan dan hukum telah terpenuhi dalam produk dan proses yang dilakukan oleh Bank.

Dalam pengelolaan aspek keberlanjutan (LST) unit yang berada di *second lines* adalah unit yang membuat ketentuan atau petunjuk teknis, serta *tools* untuk melakukan *assessment/penilaian* aspek keberlanjutan atas calon Nasabah/Nasabah *existing* pembiayaan yang bergerak di bidang usaha/sektor yang memiliki risiko LST yang tinggi.

## 3. Lini Pertahanan Ketiga (Third Line of Defense)

Third line of defense atau lini pertahanan ketiga dilaksanakan fungsinya oleh unit audit internal sebagai unit independen yang memastikan bahwa lini pertahanan pertama dan kedua telah melaksanakan fungsi dan tanggung jawabnya dengan baik.

Dalam pengelolaan aspek keberlanjutan (LST), unit yang berada di baris ketiga ditugaskan untuk melakukan audit terhadap pelaksanaan ketentuan internal dan regulasi eksternal.

## Organisasi Manajemen Risiko

Fokus pelaksanaan manajemen risiko di Bank tidak hanya terpusat pada satu unit saja, akan tetapi menjadi tanggung jawab bersama seluruh manajemen dan karyawan Bank. Direksi dan Dewan Komisaris serta komite yang dibentuk pada level Direksi dan Dewan Komisaris, serta Dewan Pengawas Syariah telah menjalankan peran aktif dalam memperkuat tata kelola manajemen risiko sebagai struktur manajemen risiko di Bank secara menyeluruh.

In order to manage the sustainability aspect (ESG), the relevant Business Unit is assigned to fill out the sustainability financing form for prospective customers/*existing* financing customers involved in high-risk ESG business sectors/segments.

## 2. Line-2: Second Line of Defense

The second line of defense consists of the Risk Management Work Unit (SKMR), the Compliance Unit, and the Legal Unit. As defined in the internal provisions and risk management framework, SKMR is responsible for maintaining the sufficiency of controls over the risks inherent in the Bank's business activities and operations. The compliance and legal sections are in charge of ensuring that compliance and legal requirements are satisfied in the Bank's products and procedures.

In the management of sustainability aspects (ESG), units that are in the second line are units that make provisions or technical guidelines, as well as tools for conducting assessments/evaluations of sustainability aspects of prospective customers/*existing* financing customers involved in high-risk ESG business sectors/segments.

## 3. Line-3: The third line of defense

The third line of defense is carried out by the internal audit unit as an independent unit that ensures that the first and second lines of defense have carried out their functions and responsibilities properly.

The third line unit is assigned to audit the implementation of internal provisions and external regulations when managing the sustainability aspect (ESG).

## Risk Management Organization

The focus of risk management in the Bank is not only centered on one unit, but is the shared responsibility of all management and employees of the Bank. The Board of Directors and Board of Commissioners as well as committees formed at the level of the Board of Directors and Board of Commissioners, and the Sharia Supervisory Board have played an active role in strengthening risk management governance as a risk management structure in the Bank as a whole.

BMI memiliki unit kerja manajemen risiko sebagai *second line of defense* di bawah Compliance, Risk & Legal Director guna memastikan pelaksanaan tata kelola manajemen risiko, menyediakan dan memperbarui kerangka manajemen risiko, memastikan terlaksananya proses manajemen risiko, sistem informasi dan sumber daya manusia serta pelaksanaan sistem pengendalian risiko. Unit kerja manajemen risiko merupakan unit kerja yang independen dari unit bisnis dan unit operasional Bank, serta memiliki tanggung jawab utama untuk memastikan proses penerapan manajemen risiko telah berjalan efektif di Bank.

Struktur organisasi di bawah Compliance, Risk & Legal Director adalah sebagai berikut:

BMI maintains a risk management unit as the second line of defense under the Compliance, Risk & Legal Director to ensure the implementation of risk management governance, provide and update the risk management framework, and ensure the implementation of risk management processes, information systems, and risk control. The risk management unit is independent from the Bank's business units and operational units. It has the main responsibility of ensuring the appropriate implementation of the risk management process at the Bank.

The organizational structure under the Compliance, Risk & Legal Director is as follows:



#### **KECUKUPAN PROSES IDENTIFIKASI, PENGUKURAN, PEMANTAUAN, DAN PENGENDALIAN RISIKO SERTA SISTEM INFORMASI MANAJEMEN RISIKO**

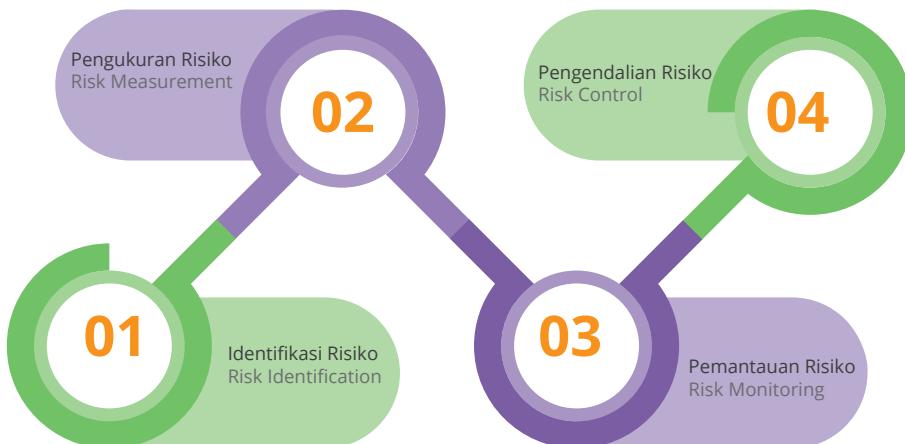
**ADEQUACY OF RISK IDENTIFICATION, MEASUREMENT, MONITORING, AND CONTROL, AS WELL AS THE RISK MANAGEMENT INFORMATION SYSTEM**

#### **Proses Manajemen Risiko**

Proses manajemen risiko yang baik bertujuan untuk mengelola risiko yang melekat pada aktivitas perusahaan dengan maksud memberikan nilai tambah yang berkelanjutan secara maksimal terhadap keseluruhan aktivitas. Proses manajemen risiko BMI digambarkan sebagai berikut:

#### **Risk Management Process**

A good risk management process seeks to manage the risks inherent in the company's activities in order to provide maximum sustainable added value to all activities. The BMI risk management process is as follows:



1. Identifikasi Risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap produk, aktivitas layanan dan aktivitas fungsional yang berpotensi merugikan Bank.
2. Pengukuran Risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko, dan menentukan modal untuk meng-cover residual risiko.
3. Pemantauan Risiko dilakukan dengan membandingkan limit risiko dengan eksposur risiko yang dihadapi.
4. Pengendalian Risiko sebagai bentuk pelaksanaan mitigasi atas potensi risiko yang ada.

### Sistem Informasi Manajemen Risiko

Sistem informasi manajemen risiko yang dimiliki oleh Bank antara lain diwujudkan dalam bentuk laporan internal Bank, Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank berbasis Risiko, Laporan Penyediaan Modal Minimum sesuai Profil Risiko, Laporan Portofolio Pembiayaan secara *bank-wide* dan per segmen bisnis, Laporan Risiko Operasional, *Liquidity Key Risk Indicator* (LKRI) untuk risiko likuiditas, dan laporan-laporan lainnya. Khusus untuk pembiayaan berkelanjutan, Bank saat ini tengah melakukan *assessment* atas setiap nasabah berdasarkan Taksonomi Hijau Indonesia (THI) yang nantinya akan dilaporkan kepada regulator. Laporan-laporan tersebut dapat dijadikan sebagai sumber yang mendukung untuk pengambilan keputusan oleh manajemen.

1. Risk Identification aims to identify all types of risk inherent in each product, service and functional activity that could have a detrimental impact on the Bank.
2. Risk Measurement aims to determine the amount of risk inherent in the Bank's activities so that it can be compared with the Bank's risk appetite. This allows the Bank to take risk mitigation actions and set aside capital to cover the residual risk.
3. Risk Monitoring is conducted by comparing the risk limit with the risk exposure.
4. Risk Control is the action that mitigates the existing risks.

### Risk Management Information System

The risk management information system owned by the Bank, among others, manifests itself in the form of Internal Bank Reports, Risk Profile Reports, Risk-based Bank Soundness Rating Reports, Minimum Capital Adequacy Reports according to Risk Profiles, Financing Portfolio Reports at bank-wide level and per business segment, Operational Risk Reports, Liquidity Key Risk Indicator (LKRI) for liquidity risk, and other reports. Specifically for sustainable financing, the Bank is currently conducting a customer assessment based on the Indonesian Green Taxonomy (THI), which will be reported to the regulator. These reports also serve as supporting sources for the management's decision making process.

## **PENILAIAN DAN PENGELOLAAN RISIKO LINGKUNGAN & SOSIAL**

Merespons tingginya keprihatinan masyarakat global terhadap risiko LST yang berkaitan erat dengan pencapaian tujuan keberlanjutan dalam SDGs dan sebagai upaya mitigasi perubahan iklim skala global, Bank mengimplementasikan program penilaian dan pengelolaan risiko LST yang diimplementasikan terutama pada nasabah-nasabah pada segmen *Wholesale Banking*.

Bank melakukan *assessment* atas risiko tersebut berdasarkan Formulir Pembiayaan Berkelanjutan yang dilakukan pada beberapa nasabah yang bergerak di sektor-sektor tertentu sesuai ketentuan internal bank. *Assessment* tersebut dilakukan setidaknya setiap tahun sekali pada saat pengajuan pembiayaan baru dan pada saat pelaksanaan *annual review* pembiayaan nasabah. Apabila terdapat hasil yang belum memenuhi standar, maka pihak-pihak yang terlibat dalam proses analisis pembiayaan dan persetujuan pembiayaan dapat membuat atau memberikan tambahan persyaratan kepada Nasabah guna melakukan mitigasi dan meningkatkan pemenuhan terhadap standar internal.

## **EVALUASI EFEKTIVITAS SISTEM MANAJEMEN RISIKO**

Dewan Komisaris dan Direksi dibantu oleh komite di bawah Dewan Komisaris dan Direksi serta Dewan Pengawas Syariah, telah melakukan evaluasi terhadap efektivitas sistem manajemen risiko Bank. Secara berkala komite dan Dewan Pengawas Syariah melaksanakan pertemuan untuk membahas dan memberikan rekomendasi kepada Dewan Komisaris dan Direksi.

Evaluasi yang dilakukan atas efektivitas sistem manajemen risiko yang dilakukan oleh BMI meliputi:

1. Kecukupan kebijakan, prosedur dan penetapan limit risiko;
2. Perkembangan eksposur risiko yang dihadapi oleh Bank;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko; dan
4. Efektivitas sistem pengendalian internal yang menyeluruh.

Evaluasi atas efektivitas manajemen risiko juga dilakukan melalui laporan berkala yang dikirimkan kepada Dewan Komisaris, Direksi dan Dewan Pengawas Syariah dalam Laporan Profil Risiko dan Laporan Tingkat Kesehatan Bank Berbasis Risiko.

## **ENVIRONMENTAL & SOCIAL RISK ASSESSMENT AND MANAGEMENT**

Responding to the high global public concern about ESG risk, which is closely related to the achievement of sustainability goals in the SDGs and as an effort to mitigate climate change on a global scale, the Bank has implemented an ESG risk assessment and management program, which is mainly implemented for customers in the Wholesale Banking segment.

The Bank conducts an assessment of these risks based on the Sustainable Financing Form, which is carried out on several customers operating in certain sectors according to the Bank's internal regulations. The assessment is carried out at least once a year at the time of the submission of new financing, and at the time of the implementation of an annual review of customer financing. If there are results that do not meet the standards, the parties involved in the financing analysis and approval process can create or provide additional requirements to the customer in order to mitigate and improve compliance with internal standards.

## **EFFECTIVENESS OF THE RISK MANAGEMENT SYSTEM**

The Board of Commissioners and the Board of Directors, assisted by committees under the Board of Commissioners and the Board of Directors as well as the Sharia Supervisory Board, have evaluated the effectiveness of the Bank's risk management system. The committees and the Sharia Supervisory Board hold periodic meetings to discuss and provide recommendations to the Board of Commissioners and the Board of Directors.

Evaluations of the effectiveness of the risk management system conducted by BMI include the following:

1. Adequacy of policies, procedures, and determination of risk limits;
2. Development of the risk exposure faced by the Bank;
3. Adequacy of risk identification, measurement, monitoring, and control processes; and
4. Overall effectiveness of the internal control system.

The evaluation of the effectiveness of risk management is also carried out through periodic reports sent to the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board in the Risk Profile Reports and the Risk-Based Bank Soundness Rating Report.



### Pendekatan atau Prinsip Pencegahan

Sebagai bagian dari implementasi Manajemen Risiko, Bank 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.

Oleh karenanya, dalam memberikan dukungan pembiayaan kegiatan investasi kepada para nasabah, terutama nasabah Wholesale, Bank mensyaratkan pemenuhan seluruh aturan perundangan di bidang lingkungan, mencakup: [FS11]

- Analisis Mengenai Dampak Lingkungan (AMDAL) sebagai salah satu aspek legalitas usaha nasabah.
- Kinerja pengelolaan lingkungan hidup melalui Program Penilaian Peringkat Kinerja Perusahaan terkait lingkungan hidup (PROPER) dari Kementerian Lingkungan Hidup dan Kehutanan (KLHK).
- Izin usaha untuk nasabah yang bergerak di bidang usaha perkebunan, terutama perkebunan kelapa sawit, seperti 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, Lingkungan, dan Tata Kelola [FS9]

Seiring dengan semakin mengemukanya isu LST dalam kegiatan perekonomian sebagai wujud kedulian seluruh warga dunia terhadap pencapaian tujuan keberlanjutan dalam SDGs, Bank juga telah menyusun langkah-langkah mitigasi khusus bagi risiko LST dalam melakukan evaluasi pemberian fasilitas pembiayaan, khususnya untuk segmen Wholesale.

Ketentuan secara *bankwide* terkait mitigasi risiko LST, diatur dalam Kebijakan Umum Pembiayaan yang di dalamnya terdapat ketentuan yang menegaskan aturan untuk menghindari 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

### Approach or Principle of Prevention

As part of the implementation of Risk Management, the Bank applies a Preventive Approach by prioritizing preventive measures for each of the identified potential risks. The Bank fully understands the 1992 Rio Declaration, which mentions a precautionary approach to protecting the environment.

Therefore, in providing financing support for investment activities for customers, especially wholesale customers, the Bank requires compliance with all laws and regulations in the environmental sector, including: [FS11]

- Environmental Impact Analysis (AMDAL) as one of the legal aspects of the customers business
- Environmental management performance through the Environmental Performance Rating Program (PROPER) from the Ministry of Environment and Forestry (KLHK).
- Business license for debtors engaged in plantation business, especially oil palm plantations, such as Plantation Business License (IUP), Cultivation Plantation Business License (IUP-B), Plantation Processing Business License (IUP-P), Plantation Business Registration Letter (SPUP), Indonesian Sustainable Palm Oil (ISPO) Certificate and Roundtable on Sustainable Palm Oil (RSPO) Certificate, if export oriented.
- And other similar requirements.

### Mitigation of Social, Environmental, and Governance Risks [FS9]

Along with the increasing prevalence of ESG issues in economic activities as a form of concern for all citizens of the world towards achieving sustainability goals in the SDGs, the Bank has also developed special mitigation measures for ESG risk in evaluating the provision of financing facilities, especially for the wholesale segment.

Provisions for ESG risk mitigation on a bankwide basis are regulated in the General Policy on Financing, which includes provisions emphasizing rules for avoiding financing that actually harms the environment as well as AMDAL requirements for financing industries that have the potential to harm the environment.

The Bank has also issued more specific provisions related to financing the palm oil industry sector, namely the

yaitu Surat Edaran (SE) Direksi tentang Penilaian Aspek Lingkungan, Sosial dan Tata Kelola (LST) Industri Kelapa Sawit. Selanjutnya diperbarui dengan penerbitan Petunjuk Teknis Formulir Pembiayaan Berkelanjutan. Petunjuk Teknis dimaksud pada prinsipnya mengatur beberapa aspek penting 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

### **SISTEM PENGENDALIAN INTERNAL YANG MENYELURUH**

Kebijakan sistem pengendalian internal yang dimiliki oleh Bank mencakup, antara lain: *control environment, event identification, risk assessment, risk response, control activities, accounting, information & communication system.*

Implementasi sistem pengendalian internal dilakukan melekat pada masing-masing unit kerja yang merupakan lini pertahanan pertama manajemen risiko. Pelaksanaan sistem pengendalian internal didukung oleh ketentuan dan kerangka yang dikembangkan oleh fungsi lini pertahanan kedua manajemen risiko dilakukan oleh Satuan Kerja Manajemen Risiko/SKMR). Kecukupan dan efektivitas sistem pengendalian internal dikaji ulang secara berkala oleh unit kerja audit internal yang merupakan lini pertahanan ketiga manajemen risiko.

Selama tahun 2022 peran dan efektivitas unit kerja audit internal untuk memberikan nilai tambah bagi proses bisnis dan operasional di antaranya:

1. Merencanakan audit berbasis risiko yang selaras dengan strategi, tujuan, dan fokus risiko Bank;
2. Menerapkan pendekatan audit tematik untuk mendorong peningkatan efektivitas terhadap identifikasi kebutuhan perbaikan pengelolaan risiko dan kontrol;
3. Melakukan penugasan audit pada aktivitas bisnis dan operasional pada seluruh jenjang lini perusahaan;
4. Memastikan dan memantau kelemahan internal yang telah ditemukan menjadi fokus perbaikan unit kerja untuk ditindaklanjuti;
5. Melakukan diskusi dan pembahasan dengan unit kerja SKMR dan kepatuhan dalam upaya perbaikan kecukupan dan efektivitas tata kelola, manajemen risiko, dan pengendalian.

Unit kerja SKMR juga melakukan kaji ulang secara independen atas metode, asumsi dan parameter terkait

Circular Letter (SE) of the Board of Directors regarding the Assessment of Environmental, Social, and Governance (ESG) Aspects of the Palm Oil Industry. It is then updated with the issuance of the technical guidelines for the Sustainable Financing Form. The technical guidelines referred to in principle regulate several important aspects of the financing process, including: an introduction to the principles of sustainable finance, defining debtors into sustainable business criteria and categories, and conducting analysis on debtor ESG management for their business activities.

### **COMPREHENSIVE INTERNAL CONTROL SYSTEM**

The Bank's internal control system policies govern the control environment, event identification, risk assessment, risk response, control activities, accounting, and information and communication systems.

The implementation of the internal control system is attached to each work unit, which is the first line of defense for risk management. The implementation of the internal control system is supported by the provisions and framework developed by the risk management function, the second line of defense, carried out by the Risk Management Work Unit/SKMR). The adequacy and effectiveness of the internal control system are periodically reviewed by the internal audit unit, which is the third line of defense for risk management.

During 2022, the role and effectiveness of the internal audit unit included the following:

1. Planning a risk-based audit that aligns with the Bank's strategy, objectives, and risk focus;
2. Implementing a thematic audit approach to encourage increased effectiveness in identifying the need for improvement in risk management and control;
3. Performing audit assignments on business and operational activities at all levels of the company line;
4. Ensuring and monitoring internal weaknesses that have been identified to be the focus of work unit improvements for follow-up actions;
5. Conducting discussions and consultations with the SKMR and compliance work units to improve the adequacy and effectiveness of governance, risk management, and control.

The SKMR unit also conducts independent reviews of the methods, assumptions, and parameters related to the risk



dengan risiko atas pengembangan produk, prosedur, dan aktivitas yang dilakukan oleh unit kerja lain sebagai bentuk dari pengendalian internal.

Uraian Manajemen Risiko selengkapnya dapat dilihat pada sub-bab “Manajemen Risiko” pada Bab ‘Fungsi Penunjang Bisnis’

#### SATUAN KERJA AUDIT INTERN (SKAI)

SKAI merupakan bagian dari sistem pengendalian intern dengan ruang lingkup mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas sistem pengendalian intern yang bertujuan memberikan keyakinan memadai kepada manajemen bahwa proses tata kelola, manajemen risiko dan sistem pengendalian intern telah berjalan dengan efektif dalam rangka membantu manajemen merealisasikan tujuan perusahaan.

Dalam pelaksanaannya, SKAI menggunakan pendekatan Audit Berbasis Risiko (*Risk Based Audit*) yang melalui tahapan penyusunan rencana audit, pelaksanaan penugasan audit, pelaporan hasil audit dan pemantauan tindak lanjut pemenuhan komitmen hasil audit.

#### PIAGAM AUDIT INTERN

Bank memiliki Piagam Audit Intern yang telah dikinikian pada bulan Juni tahun 2021 dan telah disetujui oleh Dewan Komisaris dengan rekomendasi dari Komite Audit serta ditetapkan oleh Direktur Utama. Piagam tersebut merupakan pernyataan formal yang menegaskan visi dan misi, struktur dan kedudukan, ruang lingkup, tugas dan tanggung jawab, wewenang, kualifikasi, serta kode etik auditor, yang dikaji ulang dan diperbaharui secara berkala.

Piagam tersebut telah diselaraskan dengan ketentuan regulator yang tertuang dalam POJK No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan POJK no 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Audit Intern.

#### Struktur Organisasi SKAI

SKAI dipimpin oleh seorang Kepala SKAI yang bertanggung jawab langsung kepada Direktur Utama dan mempunyai matriks komunikasi kepada Dewan Komisaris melalui Komite Audit, dengan susunan struktur organisasi sebagai berikut:

associated with product development, procedures, and activities carried out by other units as a form of internal control.

The full description of Risk Management can be found in the sub-chapter “Risk Management” in the chapter “Business Support Functions” in the BMI Annual Report.

#### INTERNAL AUDIT WORK UNIT

SKAI is part of the internal control system with a scope that includes examining and assessing the adequacy and effectiveness of the internal control system which aims to provide adequate assurance to management that the governance process, risk management and internal control system have been running effectively in order to help management realize company goals.

In its execution, SKAI employs a Risk-Based Audit strategy, which covers the steps of developing an audit plan, carrying out audit assignments, reporting audit results, and monitoring follow-up activities to satisfy audit obligations.

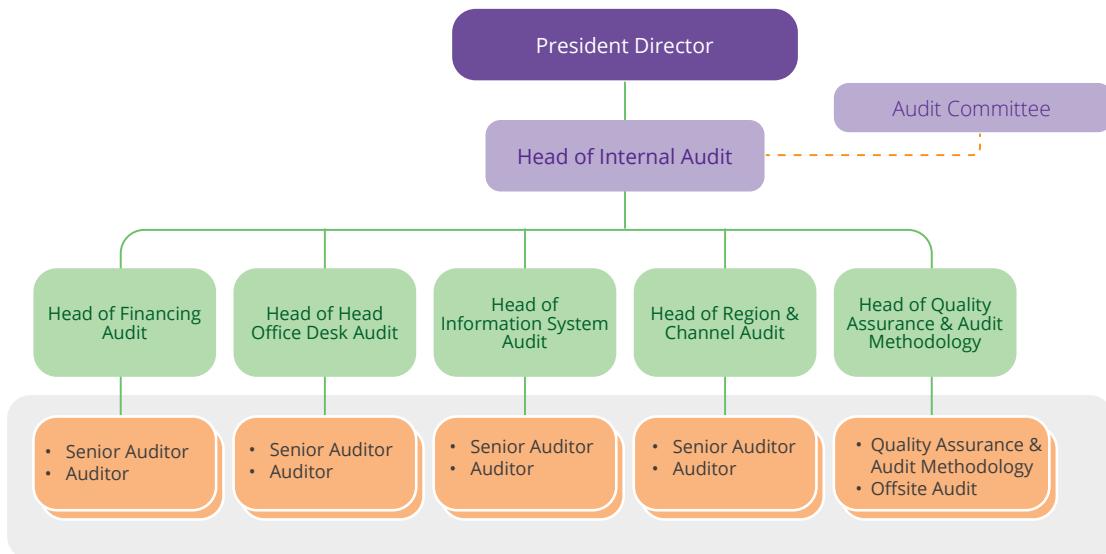
#### INTERNAL AUDIT CHARTER

The Bank has an Internal Audit Charter which was updated in June 2021 and approved by the Board of Commissioners with the recommendation of the Audit Committee and stipulated by the President Director. The Charter is a formal statement that confirms the vision and mission, structure and position, scope, duties and responsibilities, authority, qualifications, and auditor code of ethics, which is reviewed and updated regularly.

The charter is in accordance with the regulatory provisions in POJK No. 01/POJK.03/2019 on the Implementation of the Internal Audit Function in Commercial Banks and POJK No. 56/POJK.04/2015 on the Establishment and Guidelines for Preparing the Internal Audit Charter.

#### Organizational Structure of SKAI

SKAI is led by a Head of SKAI who reports directly to the President Director and has a communication matrix with the Board of Commissioners via the Audit Committee, with the organizational structure as follows:



## KODE ETIK

Bank mengadopsi standar etika dan budaya kerja yang tangguh dalam berinteraksi dengan para pemangku kepentingan. Kode Etik Bank menjunjung tinggi nilai-nilai dan prinsip-prinsip Bank, dan merupakan aspek penentu dalam membuat keputusan yang tepat. Bank menerapkan Kode Etik untuk dipatuhi oleh seluruh jajaran, mulai dari manajemen puncak dan manajemen menengah hingga seluruh insan Bank Muamalat Indonesia, mulai dari kantor pusat hingga seluruh unit kerja di seluruh Indonesia. Kode Etik Bank terdiri dari dua bagian pokok, yaitu Etika Bisnis (*Business Ethic*) dan Etika Kerja (*Code of Ethics*).

- *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.

## Konflik Kepentingan [GRI 2-15]

Dalam Pedoman Kode Etik yang berisi berbagai aturan etika bisnis maupun etika perilaku dimaksud, juga ditegaskan etikan saat menghadapi pengambilan keputusan operasional maupun strategis yang mengandung unsur konflik kepentingan. Pada intinya telah ditegaskan bahwa semua pihak, termasuk pada jajaran manajemen menengah maupun manajemen puncak, yang memiliki konflik kepentingan, harus tidak terlibat dalam seluruh proses pengambilan keputusan dimaksud.

## CODE OF CONDUCT

The Bank adopts strong ethical standards and work culture when interacting with stakeholders. The Bank's Code of Ethics upholds the values and principles of the Bank, and is a determining aspect in making the right decisions. The Bank applies a Code of Ethics to be obeyed by all employees, from top management and middle management to all personnel of Bank Muamalat Indonesia, from the head office to all work units throughout Indonesia. The Bank's Code of Ethics consists of two main parts, namely Business Ethics and the Code of Ethics.

- Business Ethics  
It is a moral principle that underlies the behavior of all levels of Bank Muamalat Indoensia in carrying out business activities.
- Code of Ethics  
It is a code of conduct for all levels of Bank Muamalat Indonesia in carrying out their daily duties and services.

## Conflicts of Interest [GRI 2-15]

The Code of Ethics, which contains various rules of business ethics and ethical behavior, also emphasizes ethics when facing operational and strategic decision-making that contains elements of conflict of interest. In essence, it has been emphasized that all parties, including middle management and top management, who have a conflict of interest, must not be involved in the entire decision-making process.



### Sosialisasi Kode Etik [GRI 2-26]

Kode Etik Bank berlaku, diterapkan dan wajib dipatuhi oleh seluruh jajaran insan Bank Muamalat Indonesia tanpa terkecuali, mulai dari Dewan Komisaris, Direksi, seluruh pegawai, hingga Mitra Binaan maupun Mitra Kerja (supplier).

Upaya penerapan dan penegakkan Kode Etik Bank lakukan 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 secara rutin menjalankan sosialisasi Kode etik dan Kebijakan Bank Muamalat Indonesia kepada para pemangku kepentingan. Sosialisasi dilakukan melalui website Bank Muamalat Indonesia, e-mail administrator, *standing banner*, *flyer*, dan media periklanan di lingkungan sekitar unit kerja.

Bank juga menyediakan mekanisme pelaporan terhadap setiap tindakan yang diduga kuat merupakan pelanggaran terhadap kode etik, maupun pemberian saran bagi perbaikan dan penyempurnaan implementasi kode etik.

### Sanksi

Bank menetapkan sanksi yang tegas kepada siapapun yang terbukti melakukan pelanggaran Kode Etik. 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 perundangan undangan yang berlaku.

Pelaporan dan sanksi pelanggaran kode etik, Bank jalankan melalui mekanisme penerapan Sistem Pelaporan Pelanggaran.

### KOMITMEN ANTI FRAUD DAN ANTIKORUPSI [205-2]

Bank 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.

### Dissemination of the Code of Ethics [GRI 2-26]

The Bank's Code of Ethics applies, is implemented, and must be obeyed by all levels of Bank Muamalat Indonesia personnel without exception, starting from the Board of Commissioners, the Board of Directors, all employees, to Foster Partners and Suppliers.

Efforts to implement and enforce the Bank's Code of Ethics are carried out with full awareness on an ongoing basis in the form of attitudes, behaviors, actions, commitments, and provisions made in the Statement of Compliance with the Code of Ethics, Management Commitment, Annual Disclosure, Conflict of Interest, Integrity Pact, and Awareness Program.

The Bank regularly disseminates the Bank Muamalat Indonesia Code of Ethics and Policy to stakeholders. Dissemination is carried out through the Bank Muamalat Indonesia website, administrator e-mails, standing banners, flyers, and advertising media in the environment around the work unit.

The Bank also offers a reporting system for activities suspected of breaking the code of ethics, as well as ideas for refining and increasing the code's application.

### Sanctions

The Bank imposes strict sanctions on anyone who is proven to have violated the Code of Ethics. The sanction is determined based on the degree of materiality of the error rate and the nature and frequency of violations. However, in general, the procedure for imposing sanctions still refers to the provisions of the Code of Ethics, Articles of Association, Company Regulations, and applicable laws and regulations.

Reports and sanctions for violations of the code of ethics are carried out by the Bank by implementing the Violation Reporting System.

### ANTI FRAUD AND ANTI CORRUPTION COMMITMENT [205-2]

The Bank is fully committed to preventing acts of corruption and other fraud by applying strict rules. The Bank implements a policy that explicitly states that Muamalat personnel are not allowed to commit acts of corruption or commit acts that encourage corruption, as well as give or receive bribes.

Sebagai perusahaan terbuka, Bank memiliki kebijakan *anti fraud*, yang juga difungsikan sebagai kebijakan antikorupsi, mengingat korupsi merupakan bagian dari praktik *fraud*. Kebijakan *anti fraud* 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. Lingkup dari kebijakan tersebut harus menggambarkan upaya pencegahan Bank terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.

Sebagai bagian dari upaya mencegah terjadinya tindakan korupsi dan sebagai wujud implementasi kebijakan Antikorupsi, Bank merealisasikan program "Pelatihan, sosialisasi dan kampanye Anti Fraud termasuk di dalamnya pelatihan Antikorupsi" yang telah dilaksanakan pada semua cabang sebanyak 2 kali setahun dan disampaikan oleh para Pimpinan Cabang terkait dan juga disampaikan oleh tim *Anti Fraud*. Pelaksanaan 2 kali setahun merupakan suatu kewajiban, dimana realisasinya akan dimonitor oleh Satuan Anti Fraud (SAF) karena akan menjadi menjadi faktor pengurang dalam penilaian bagi Cabang yang tidak melaksanakannya.

#### **Kebijakan Anti Fraud [205-2]**

Bank Muamlat Indonesia mendefinisikan *fraud* sebagai tindakan atau perbuatan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, atau pihak lain menderita kerugian dan/atau pelaku *fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung yang dilakukan oleh seluruh jajaran Bank Muamlat 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 yang mengakibatkan kerugian atau risiko kerugian secara langsung dan tidak langsung bagi pihak lain.

Untuk mencegah terjadinya *fraud*, Bank juga telah menyusun kebijakan anti *fraud* dalam Pedoman dan Prosedur *Anti*

As a public company, the Bank has an anti-fraud policy, which also functions as an anti-corruption policy, considering that corruption is part of the practice of fraud. The anti-fraud policy is useful to ensure that the Bank's business activities are carried out legally, with prudent principles, and in accordance with the principles of good governance.

The policy is part of the code of ethics or can be in a separate form that includes, among other things, programs and procedures carried out to overcome corrupt practices, kickbacks, fraud, bribery, and/or gratuities. The scope of the policy must describe the Bank's prevention efforts against all corrupt practices, whether giving or receiving from other parties.

As part of efforts to prevent acts of corruption and as a form of implementation of anti-corruption policies, the Bank has implemented the "Training, socialization, and anti-fraud campaign," including anti-corruption training, which has been carried out in all branches twice a year and delivered by the relevant branch managers and also delivered by the anti-fraud team. The implementation of two times a year is mandatory, and its fulfillment will be monitored by the Anti-Fraud Unit (SAF) because it will be a factor in the assessment for branches that do not implement it.

#### **Anti-Fraud Policy [205-2]**

Bank Muamalat Indonesia defines fraud as an act of deviation or neglect that is intentionally carried out to deceive or manipulate the Bank, customers, or other parties, which occurs within the Bank and/or uses the Bank's facilities so as to cause the Bank, customers, or other parties to suffer losses while the fraud perpetrators obtain financial benefits, either directly or indirectly, by all levels of Bank Muamalat Indonesia, including shareholders, the Board of Commissioners, the Board of Directors, the Management Team, as well as all employees, both permanent and non-permanent (contract, permanent, and outsourcing) related to work processes and operational activities that result in direct or indirect loss or risk of loss to other parties.

To prevent fraud, the Bank has also developed an anti-fraud policy in the Anti-Fraud Guidelines and Procedures. In



*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 POJK No.39/POJK.03/2019 Tanggal 19 Desember 2019 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 telah menyusun Strategi *Anti Fraud* Bank Muamalat Indonesia yang berlandaskan pada empat pilar, yakni: (1) Pencegahan, (2) Deteksi, (3) Investigasi Pelaporan dan Sanksi, (4) 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 *whistleblowing*, *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 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

general, the Anti-Fraud Guidelines and Procedures regulate, among others, anti-fraud duties and responsibilities, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, evaluation, and follow-up.

Regarding acts of irregularities or fraud, Bank Muamalat Indonesia complies with POJK No.39/POJK.03/2019 dated December 19, 2019 regarding the Implementation of AntiFraud Strategy for Commercial Banks and as a form of improvement of the Bank's Internal Control System Policy. To that end, through monitoring and mitigating fraud risk, the Bank has developed an Anti Fraud Strategy for Bank Muamalat Indonesia which is based on four pillars, namely: (1) Prevention, (2) Detection, (3) Investigation Reports and Sanctions, (4) Monitoring, Evaluation, and Follow-up, involving all levels of employees (*line of defense*).

The explanation of the four pillars is as follows.

1. Prevention, namely taking necessary actions to reduce the potential risk of fraud, among others, through the following programs:
  - a. Anti-fraud awareness: an effort to raise awareness about the importance of preventing fraud by all related parties. Several anti-fraud awareness programs are: anti-fraud declarations, employee awareness programs, customer awareness programs, written appeals in the banking hall area, providing anti-fraud training, and anti-fraud socialization to all employees.
  - b. Identification of vulnerabilities: a risk management process to identify, analyze, and assess potential fraud risks.
  - c. Know your employee is implemented in the employee recruitment system.
2. Detection, namely identifying and finding fraud in the Bank's business activities, among others, through the implementation of policies and mechanisms for whistleblowing, surprise audits, and surveillance systems.
3. Investigation, reporting and sanctioning, conducting investigations in order to obtain information, reporting system and imposition of sanctions for fraud in bank business activities.
4. Monitoring, evaluating, and following up on improvements, specifically monitoring corrective actions in order to avoid the repetition of the same fraud cases and ensuring that recommendations for improvement have been adequately implemented by the relevant

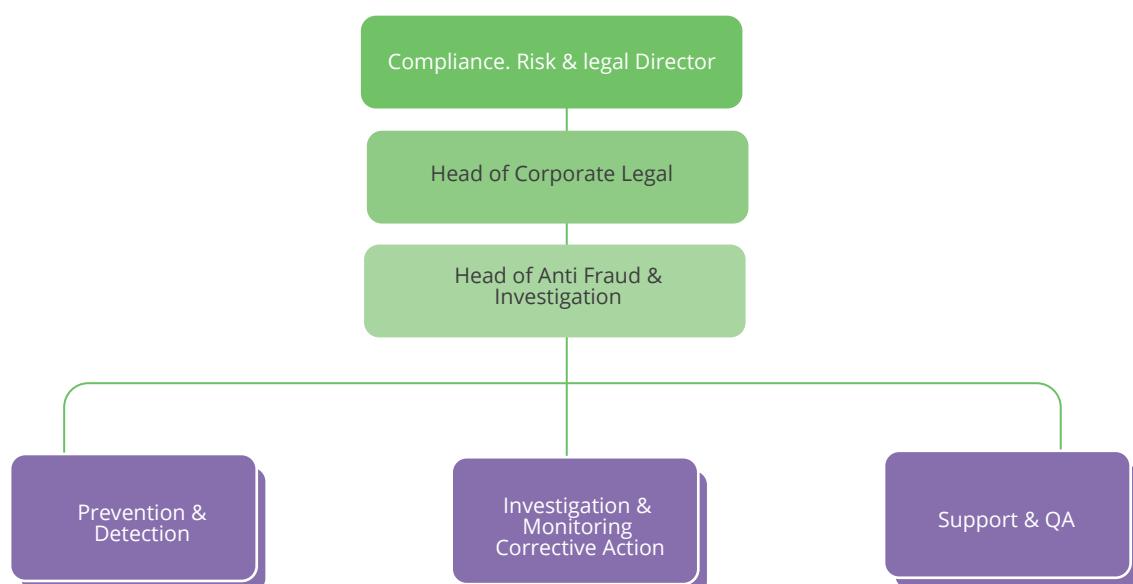
kejadian *fraud* untuk menentukan langkah perbaikan (*corrective action*) yang perlu dilakukan.

Mengacu pada pengalaman kasus-kasus *fraud* yang telah terjadi, aktivitas yang memiliki tingkat kerawanan *fraud* yang tinggi antara lain bidang Operasional, bidang Pembiayaan, dan bidang Teknologi Informasi. Hasil identifikasi kerawanan telah tertuang dalam rekomendasi perbaikan masing-masing kasus dan telah disampaikan kepada pihak terkait untuk ditindaklanjuti.

#### **Unit Kerja Anti Fraud**

Bank menetapkan Unit Kerja *Anti Fraud* sebagai pelaksana dan pengelola pelaporan penanganan dan penanggulangan kejahatan *fraud*. Bank menggunakan acuan dan petunjuk teknis Pengendalian Gratifikasi dalam menyusun aturan larangan gratifikasi maupun dalam menyusun mekanisme pelaporan kepada sistem internal Bank Muamalat Indonesia, Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK). Tingkat kepatuhan Bank terhadap aturan pengendalian gratifikasi ditunjukkan melalui pelaporan kasus *fraud* yang dikelola oleh Unit Kerja *Anti Fraud*.

Adapun struktur organisasi Unit Kerja *Anti Fraud* hingga berakhirnya tahun buku 2022 disampaikan pada bagan berikut ini.



work units, evaluating the root causes of each fraud incident to determine the corrective steps (corrective action) that must be taken.

According to the fraud cases that have occurred, activities such as operations, financing, and information technology have a high level of vulnerability to fraud. The findings of vulnerability identification have been documented in recommendations for improvement in each case and have been forwarded to relevant parties for follow-up.

#### **Anti Fraud Unit**

The Bank establishes the Anti Fraud Work Unit as the implementer and manager of fraud handling and countermeasures reporting. For this reason, the Bank uses references and technical instructions for Gratification Control in preparing rules for prohibiting gratuities and reporting mechanisms to the internal system of Bank Muamalat Indonesia, the Financial Transaction Reports and Analysis Center (PPATK). The Bank's level of compliance with gratification control rules is reflected in the reporting of fraud cases managed by the Anti-Fraud Work Unit.

The Anti Fraud Work Unit organizational structure until the end of the 2022 financial year is presented in the following chart.



## PENGENDALIAN GRATIFIKASI

Bank menerapkan Kebijakan Pengendalian Gratifikasi 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 melarang seluruh jajaran insan BMI menerima atau memberi hadiah dari dan/atau kepada pihak lain yang dimaksudkan untuk atau diduga dapat mempengaruhi keputusan pejabat BMI dan/atau pihak lain. Bank mengizinkan pemberian bantuan (donasi) untuk kepentingan amal atau sosial dalam jumlah yang wajar sepanjang sesuai peraturan perundang-undangan serta ketentuan dan kaidah syariah yang berlaku.

## 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 ditujukan 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.

## GRATIFICATION CONTROL

The Bank implements the Gratification Control Policy to realize Bank management that is free from all forms of corruption, collusion, and nepotism (KKN) at all levels of Bank Muamalat Indonesia. Gratification activities have the potential to occur when establishing a working relationship with a third party.

Based on this, the Bank initiates guidelines and controls on gratification within the Bank. The gratification guidelines and control also apply to the Bank's subsidiaries in accordance with applicable regulations. With these guidelines, it is hoped that all Bank Muamalat Indonesia personnel will have an equal understanding of the treatment of gratuities and avoid gratification practices, which include the crime of bribery.

The Bank defines gratuities/gifts as all forms of acceptance or giving, either directly or indirectly. Gratification/gifts can be in the form of money, goods, or any other kind of acceptance or gift (including entertainment and services) or other improper benefits that are known or reasonably suspected to be intended to influence the decisions of company officials and/or other parties, or that are given as a result of having done something or not doing something in his position that is contrary to his obligations.

The Bank prohibits all employees of BMI from receiving or giving gifts from and/or to other parties that are intended to or suspected to be able to influence the decisions of BMI officials and/or other parties. The Bank allows the provision of assistance (donations) for charitable or social interests in a reasonable amount as long as it is in accordance with the laws and regulations and applicable sharia rules and regulations.

## WHISTLE-BLOWING SYSTEM [205-3]

The Bank designs and establishes a reporting mechanism for violations or alleged violations of policies and/or procedures as well as the Company's ethics and cultural values, known as the Whistle-Blowing System ("WBS"). In general, the implementation of WBS is intended to provide a comfortable and conducive work environment for all employees, as well as to prevent fraudulent acts that may cause material or immaterial losses to the Company in the future.

Kebijakan *Whistleblowing* telah dicantumkan dalam ketentuan internal "Speak Up", yakni terkait perlindungan kepada *whistleblower*, pengaduan *fraud* dan sistem pelaporan dan mekanisme tindak lanjut laporan dengan mengacu pada ketentuan dan perundang-undangan yang berlaku di mana Bank menjamin kerahasiaan identitas pelapor dan laporan yang disampaikannya dengan *free format*.

WBS dikelola melalui unit *Anti Fraud* dan difungsikan sebagai turunan dari Strategi *Anti Fraud* (SAF). 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.

Bank menjamin kerahasiaan identitas pelapor dan laporannya serta memberikan perlindungan penuh bagi *whistleblower*. *Whistleblower* dapat menyampaikan dugaannya 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  
*Telpom/SMS/WA :* 0811-1310-6000

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.

Apabila terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan mengacu pada ketentuan yang berlaku di Perseroan, maupun sesuai dengan perundang-undangan yang berlaku.

Whistleblowing policy has been included in the internal "Speak Up" provisions, which are related to protection for whistleblowers, fraud complaints and reporting systems, and report follow-up mechanisms with reference to the applicable laws and regulations, in which the Bank guarantees the confidentiality of the identity of the reporter and free-form reports.

WBS is managed through the Anti Fraud unit and functions as a derivative of the Anti Fraud Strategy (SAF). The implementation of WBS is regulated in the GCG Policy and Anti-Fraud Procedure, which includes: Protection for Whistleblowers, Reporting System and Mechanism for Follow-Up on Whistleblower Reports, Complaints on Fraud Indications, and a WBS Contact Center.

The Bank guarantees the confidentiality of the reporter's identity and the report, and the whistleblowers are fully protected. Whistleblowers can communicate their allegations privately via letter, phone, *e-mail*, or other means. Reports of alleged violations can be sent to the Bank Muamalat Indonesia WBS Contact Center, which is located at:

*Contact Center* WBS PT Bank Muamalat Indonesia Tbk  
Muamalat Tower 9<sup>th</sup> Floor  
Jl. Prof. Dr. Satrio Kav. 18  
Jakarta 12940  
attn. *Anti Fraud*  
*e-mail:* antifraud@bankmuamalat.co.id  
*Call/SMS/WA :* 0811-1310-6000

The Bank guarantees protection to the whistleblower, who has good intentions and their family by keeping the whistleblower's identity confidential. In addition, the Bank also provides legal protection assistance to whistleblowers from all forms of threats, intimidation, punishment, or unpleasant actions from any party. Protection is also given to employees who carry out investigations and those who provide information related to investigations of violations.

If the reported party is proven to have committed a violation, the sanctions given refer to the provisions in force in the Company, as well as in accordance with the applicable laws and regulations.



Selama tahun 2021 Bank menindak lanjuti dengan melakukan investigasi terhadap indikasi *fraud* yang dilaporkan. Tabel berikut menjelaskan informasi mengenai data pelanggaran *fraud* sepanjang tahun 2022 [205-3]

| Internal Fraud dalam 1 Tahun<br>Internal Fraud in 1 Year                                     | Jumlah Kasus yang Dilakukan Oleh:<br>Number of Cases Performed By: |      |                                   |      |                                       |      |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------|-----------------------------------|------|---------------------------------------|------|
|                                                                                              | Pengurus Management                                                |      | Pegawai Tetap Permanent Employees |      | Pegawai Tidak Tetap Contract Employee |      |
|                                                                                              | 2021                                                               | 2022 | 2021                              | 2022 | 2021                                  | 2022 |
| Total Fraud<br>Total Fraud                                                                   | 0                                                                  | 0    | 9                                 | 14   | 1                                     | 0    |
| Telah Diselesaikan<br>Resolved                                                               | 0                                                                  | 0    | 9                                 | 14   | 1                                     | 0    |
| Dalam Proses Penyelesaian Internal Bank<br>Under Internal Processes                          | 0                                                                  | 0    | 0                                 | 0    | 0                                     | 0    |
| Belum Diupayakan Penyelesaiannya<br>Not Resolved Yet                                         | 0                                                                  | 0    | 0                                 | 0    | 0                                     | 0    |
| Telah Ditindaklanjuti Melalui Proses Hukum<br>Has Been Followed Up Through the Legal Process | 0                                                                  | 0    | 0                                 | 0    | 0                                     | 0    |

Terhadap pelaku dan pihak terkait dari kasus pelanggaran tersebut, Bank telah memberikan sanksi. Bagi pelaku, Bank menerapkan sanksi tegas dengan mengacu pada kebijakan *Zero Tolerance*, yaitu pemutusan hubungan kerja (PHK), sementara untuk pihak terkait sanksi diberikan dengan mempertimbangkan tingkat kelalaian dan dampak yang ditimbulkan.

Melalui penanganan kasus-kasus tersebut, Bank mengidentifikasi *root cause* maupun kelemahan dari sistem yang masih mungkin dilanggar dan memberi risiko, untuk kemudian diberikan rekomendasi perbaikan terkait prosedur maupun insfrastruktur sebagai bentuk *risk mitigation* (pencegahan) terhadap kasus *fraud* dimasa mendatang dan bagian dari deteksi berkelanjutan.

Sementara itu, berdasarkan kompilasi data yang dilaporkan ke Satuan Anti *Fraud* (SAF), tidak terdapat tindakan korupsi di seluruh unit kerja Bank selama tahun pelaporan 2022.

## MANAJEMEN PEMANGKU KEPENTINGAN

[OJK E.4] [GRI 2-29]

Bank terus berupaya untuk menciptakan nilai bagi seluruh pemangku kepentingan. Untuk itu Bank selalu mengambil pendekatan yang holistik untuk mencapai hasil-hasil yang saling mendukung bagi seluruh pemangku kepentingan,

During 2021, the Bank has followed up by conducting an investigation into reported indications of fraud. The following table describes information regarding data on fraud violations throughout 2022 [205-3]

| Internal Fraud dalam 1 Tahun<br>Internal Fraud in 1 Year                                     | Jumlah Kasus yang Dilakukan Oleh:<br>Number of Cases Performed By: |      |                                   |      |                                       |   |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------|-----------------------------------|------|---------------------------------------|---|
|                                                                                              | Pengurus Management                                                |      | Pegawai Tetap Permanent Employees |      | Pegawai Tidak Tetap Contract Employee |   |
| 2021                                                                                         | 2022                                                               | 2021 | 2022                              | 2021 | 2022                                  |   |
| Total Fraud<br>Total Fraud                                                                   | 0                                                                  | 0    | 9                                 | 14   | 1                                     | 0 |
| Telah Diselesaikan<br>Resolved                                                               | 0                                                                  | 0    | 9                                 | 14   | 1                                     | 0 |
| Dalam Proses Penyelesaian Internal Bank<br>Under Internal Processes                          | 0                                                                  | 0    | 0                                 | 0    | 0                                     | 0 |
| Belum Diupayakan Penyelesaiannya<br>Not Resolved Yet                                         | 0                                                                  | 0    | 0                                 | 0    | 0                                     | 0 |
| Telah Ditindaklanjuti Melalui Proses Hukum<br>Has Been Followed Up Through the Legal Process | 0                                                                  | 0    | 0                                 | 0    | 0                                     | 0 |

The Bank imposed sanctions on the perpetrators and related parties in the violation case. The Bank imposes strict sanctions on perpetrators in accordance with the Zero Tolerance policy, i.e., termination of employment relations (PHK), while sanctions are imposed on related parties based on the level of negligence and the resulting impact.

Through the handling of these cases, the Bank identifies root causes and weaknesses in the system that may still be breached and pose a risk, and then makes recommendations for improvements in procedures and infrastructure as a form of risk mitigation (prevention) against future fraud cases and as part of continuous detection.

Meanwhile, based on the compilation of data reported to the Anti Fraud Unit (SAF), there were no acts of corruption in all of the Bank's work units during the 2022 reporting year.

## STAKEHOLDER MANAGEMENT [OJK E.4] [GRI 2-29]

The bank is committed to creating value for all stakeholders. As a result, the Bank always takes a comprehensive approach to achieving mutually beneficial outcomes for all stakeholders, including maintaining a focus on a sustainable

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 Responsivitas.

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 Perseroan. Oleh karenanya, untuk mewujudkan kesepahaman akan visi masa depan, Bank telah melakukan proses identifikasi berbagai kelompok pemangku kepentingan yang signifikan terhadap kegiatan bisnis Perseroan yang terdiri dari Pemegang Saham, Masyarakat, Karyawan dan Serikat Pekerja, Pemerintah, Regulator & Legislatif, Nasabah, Rekanan, Media Massa, serta Aparat Keamanan.

Bank mengidentifikasi kelompok Pemangku Kepentingan tersebut menggunakan metode *stakeholder mapping* dengan tujuan untuk mengetahui dengan jelas pihak-pihak yang paling berkepentingan dengan Bank Muamalat Indonesia secara timbal-balik, hubungan apa yang dijalin, 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.

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.

long-term return on equity. Bank Muamalat Indonesia's stakeholder engagement principles are based on Islamic Banking, Materiality, and Responsiveness.

The bank also recognizes that, due to the broad operational area, stakeholders' expectations vary by region, necessitating an understanding of the Company's vision and mission. As a result, in order to achieve an understanding of the future vision, the Bank has undertaken a process of identifying various groups of stakeholders who are important to the Company's business activities, consisting of shareholders, the community, employees and labor unions, government, regulators and legislatures, customers, partners, mass media, and security forces.

The Bank identifies these stakeholder groups using the stakeholder mapping method with the goal of clearly knowing which parties have the most reciprocal interest in Bank Muamalat Indonesia, what relationships are formed, what things need to be communicated, and how to maximize the characteristics of the communication media so that they can effectively communicate with stakeholders and, as a result, achieve the expected follow-up targets.

The Bank seeks reference to the 2015 version of the AA1000 Stakeholder Engagement Standard document, which divides stakeholders into six (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 requires the Bank's attention regarding certain economic, social, or environmental issues.
4. Influence (I) If a person or organization has influence over 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 encourage action that did not exist before.



6. *Proximity (P)* Jika seseorang atau sebuah organisasi memiliki kedekatan geografis dan operasional dengan Bank.

Tabel Pengelolaan Hubungan dengan Pemangku Kepentingan [GRI 2-29]

6. Proximity (P) If a person or an organization has both geographical and operational proximity to the Bank.

Table of Relationship Management with Stakeholders [GRI 2-29]

| Pemangku Kepentingan Stakeholders | Pendekatan Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Topik Topic                                                                                                                                                                                                                               | Respons terhadap Topik Response to Topic                                                                                                                                                                                                                          | Frekuensi Frequency                                               |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Pemegang Saham Shareholders       | <ul style="list-style-type: none"> <li>Komunikasi:</li> <li>Rapat Umum Pemegang Saham Tahunan (RUPST)</li> <li>Rapat Umum Pemegang Saham Luar Biasa (RUPSLB)</li> <li>Communication:</li> <li>Annual General Meeting of Shareholders (AGMS)</li> <li>Extraordinary General Meeting of Shareholders (EGMS)</li> </ul>                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>Bank mempertahankan dan meningkatkan nilai usaha sesuai harapan pemegang saham.</li> <li>The Bank maintains and increases business value according to the expectations of shareholders.</li> </ul> | <ul style="list-style-type: none"> <li>Meningkatkan kemampuan, keterampilan dan keahlian karyawan.</li> <li>Meningkatkan performa Bank.</li> <li>Improving the abilities, skills, and expertise of employees</li> <li>Improving the Bank's performance</li> </ul> | Setidaknya setahun sekali.<br>At least once a year.               |
| Media Masa Mass Media             | <ul style="list-style-type: none"> <li>Melaksanakan prinsip-prinsip keterbukaan informasi yang selayaknya diketahui publik melalui penyampaian berita maupun bentuk informasi lainnya.</li> <li>Melakukan kunjungan ke media maupun ke unit kerja Bank untuk memperluas wawasan mengenai kegiatan bisnis Bank</li> <li>Implementing the principles of information disclosure that should be known to the public through the delivery of news and other forms of information.</li> <li>Conducting visits to the media and the Bank's work units to broaden their knowledge of the Bank's business activities.</li> </ul> | <ul style="list-style-type: none"> <li>Keterbukaan informasi yang akurat dan terkini.</li> <li>Disclosure of accurate and up-to-date information.</li> </ul>                                                                              | <ul style="list-style-type: none"> <li>Memberikan informasi akurat mengenai berita terkini Bank.</li> <li>Providing accurate information regarding the latest news from the Bank.</li> </ul>                                                                      | Setidaknya tiga kali setahun.<br><br>At least three times a year. |

| Pemangku Kepentingan Stakeholders | Pendekatan Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Topik Topic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Respons terhadap Topik Response to Topic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Frekuensi Frequency                                           |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| <b>Masyarakat Public</b>          | <ul style="list-style-type: none"> <li>• Memperluas akses dan porsi pembiayaan produktif bagi Usaha Mikro Kecil dan Menengah (UMKM).</li> <li>• Meningkatkan akses keuangan syariah bagi penduduk di daerah populasi rendah.</li> <li>• Menyediakan layanan khusus 'Satu Atap bagi Haji dan Umrah' (1HRAM).</li> <li>• Menyelenggarakan konsultasi edukasi tentang perencanaan keuangan syariah.</li> <li>• Expanding access and a portion of productive financing for Micro, Small, and Medium Enterprises (MSMEs).</li> <li>• Improving access to Islamic finance for residents in low population areas.</li> <li>• Providing a special 'One Stop for Hajj and Umrah' service (1HRAM).</li> <li>• Organizing educational consultations on Islamic financial planning.</li> </ul> | <ul style="list-style-type: none"> <li>• Meningkatnya taraf kehidupan masyarakat ("umat") melalui produk pembiayaan berbasis syariah untuk pengembangan UMKM.</li> <li>• Bertumbuhnya jumlah nasabah syariah hingga ke daerah pelosok nusantara.</li> <li>• Meningkatnya kualitas serta kenyamanan dari layanan khususnya bagi nasabah calon Haji dan Umrah.</li> <li>• Meningkatnya literasi masyarakat luas terkait produk/layanan perbankan syariah.</li> <li>• Increasing the standard of living of the community ("the people") through sharia-based financing products for the development of MSMEs.</li> <li>• The growing number of Sharia customers to remote areas of the archipelago.</li> <li>• Increasing the quality and convenience of services, especially for prospective Hajj and Umrah customers.</li> <li>• Increasing public literacy regarding Sharia banking products/ services.</li> </ul> | <ul style="list-style-type: none"> <li>• Optimalisasi program pembiayaan sektor UMKM yang telah terlaksana.</li> <li>• Meningkatkan jumlah mitra nasabah baru di daerah pelosok nusantara.</li> <li>• Memberikan kualitas layanan melebihi ekspektasi nasabah.</li> <li>• Memberikan konsultasi dan pelatihan yang lebih luas mengenai perencanaan keuangan berbasis syariah kepada masyarakat luas.</li> <li>• Optimizing the financing program for the MSME sector that has been implemented.</li> <li>• Increasing the number of new customer partners in remote areas of the archipelago.</li> <li>• Providing service quality that exceeds customers' expectations.</li> <li>• Providing broader community consultation and training on Sharia-based financial planning.</li> </ul> | Setidaknya tiga kali setahun.<br>At least three times a year. |



| Pemangku Kepentingan Stakeholders                                                       | Pendekatan Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Topik Topic                                                                                                                                                                                                                                                                                                                                                                                                                        | Respons terhadap Topik Response to Topic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Frekuensi Frequency                                           |
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| <b>Pemerintah dan Pembuat Kebijakan</b><br>Government and Policy Makers                 | <ul style="list-style-type: none"> <li>Melakukan komunikasi dan mematuhi seluruh regulasi yang berlaku, termasuk dalam pelaporan rutin.</li> <li>Membayar pajak, biaya pungutan pemerintah dan biaya terkait non-pajak lainnya.</li> <li>Melakukan partisipasi aktif dalam musyawarah rencana kegiatan bersama.</li> <li>Meminta masukan berbagai lembaga pemerintah terhadap aspek-aspek operasional Bank.</li> <li>Communicating and complying with all applicable regulations, including routine reporting.</li> <li>Pay taxes, government levies and other non-tax related fees.</li> <li>Actively participating in deliberations on joint activity plans.</li> <li>Requesting input from various government institutions on operational aspects of the Bank.</li> </ul> | <ul style="list-style-type: none"> <li>Kepatuhan terhadap seluruh regulasi yang berlaku.</li> <li>Tata kelola Perusahaan yang Baik.</li> <li>kerja sama dalam program <i>Corporate Social Responsibility</i> (CSR).</li> <li>Compliance with all applicable regulations</li> <li>Good Corporate Governance</li> <li>Cooperation in Corporate Social Responsibility (CSR) programs</li> </ul>                                       | <ul style="list-style-type: none"> <li>Melakukan evaluasi secara berkala sebagai alat ukur efektivitas kepatuhan terhadap regulasi yang berlaku.</li> <li>Meningkatkan program-program Antikorupsi serta Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT).</li> <li>Meningkatkan kerja sama program-program CSR dengan Pemerintah.</li> <li>Conducting regular evaluations as a measure of the effectiveness of compliance with applicable regulations.</li> <li>Improving Anti-Corruption and Anti-Money Laundering and Prevention of Terrorism Financing (APU-PPT) programs.</li> <li>Increasing cooperation in CSR programs with the Government</li> </ul> | Setidaknya tiga kali setahun.<br>At least three times a year. |
| <b>Industri sejenis (Bank Syariah lain)</b><br>Similar industries (other Islamic banks) | <ul style="list-style-type: none"> <li>Berkomunikasi dan berkolaborasi dengan lembaga seperti:</li> <li>Asosiasi Bank Syariah Indonesia (ASBISINDO).</li> <li>Pusat Komunikasi Ekonomi Syariah (PKES).</li> <li>Masyarakat Ekonomi Syariah (MES).</li> <li>Communicating and collaborating with institutions such as:</li> <li>Association of Indonesian Sharia Banks (ASBISINDO).</li> <li>Islamic Economic Communication Center (PKES).</li> <li>Islamic Economic Community (MES).</li> </ul>                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Terjalinya kerja sama yang baik di antara sesama industri perbankan syariah.</li> <li>Terciptanya persaingan usaha yang sehat.</li> <li>Pertemuan berkala di antara sesama pelaku bisnis.</li> <li>Establishment of good cooperation among the Islamic banking industry.</li> <li>The creation of healthy business competition.</li> <li>Regular meetings among business people.</li> </ul> | <ul style="list-style-type: none"> <li>Melaksanakan aktivitas dan kegiatan perbankan syariah yang sesuai dengan prosedur, beretika/<i>Good Corporate Governance</i> (GCG).</li> <li>Carrying out Sharia banking activities and actions in accordance with procedures, ethics/<i>Good Corporate Governance</i> (GCG).</li> </ul>                                                                                                                                                                                                                                                                                                                                               | Setidaknya tiga kali setahun.<br>At least three times a year. |

| Pemangku Kepentingan Stakeholders                                                             | Pendekatan Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Topik Topic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Respons terhadap Topik Response to Topic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Frekuensi Frequency                                           |
|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| Nasabah Customers                                                                             | <ul style="list-style-type: none"> <li>Menyediakan produk dan layanan keuangan syariah.</li> <li>Mengadakan pertemuan regular untuk mendiskusikan isu terkait kontrak yang telah disetujui.</li> <li>Menyelenggarakan mekanisme pengaduan dan tindak lanjutnya.</li> <li>Melakukan survei untuk mengetahui kepuasan pelanggan dengan <i>Customer Satisfaction Index</i>.</li> <li>Menjaga privasi pelanggan.</li> <li>Mengadakan acara customer gathering.</li> <li>Providing products and services in Sharia finance</li> <li>Organizing regular meetings to discuss contract-related issues .</li> <li>establishing mechanisms for complaint handling and follow-up.</li> <li>Conducting a survey to find out customer satisfaction with the Customer Satisfaction Index.</li> <li>Maintaining customer privacy.</li> <li>Organizing customer gathering events.</li> </ul> | <ul style="list-style-type: none"> <li>Peningkatan intensitas penyelenggaraan sosialisasi terkait produk dan layanan keuangan Bank terutama bagi nasabah baru dan masyarakat yang belum teredukasi akses keuangan berbasis syariah.</li> <li>Peningkatan fasilitas dan akses perbankan serta keamanan transaksi.</li> <li>Transparansi informasi layanan Bank.</li> <li>Increasing the intensity of socialization related to the Bank's financial products and services, especially for new customers and the public who have not been educated on access to Sharia-based finance.</li> <li>Improving banking facilities and access, as well as transaction security.</li> <li>Transparency of Bank service information.</li> </ul> | <ul style="list-style-type: none"> <li>Konsistensi penyelenggaraan program-program edukasi terbuka kepada setiap nasabah Bank.</li> <li>Meningkatkan sistem pada fasilitas dan keamanan transaksi perbankan syariah.</li> <li>Memberikan informasi akurat kepada setiap nasabah mengenai informasi terkini produk dan layanan perbankan syariah.</li> <li>Consistently implementing open education programs for every customer of the Bank.</li> <li>Improving the system's facilities and security for Sharia banking transactions.</li> <li>Providing accurate information to each customer regarding the latest information on Sharia banking products and services.</li> </ul> | Setidaknya tiga kali setahun.<br>At least three times a year. |
| Organisasi Kemasyarakatan/ Perusahaan Nirlaba<br>Community Organizations/Non-Profit Companies | <ul style="list-style-type: none"> <li>Informasi dan pengembangan kapasitas terkait keuangan berkelanjutan.</li> <li>Information and capacity building related to sustainable finance.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Pengungkapan informasi yang jelas dan terkini.</li> <li>Peningkatan kapasitas yang berhubungan dengan keuangan berkelanjutan.</li> <li>Clear and up-to-date disclosure of information.</li> <li>Capacity building related to sustainable finance</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Pelibatan dan penyediaan informasi yang akurat terkait perkembangan terakhir keuangan berkelanjutan Bank.</li> <li>Involvement and provision of accurate information related to the latest developments in the Bank's sustainable finance</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                        | Setidaknya tiga kali setahun.<br>At least three times a year  |



| Pemangku Kepentingan Stakeholders | Pendekatan Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Topik Topic                                                                                                                             | Respons terhadap Topik Response to Topic                                                                                                                                                                                                                    | Frekuensi Frequency                                           |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| Rekanan Partners                  | <ul style="list-style-type: none"> <li>Membuat kontrak kerja yang dilandasi panduan kerja dan Standar Etika Bank.</li> <li>Melakukan pengawasan serta evaluasi berkala pelaksanaan kontrak kerja sesuai dengan panduan kerja dan Standar Etika Bank.</li> <li>Melakukan sanksi penghentian kontrak kerja sama terhadap pemasok, yang mengabaikan panduan kerja dan Standar Etika Bank.</li> <li>Preparing work contracts based on work guidelines and Bank Ethical Standards</li> <li>Conducting periodic monitoring and evaluation of the implementation of work contracts in accordance with work guidelines and Bank Ethical Standards</li> <li>Imposing sanctions to terminate cooperation contracts against suppliers who ignore work guidelines and the Bank's Ethical Standards.</li> </ul> | <ul style="list-style-type: none"> <li>Transparansi dalam proses pengadaan.</li> <li>Transparency in the procurement process</li> </ul> | <ul style="list-style-type: none"> <li>Melaksanakan sistem pengadaan yang mematuhi prinsip-prinsip panduan kerja dan standar etika.</li> <li>Implementing a procurement system that complies with work guiding principles and ethical standards.</li> </ul> | Setidaknya tiga kali setahun.<br>At least three times a year. |





# Tentang Laporan Keberlanjutan

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# Tentang Laporan Keberlanjutan

## About Sustainability Report

- Tahun 2022 merupakan Laporan Keberlanjutan edisi Ke-6.
- Terdapat 19 Kelompok Topik Material dan 46 Indeks Disclosure GRI-Universal Standard dan Financial Sector Supplement
- Belum menerapkan Assurance Eksternal, namun menerapkan verifikasi internal dan merujuk pada indeks pemenuhan SUSBA dari WWF terkait upaya mendukung kelestarian lingkungan.

- The 2022 Sustainability Report represents the Sixth Edition.
- There are 19 Material Topic Groups, the 46 GRI-Universal Standard Disclosure Index, and the Financial Sector Supplement.
- External Assurance has not been applied, but internal verification was applied and refers to the WWF SUSBA fulfillment index on efforts to support environmental preservation.

Laporan Keberlanjutan, atau "Laporan" PT Bank Muamalat Indonesia Tbk ("Bank Muamalat Indonesia" atau "Bank" atau "Perseroan") tahun 2022 merupakan Laporan edisi keenam dari Bank. Melalui Laporan ini, Bank mengungkapkan dampak dari kegiatan operasionalnya, tantangan yang harus diatasi dan upaya yang dilakukan dalam memastikan pertumbuhan skala usaha, selain berbagai upaya yang dilakukan untuk memenuhi harapan para pemangku kepentingan di tahun 2022 termasuk partisipasi Perseroan dalam mendukung pencapaian tujuan keberlanjutan.

Dalam Laporan ini Bank menjelaskan upaya yang dilakukan untuk meminimalisir dampak operasional terhadap ekonomi, lingkungan, dan sosial sekitar, selain menguraikan rencana dan program untuk mengoptimalkan manfaat dan kinerja dari aspek ekonomi, lingkungan dan sosial bagi masyarakat luas secara berimbang. Melalui Laporan yang telah disampaikan sejak 2017 ini, Perseroan berharap seluruh pemangku kepentingan dapat memahami dan melihat perwujudan komitmen dukungan Bank Muamalat Indonesia terhadap pencapaian tujuan keberlanjutan yang disarikan dalam rumusan Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*).

Laporan Keberlanjutan ini menjelaskan program dan pendekatan Perseroan dalam menghadapi dan mengantisipasi segala bentuk peluang, risiko, serta tantangan yang terkait dengan keberlanjutan bisnis Bank Muamalat Indonesia, mengacu pada konsep *triple bottom line* sebagai landasan pengambilan dengan mempertimbangkan faktor sebab-akibat terhadap seluruh pemangku kepentingan (*stakeholder*). Sehingga Laporan ini bisa dijadikan rujukan bagi para pemangku kepentingan dalam memahami dan mengetahui kinerja keberlanjutan Bank Muamalat Indonesia.

The PT Bank Muamalat Indonesia Tbk ("Bank Muamalat Indonesia" or the "Bank" or the "Company") Sustainability Report, or "The Report," for 2022 is the sixth edition of the Bank's Report. Through this report, the Bank discloses the impact of its operational activities, challenges that must be overcome, and efforts made to ensure business scale growth, as well as various efforts made to meet stakeholder expectations in 2022, including the Company's participation in supporting the achievement of sustainability goals.

In this report, the Bank explains the efforts made to minimize operational impacts on the surrounding economy, environment, and social sectors, as well as outlining plans and programs to optimize benefits and performance from economic, environmental, and social aspects for the larger community in a balanced manner. The Company hopes that through this report, which has been submitted since 2017, all stakeholders will understand and see the manifestation of Bank Muamalat Indonesia's commitment to supporting the achievement of sustainability goals, which are summarized in the formulation of the Sustainable Development Goals (SDGs).

This Sustainability Report describes the Company's program and approach to dealing with and anticipating all types of opportunities, risks, and challenges related to the sustainability of Bank Muamalat Indonesia's business, using the triple bottom line concept as a foundation for considering cause and effect factors for all stakeholders. This report can be used as a reference for stakeholders to understand and learn about the sustainability performance of 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](http://www.bankmuamalat.co.id).

#### **PEDOMAN, STANDAR LAPORAN & ASSURANCE**

Dasar dan rujukan penyusunan Laporan Bank ini adalah Lampiran II SE OJK No.16/SOJK.04/2021 atau Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, serta praktik pelaporan *Global Reporting Initiative* (GRI) – Universal Standard 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**

##### **Bank Muamalat Indonesia Sustainability Reporting Reference**

Lampiran II SE OJK No.16/SOJK.04/2021 Pedoman Teknis Laporan Keberlanjutan bagi Emiten dan Perusahaan Publik atau  
Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik  
  
Appendix II of the Circular Letter of OJK No.16/SOJK.04/2021 on Technical Guidelines for Sustainability Reports for Issuers and Public Companies,  
or  
Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies

Aside from the printed edition, by taking into account the need to conserve paper usage, the Report can be accessed through Bank Muamalat Indonesia's website, namely [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id).

#### **REPORT GUIDELINE, STANDARDS & ASSURANCE**

The basis and reference for preparing this Bank Report is Attachment II to SE OJK No.16/SOJK.04/2021 or Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, as well as Global Reporting Initiative (GRI) – Universal Standards issued by the Global Sustainability Standards Board (GSSB) – an institution established by GRI to handle the development of sustainability reporting standards.

Bank mengadopsi kedua standar pelaporan ini dengan tujuan sebagai berikut:

1. Menunjukkan kepatuhan Perseroan terhadap peraturan perundangan yang berlaku di Indonesia.
2. Menunjukkan kemampuan Perseroan dalam mengikuti rujukan berskala internasional bagi penyusunan laporan keberlanjutan 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 Universal Standard yang diaplikasikan pada setiap halaman yang relevan. Bank juga menyertakan

Global Reporting Initiative (GRI) – Universal Standard dan Spesifik Financial Disclosure, yang dikeluarkan oleh Global Sustainability Standards Board (GSSB)

Global Reporting Initiative (GRI) – A Universal Standard and Specific Financial Disclosure, issued by the Global Sustainability Standards Board (GSSB)

Bank Muamalat Indonesia adopted these two reporting standards, with the goals as follows:

1. Demonstrate the Company's compliance with the applicable laws and regulations in Indonesia.
2. Demonstrate the Company's ability to follow international scale references when preparing sustainability reports so that they can be read and accepted globally.

The Bank continues to use the principle of materiality in conveying important sustainability issues to stakeholders and in carrying out business activities. The Bank presents GRI Universal Standard disclosure indicators that are applied to each relevant page. The Bank has also included the GRI-Specific Financial Disclosure index.



pencatuman indeks GRI-Spesifik Financial Disclosure. Daftar Indeks Universal Standard, Indeks Financial yang diterapkan dalam Laporan ini disajikan pada halaman 248. Selain itu, Bank juga menyampaikan indeks No.16/SOJK.04/2021 atau Indeks Peraturan OJK No. 51/POJK.03/2017 pada bagian Lampiran Laporan ini. [GRI 3-1].

Pada Laporan Tahun 2022 ini, Bank 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, selain berupaya memenuhi indeks SUSBA dari WWF mengenai dukungan pelestarian lingkungan. [GRI 2-5]

#### PERIODE DAN SIKLUS LAPORAN

Laporan ini memuat berbagai program dan kegiatan yang dilakukan 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 2022 sampai dengan 31 Desember 2022 dan perbandingannya untuk periode yang sama di tahun sebelumnya. Laporan periode sebelumnya (Laporan Keberlanjutan 2021) terbit pada bulan April 2022. [GRI 2-2].

Dalam melaporkan data keuangan, Bank menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan ("PSAK") Indonesia. Seluruh data keuangan dinyatakan dalam satuan mata uang Rupiah Indonesia (Rp), kecuali dinyatakan lain dalam laporan. Sedangkan untuk data keberlanjutan, Bank menggunakan teknik pengukuran data yang berlaku secara internasional.

Laporan ini diterbitkan secara berkala, bersamaan dengan Laporan Tahunan PT Bank Muamalat Indonesia Tbk. Sesuai dengan ketentuan SE-OJK 16.04/2021 Laporan Keberlanjutan ini merupakan bagian dari Laporan Tahunan Bank, dengan konten khusus mengenai program-program Tanggung Jawab Sosial yang dilaksanakan di tahun pelaporan sesuai ketentuan rujukan dimaksud.

Pada tahun pelaporan, terdapat berbagai perubahan signifikan pada komposisi pemegang saham dan susunan kepengurusan Perseroan. Namun demikian tidak ada penyajian ulang atas data tahun yang lalu, mengingat tidak ada perubahan signifikan terhadap kegiatan bisnis perusahaan selama tahun pelaporan. Begitu pula tidak terdapat perubahan signifikan atas ruang lingkup dan *boundary* dalam periode pelaporan. [GRI 2-4]

A list of Universal Standard Indexes, Financial Indexes that are applied in this Report are presented on page 248. In addition, the Bank also submitted the SE-OJK index No.16/SOJK.04/2021 or OJK Regulation Index No. 51/POJK.03/2017 in the Appendix to this Report. [GRI 3-1].

The Bank has not yet used assurance services in this 2022 Report; however, to ensure the credibility and quality of the information contained in this Report, all content and data presented have gone through the internal verification stage, in addition to attempting to comply with the SUSBA index from WWF regarding environmental protection support. [GRI 2-5]

#### REPORT CYCLE AND PERIOD

This report contains a variety of programs and activities carried out as a continuation of similar programs presented in previous reports that are relevant to the selection of material topics for the last two years, from January 1st, 2022, to December 31st, 2022, with a comparison to the same period the previous year. In April 2022, the previous period report (2021 Sustainability Report) was published. [GRI 2-2].

The Bank reports financial data in accordance with the Indonesian Statement of Financial Accounting Standards ("PSAK"). Unless otherwise stated in the report, all financial data is stated in Indonesian Rupiah (Rp). In terms of sustainability data, the Bank employs international data measurement techniques.

This report is published on a regular basis, along with the Annual Report of PT Bank Muamalat Indonesia Tbk. According to SE-OJK No. 16.04/2021 provisions, this Sustainability Report is part of the Bank's Annual Report, with special content regarding Social Responsibility programs carried out in the reporting year in accordance with the referred reference provisions.

Significant changes occurred in the composition of the Company's shareholders and management during the reporting year. However, there is no restatement of last year's data because the company's business activities did not change significantly during the reporting year. Similarly, no significant changes to the scope and boundary occurred during the reporting period. [GRI 2-4]

## **RUANG LINGKUP (BOUNDARY) DAN BATASAN LAPORAN**

Laporan ini berfokus menguraikan kinerja operasional pada seluruh unit kerja Bank, serta segala perkembangan dan perubahan yang terjadi selama tahun 2022. 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, yakni : [GRI 2-2]

- Baitulmaal Muamalat (BMM)
- Dana Pensiun Lembaga Keuangan (DPLK) Muamalat,
- Muamalat Institute (MI),
- PT Al Ijarah Indonesia Finance (ALIF),
- PT Syarikat Takaful Indonesia.

Sedangkan untuk kinerja sosial dan lingkungan hanya mencakup data Bank semata, dan tidak termasuk kinerja keberlanjutan entitas anak, juga tidak melaporkan aktivitas para mitra usaha diluar interaksinya dengan Bank Muamalat Indonesia.

Data-data terkait kinerja dari para mitra usaha Bank Muamalat Indonesia yang disertakan dalam Laporan, terbatas pada aktivitas para mitra usaha di area sekitar operasional Bank, 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.

Sementara data pendukung upaya pelestarian lingkungan yang diterapkan dan disampaikan, terbatas pada aktivitas operasional Kantor Pusat di Muamalat Tower Jakarta, mengingat ruang lingkup wilayah kerja Bank Muamalat Indonesia yang tersebar di berbagai wilayah Indonesia dan belum adanya keseragaman perhitungan, sehingga belum dapat memaparkan penggunaan energi, pengelolaan limbah, dan konsumsi bahan bakar secara menyeluruh (*bankwide*).

## **PENYAJIAN KEMBALI DAN PERUBAHAN DARI TAHUN SEBELUMNYA**

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 2022, namun terdapat perubahan nilai modal saham di tahun pelaporan.

## **SCOPE (BOUNDARY) AND BOUNDARIES OF THE REPORT**

This report describes the operational performance of all Bank work units, as well as all developments and changes that occurred in 2022. The information and data presented in this report on sustainability performance include consolidated financial performance with subsidiaries in which Bank Muamalat Indonesia is the majority shareholder, as follows: [GRI 2-2]

- Baitulmaal Muamalat (BMM)
- Muamalat Financial Institution Pension Fund
- Muamalat Institute (MI)
- PT Al Ijarah Indonesia Finance (ALIF)
- PT Syarikat Takaful Indonesia.

Meanwhile, the social and environmental performance covers only Bank Muamalat Indonesia's data, excluding the sustainability performance of Bank Muamalat associates and affiliates.

The data pertaining to performance from Bank Muamalat Indonesia's business partners that are included within this Report is limited to activities of the business partners in areas surrounding the Bank's operational areas, which includes: customer data, environmental performance data, occupational health and safety data, security practices, manpower practices, and application of human rights principles.

While the supporting data for environmental preservation efforts implemented and submitted are limited to the operational activities of the Head Office at Muamalat Tower Jakarta, given the scope of Bank Muamalat Indonesia's work area, which is spread across various regions of Indonesia, and the lack of uniformity in calculations, it cannot yet describe energy use, management waste, and overall fuel consumption (bankwide).

## **RESTATEMENT AND CHANGES FROM PREVIOUS YEAR**

There is no restatement for data presented in the previous year's report. Similarly, there are no significant changes in the Bank's business scale in 2022, but the value of share capital changes in the reporting year.



## PENETAPAN KONTEN LAPORAN [GRI 3-1]

Bank menetapkan isi Laporan dengan menerapkan 4 (empat) tahapan penentuan topik material sesuai GRI Universal Standard, yaitu:

### 1. Mengerti Konteks Kegiatan Usaha.

Perseroan memulai proses penyusunan laporan dengan memahami hubungan kegiatan usaha dengan konteks keberlanjutan, pemangku kepentingan terkait serta mengenali informasi kritis untuk mengidentifikasi potensi dampak kegiatan usaha.

### 2. Identifikasi Potensi dan Dampak Aktual

Perseroan mengidentifikasi dampak aktual maupun potensial kegiatan usaha yang dijalankan terhadap aspek ekonomi, lingkungan, sosial maupun SDM.

### 3. Menilai signifikansi dampak

Perseroan menilai dan memilih seluruh dampak aktual maupun potensial yang teridentifikasi dan memutuskan mana yang memiliki dampak terbesar, untuk kemudian ditetapkan sebagai topik material.

### 4. Memprioritaskan dampak paling signifikan

Perseroan kemudian menetapkan topik-topik material untuk dilaporkan, berdasarkan penilaian signifikansi dampak yang ditimbulkan.

Penerapan empat tahapan penentuan isi Laporan tersebut dilaksanakan dengan mengacu pada 8 (delapan) prinsip dasar penyusunan sesuai GRI Universal Standard, yaitu:

### 1. Accuracy (Akurasi).

Perseroan melaporkan informasi dengan benar, akurat dan cukup detail sehingga memungkinkan dilakukannya penilaian dampak kegiatan usaha.

### 2. Balance (Berimbang)

Perseroan menyajikan informasi dengan tanpa bias dan dapat merepresentasikan keseimbangan penggambaran dampak positif maupun negatif kegiatan yang dilakukan.

### 3. Clarity (Jelas).

Perseroan menyajikan informasi yang mudah diakses dan mudah dimengerti

### 4. Comparability (Dapat diperbandingkan)

Perseroan memilih, mengumpulkan dan menyajikan informasi secara konsisten sehingga memungkinkan dilakukannya analisa perubahan dampak kegiatan setiap saat termasuk perbandingkan dampaknya terhadap organisasi sejenis lainnya.

## REPORT CONTENT DETERMINATION [GRI 3-1]

The Bank determines the Report's contents by going through 4 (four) stages of determining material topics in accordance with the GRI Universal Standard, as follows:

### 1. Understanding the Context of Business Activities.

The Company begins the report preparation process by understanding the relationship between business activities and the context of sustainability, identifying key stakeholders, and identifying critical information to identify potential business impacts.

### 2. Identification of Potential and Actual Impact

The Company assesses the actual and potential economic, environmental, social, and human resource impacts of its business activities.

### 3. Assess the significance of the impact

The Company evaluates and sorts all identified actual and potential impacts to determine which has the greatest impact to be designated as a material topic.

### 4. Prioritize the most significant impacts

The material topics to be reported are then determined by the company based on an assessment of the significance of the impact.

The implementation of the four stages of determining the contents of the Report is carried out with reference to the 8 (eight) basic principles of preparation in accordance with the GRI Universal Standard, as follows:

### 1. Accuracy

The Company reports information in a correct, accurate and detailed manner that allows for an impact assessment of business activities.

### 2. Balance

The Company presents information without bias and can depict the positive and negative impacts of the activities carried out in a balanced manner.

### 3. Clarity

The company provides information that is both easily accessible and understandable.

### 4. Comparability

The Company consistently sorts, collects, and presents information, allowing for an analysis of changes in the impact of activities at any time, including a comparison of the impact on other similar organizations.

5. **Completeness** (Kelengkapan)  
Perseroan menyajikan informasi yang memadai sehingga memungkinkan dilakukannya asesmen dampak kegiatan selama periode pelaporan
6. **Sustainability context** (Konteks keberlanjutan)  
Laporan mengungkapkan kinerja Perseroan dan dampak kegiatannya pada aspek-aspek utama keberlanjutan, meliputi aspek lingkungan, sosial, dan ekonomi.
7. **Timeliness** (Ketepatan waktu)  
Perseroan melaporkan kinerja keberlanjutan secara berkala dan tepat waktu sehingga memungkinkan pembaca membuat keputusan sesuai kebutuhan.
8. **Verifiability** (Dapat diperiksa)  
Perseroan mengumpulkan, mencatat, memilah dan menganalisa seluruh informasi dengan seksama sehingga kualitas informasi yang disajikan dapat diperiksa.

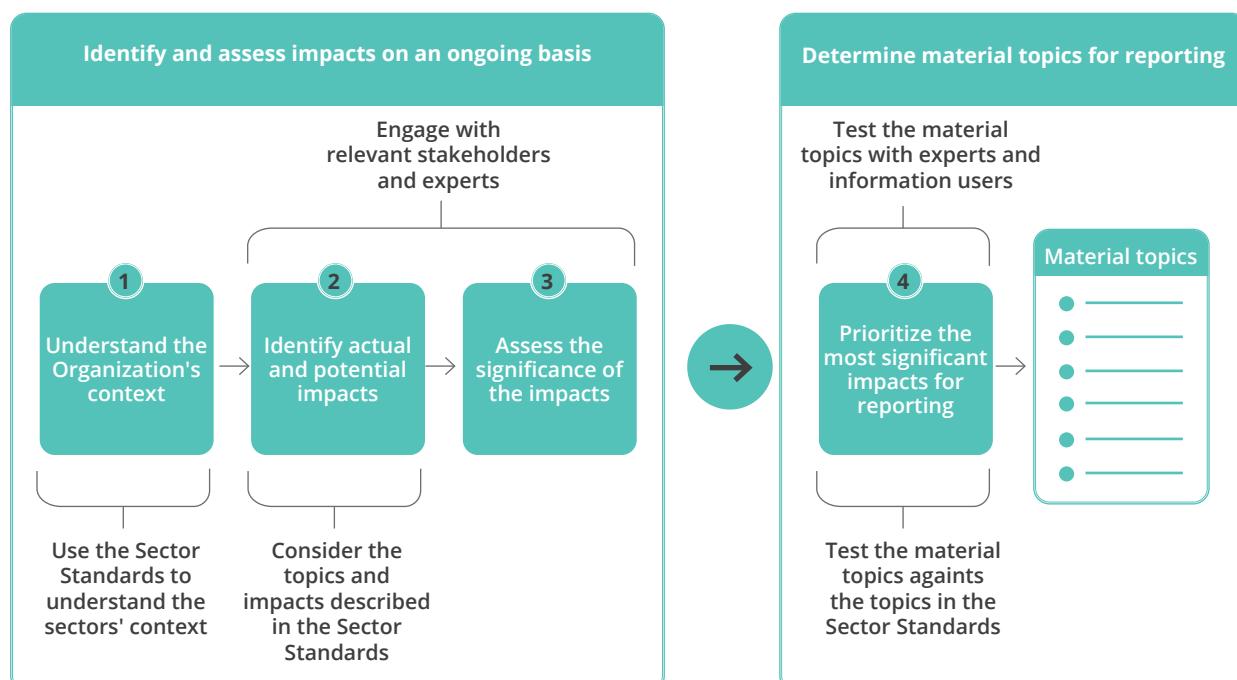
Keempat tahapan penetapan konten sesuai prinsip-prinsip dasar penyusunan Laporan Keberlanjutan tersebut digambarkan dalam Bagan Alur Proses Penetapan Topik Material Laporan sebagai berikut. [GRI 3-1]

5. **Completeness**  
The Company provides sufficient information to conduct an impact assessment of activities carried out during the reporting period.
6. **Sustainability context**  
The report reveals the Company's performance as well as the impact of its activities on the main aspects of sustainability, such as environmental, social, and economic aspects.
7. **Timeliness**  
The Company reports on sustainability performance on a regular and timely basis so that readers can make informed decisions as needed.
8. **Verifiability**  
The Company carefully collects, records, sorts, and analyzes all information so that the accuracy of the information presented can be verified.

The four stages of determining content according to the basic principles of preparing the Sustainability Report are described in the Flowchart of the Process for Determining Report Material Topics as follows. [GRI 3-1]

#### **Bagan Alur Proses Penentuan Topik Material Laporan Keberlanjutan**

Flowchart of the Process of Determining Material Topics for Sustainability Reports





## DAMPAK SIGNIFIKAN DAN UJI MATERIALITAS [GRI 3-2]

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, untuk menetapkan topik-topik yang dilaporkan.,

Melalui diskusi tersebut Bank melakukan uji materialitas terhadap sejumlah topik material yang diperkirakan layak disampaikan dalam laporan termasuk *boundary*-nya. Bank kemudian menilai topik material dimaksud dengan skala 1-5 berdasarkan tingkat kepentingannya, yakni:

1. Paling Kurang Penting
2. Kurang Penting
3. Agak Penting
4. Penting
5. Paling Penting

Hasil skala penilaian dari masing-masing topik material dimaksud kemudian direpresentasikan dalam grafik dua kuadran, sebagai berikut:

## SIGNIFICANT IMPACT AND MATERIALITY TEST [GRI 3-2]

To determine the topics to be reported, the Bank conducts material impact studies by forming internal discussion groups to discuss operational impacts on key stakeholders, as well as taking input from several external parties and interacting with the surrounding community.

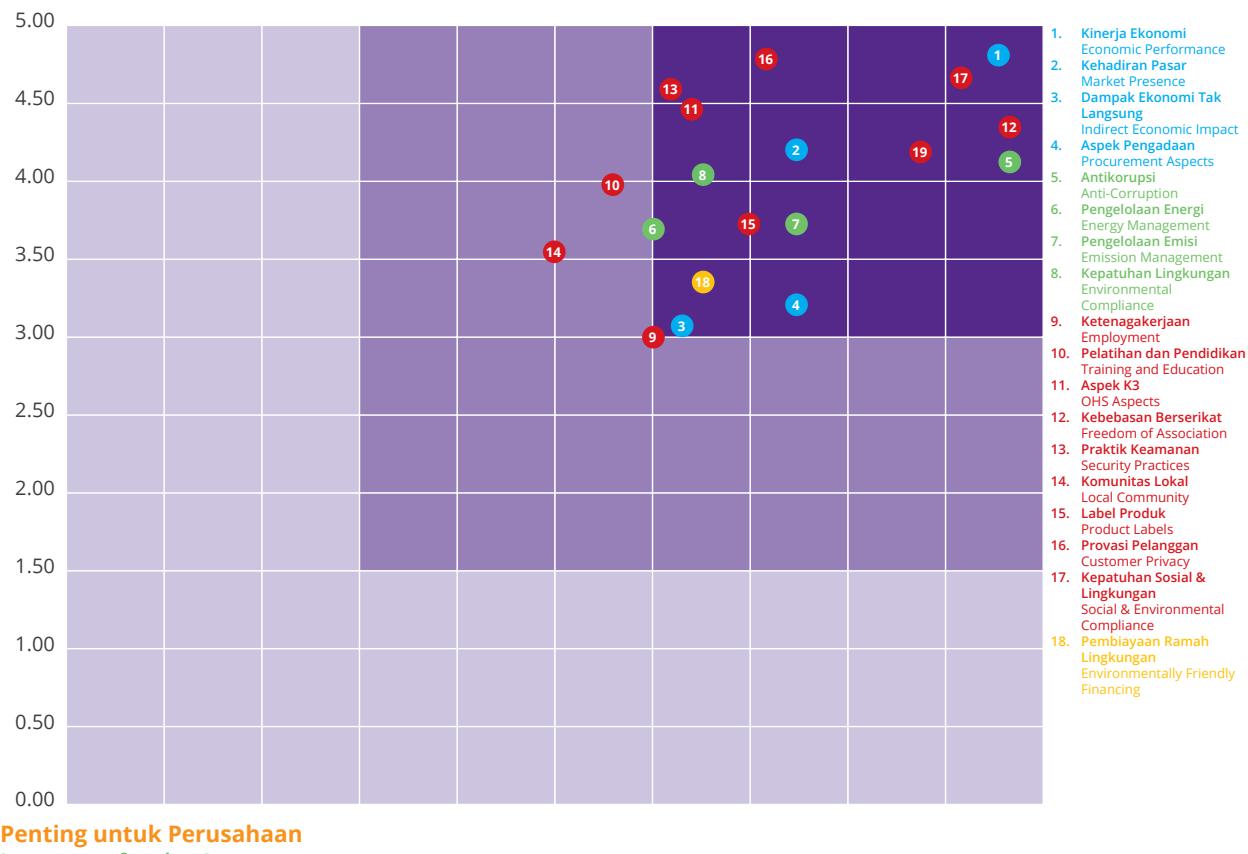
Through these discussions, the Bank conducted a materiality test on the number of material topics that is deemed appropriate to be presented in the Report including their boundaries. The Bank then assessed the material topics referred to on a scale of 1-5 based on their level of importance, as follows:

1. Least Important
2. Less Important
3. Somewhat Important
4. Important
5. Most Important

The results of the rating scale for each of the material topics referred to are then represented in a two-quadrant graph, as follows:

**Diagram Matriks Materialitas [GRI 3-2]**  
 Materiality Matrix Diagram [GRI 3-2]

**Penting untuk Pemangku Kepentingan**  
 Important for Stakeholders



**Penting untuk Perusahaan**  
 Important for the Company



Terdapat 19 kelompok topik material yang memenuhi kriteria dampak paling material terhadap kinerja keberlanjutan Bank Muamalat Indonesia. Bank kemudian menetapkan tidak kurang 46 indeks disclosure dari topik material dimaksud, sebagai berikut:

1. Kinerja Ekonomi
2. Keberadaan Pasar
3. Dampak Ekonomi Tak Langsung
4. Praktik Pengadaan
5. *Anti Fraud* dan Antikorupsi
6. Energi
7. Air dan Tumpahan
8. Emisi
9. Kepatuhan Lingkunga
10. Ketenagakerjaan
11. Kesehatan dan Keselamatan Kerja
12. Pelatihan dan Pendidikan
13. Kebebasan Berserikat
14. Praktik Keamanan
15. Masyarakat Lokal
16. Pemasaran dan Pelabelan
17. Privasi Pelanggan
18. Kepatuhan Sosial Ekonomi
19. *Green Funding/Green Lending*

There were 19 material topic groups that met the criteria for having the greatest material impact on Bank Muamalat Indonesia's sustainability performance. The Bank subsequently determined at least 46 disclosure indexes for the material topics mentioned, as shown below:

1. Economic Performance
2. Market Presence
3. Indirect Economic Impact
4. Procurement Practices
5. Anti Fraud and Anti-Corruption
6. Energy
7. Water and Spills
8. Emission
9. Environmental Compliance
10. Employment
11. Occupational Health and Safety
12. Training and Education
13. Freedom of Association
14. Security Practices
15. Local Community
16. Marketing and Labeling
17. Customer Privacy
18. socio-economic Compliance
19. Green Funding/Green Lending

#### **Daftar Topik Material dan Boundary [GRI 3-2]** List of Material Topics and Boundaries [GRI 3-2]

| No                     | Topik Material<br>Material Topics                                 | Alasan Materialitas<br>Materiality Reasons                                                          | Indeks Disclosure<br>Disclosure Index                                             |                              | Batasan Topik<br>Topic Boundaries |                                 |
|------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------|-----------------------------------|---------------------------------|
|                        |                                                                   |                                                                                                     | POJK No.51/<br>POJK.03<br>/2017<br>Atau/<br>OR POJK<br>No.51/<br>POJK.03<br>/2017 | GRI<br>Universal<br>Standard | Di dalam<br>Bank<br>Inside Bank   | Di luar Bank<br>Outside<br>Bank |
| <b>EKONOMI/ECONOMY</b> |                                                                   |                                                                                                     |                                                                                   |                              |                                   |                                 |
| 1                      | Kinerja Keuangan/<br>Ekonomi<br>Financial/Economic<br>Performance | Berdampak signifikan pada<br>pemangku kepentingan<br>Having a significant impact on<br>stakeholders | F2, F3                                                                            | 201-1                        | ✓                                 |                                 |
| 2                      | <b>Kehadiran Pasar</b><br>Market Presence                         | Berdampak signifikan pada<br>pemangku kepentingan<br>Having a significant impact on<br>stakeholders | F.20                                                                              | 202-1                        | ✓                                 |                                 |
| 3                      | Dampak ekonomi<br>tak langsung<br>Indirect economic<br>impact     | Berdampak signifikan pada<br>pemangku kepentingan<br>Having a significant impact on<br>stakeholders | F.23                                                                              | 203-1                        | ✓                                 | ✓                               |

| No                              | Topik Material<br>Material Topics                                  | Alasan Materialitas<br>Materiality Reasons                                                                                                         | Indeks Disclosure<br>Disclosure Index                                             |                              | Batasan Topik<br>Topic Boundaries |                                 |
|---------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------|-----------------------------------|---------------------------------|
|                                 |                                                                    |                                                                                                                                                    | POJK No.51/<br>POJK.03<br>/2017<br>Atau/<br>OR POJK<br>No.51/<br>POJK.03<br>/2017 | GRI<br>Universal<br>Standard | Di dalam<br>Bank<br>Inside Bank   | Di luar Bank<br>Outside<br>Bank |
| 4                               | <b>Praktik Pengadaan</b><br>Procurement Practices                  | Berdampak signifikan pada pemangku kepentingan<br>Having a significant impact on stakeholders                                                      | F2, F3                                                                            | 204-1                        | ✓                                 | ✓                               |
| 5                               | <b>Antikorupsi</b><br>Anti Corruption                              | Berdampak signifikan pada pembangunan dan pada reputasi Perseroan<br>Having a significant impact on the Company's development and reputation       | F.1                                                                               | 205-2, 205-3                 | ✓                                 | ✓                               |
| <b>LINGKUNGAN/ENVIRONMENTAL</b> |                                                                    |                                                                                                                                                    |                                                                                   |                              |                                   |                                 |
| 6                               | <b>Energy</b><br>Energy                                            | Berdampak signifikan pada pemangku kepentingan<br>Having a significant impact on stakeholders                                                      | F.6 & F.7                                                                         | 302-1                        | ✓                                 |                                 |
| 7                               | <b>Air dan Tumpahan</b><br>Water and Spills                        | Berdampak signifikan pada Lingkungan<br>Having a significant Impact on the Environment                                                             | F.8                                                                               | 303-5                        | ✓                                 |                                 |
| 8                               | <b>Emisi</b><br>Emissions                                          | Berdampak signifikan pada pemangku kepentingan<br>Having a significant impact on stakeholders                                                      | F.11                                                                              | 305-2                        | ✓                                 |                                 |
| 9                               | <b>Kepatuhan Lingkungan</b><br>Environmental Compliance            | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan<br>Having a significant impact on stakeholders and the Company's reputation  | F.16                                                                              | 307-1                        | ✓                                 |                                 |
| <b>SOSIAL/SOCIAL</b>            |                                                                    |                                                                                                                                                    |                                                                                   |                              |                                   |                                 |
| 10                              | <b>Ketenagakerjaan</b><br>Employment                               | Berdampak signifikan pada pemangku kepentingan dan bagi kesinambungan usaha<br>Having a significant impact on stakeholders and business continuity | F.18                                                                              | 401-1, 401-2,<br>401-3       | ✓                                 |                                 |
| 11                              | <b>Kesehatan dan Keselamatan Kerja</b><br>Work Health and Safety   | Berdampak signifikan pada pemangku kepentingan<br>Having a significant impact on stakeholders                                                      | F.21                                                                              | 403-1                        | ✓                                 |                                 |
| 12                              | <b>Pelatihan dan Pendidikan</b><br>Training and Education          | Berdampak signifikan pada pemangku kepentingan dan bagi kesinambungan usaha<br>Having a significant impact on stakeholders and business continuity | F.18                                                                              | 404-1, 404-2                 | ✓                                 |                                 |
| 13                              | <b>Kebebasan Berserikat dan PKB</b><br>Freedom to Unionize and CLA | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan<br>Having a significant impact on stakeholders and the Company's reputation  | F.21                                                                              | 407-1                        | ✓                                 | ✓                               |



**Tentang Laporan Keberlanjutan**  
About Sustainability Report

| No                                                         | Topik Material<br>Material Topics                                                                            | Alasan Materialitas<br>Materiality Reasons                                                                                                                                                   | Indeks Disclosure<br>Disclosure Index                                                                 |                              | Batasan Topik<br>Topic Boundaries |                                 |
|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------------|---------------------------------|
|                                                            |                                                                                                              |                                                                                                                                                                                              | POJK No.51/<br>POJK.03<br>/2017<br>Atau/<br>OR POJK<br>No.51/<br>POJK.03<br>/2017                     | GRI<br>Universal<br>Standard | Di dalam<br>Bank<br>Inside Bank   | Di luar Bank<br>Outside<br>Bank |
| 14                                                         | Hak Asasi Manusia –<br>Praktik Keamanan<br>Human Rights –<br>Security Practices                              | Berdampak signifikan pada<br>pemangku kepentingan<br>Having a significant impact on<br>stakeholders                                                                                          | F.21                                                                                                  | 410-1                        | ✓                                 |                                 |
| 15                                                         | Masyarakat Lokal<br>Local Community                                                                          | Berdampak signifikan pada<br>pemangku kepentingan dan reputasi<br>Perseroan<br>Having a significant impact on<br>stakeholders and the Company's<br>reputation                                | F23, F.24,<br>F.25                                                                                    | 413-1, FS13,<br>FS14         | ✓                                 |                                 |
| 16                                                         | Pemasaran dan<br>Label Produk<br>Marketing and<br>Product Labels                                             | Berdampak signifikan pada<br>pemangku kepentingan dan reputasi<br>Perseroan<br>Having a significant impact on<br>stakeholders and the Company's<br>reputation                                | F.26, F.27                                                                                            | 417-1, 417-2,<br>417-3       | ✓                                 |                                 |
| 17                                                         | Privasi Pelanggan<br>Customer<br>Confidentiality                                                             | Berdampak signifikan pada<br>pemangku kepentingan<br>Having a significant impact on<br>stakeholders                                                                                          | F.28, F.30                                                                                            | 418-1                        | ✓                                 |                                 |
| 18                                                         | Kepatuhan thd<br>Regulasi Sosial &<br>Lingkungan<br>Compliance to Social<br>and Environmental<br>Regulations | Berdampak signifikan pada<br>pemangku kepentingan dan reputasi<br>Perseroan<br>Having a significant impact on<br>stakeholders and the Company's<br>reputation                                | F.16, F.24                                                                                            | 419-1                        | ✓                                 |                                 |
| <b>FINANCIAL SERVICE SECTOR / FINANCIAL SERVICE SECTOR</b> |                                                                                                              |                                                                                                                                                                                              |                                                                                                       |                              |                                   |                                 |
| 19                                                         | Green Funding/<br>Lending<br>Green Funding/<br>Lending                                                       | Berdampak signifikan pada pemangku kepentingan,<br>keberlanjutan dan pada reputasi Perseroan<br>Having a significant impact on stakeholders,<br>sustainability, and the Company's reputation | FS1, FS2,<br>FS3, FS4,<br>FS5, FS6,<br>FS7, FS8,<br>FS9,<br>FS10, FS11,<br>FS13, FS14,<br>FS15, FS16, |                              | ✓                                 | ✓                               |

## KEANDALAN LAPORAN DAN UMPAN BALIK

Pengungkapan seluruh informasi dalam laporan dilakukan melalui proses verifikasi internal Bank sehingga dapat diandalkan untuk proses evaluasi dan pengambilan keputusan. Sistem pengukuran data yang digunakan untuk mengukur dan mengumpulkan data serta informasi yang disampaikan di dalam laporan ini telah sesuai dengan standar baku nasional yang berlaku, di antaranya adalah Peraturan Kementerian Lingkungan Hidup, serta Peraturan dari Departemen Tenaga Kerja dan Transmigrasi.

Kemudian, dalam rangka meningkatkan kualitas laporan kedepan, Perseroan mengharapkan umpan balik dari para pembaca, sebagai sarana perbaikan kualitas laporan. Umpan balik dari pembaca dapat disampaikan melalui kontak berikut ini:

### KONTAK [GRI 2-3]

Apabila memerlukan informasi lebih lanjut atau pertanyaan-pertanyaan tentang Laporan ini, silahkan menghubungi:

#### Marketing & Customer Management

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## RELIABILITY OF REPORTS AND FEEDBACK

Disclosure of all information in the report is carried out through the Bank's internal verification process so that it can be relied on for evaluation and decision-making. The data measurement system used to collect and measure the data and information presented in this report complies with applicable national standards, including regulations from the Ministry of Environment and regulations from the Manpower and Transmigration Department.

The company then anticipates that reader feedback will be used to improve the quality of future reports. Readers can submit their feedback through the following contacts:

### CONTACT [GRI 2-3]

For further information or inquiries regarding this Report, please contact the following:

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# Informasi Pendukung

## *Supporting Information*

|                                                                     |     |
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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.

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# 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 pos.

We request that the stakeholders provide feedback after reading this Sustainability Report by e-mailing or mailing this form.

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| <input type="checkbox"/> LSM   NGO <input type="checkbox"/> Masyarakat   Community <input type="checkbox"/> Lain-lain   Others                                                                              |   |

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|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-------|---------|--------|----------|------------------|
| 1   | Laporan ini bermanfaat bagi Anda<br>This report is of benefit to you                                                                                                          |         |       |         |        |          |                  |
| 2   | Laporan ini sudah mengambarkan kinerja Perusahaan dalam mendukung pembangunan berkelanjutan<br>This report has described the Company's performance in sustainable development |         |       |         |        |          |                  |
| 3   | Laporan ini mudah dimengerti<br>This report is easy to understand                                                                                                             |         |       |         |        |          |                  |
| 4   | Laporan ini menarik<br>This report is interesting                                                                                                                             |         |       |         |        |          |                  |
| 5   | Laporan ini meningkatkan kepercayaan Anda terhadap keberlanjutan Perusahaan<br>This report enhances your trust towards the Company's sustainability                           |         |       |         |        |          |                  |

SS: Sangat Setuju    S: Setuju

RR: Ragu-ragu

T S: Tidak Setuju

STS: Sangat Tidak Setuju

SA: Strongly Agree

A: Agree

SD: Somewhat Disagree

D: Disagree

SD: Strongly Disagree



| <b>Saran dan/atau kritik mengenai isi, desain, layout dan lain-lain</b><br>Comments on content, design, layout, etc. | <b>Informasi yang dapat ditambahkan</b><br>Any additional comments |
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#### **PT Bank Muamalat Indonesia Tbk**

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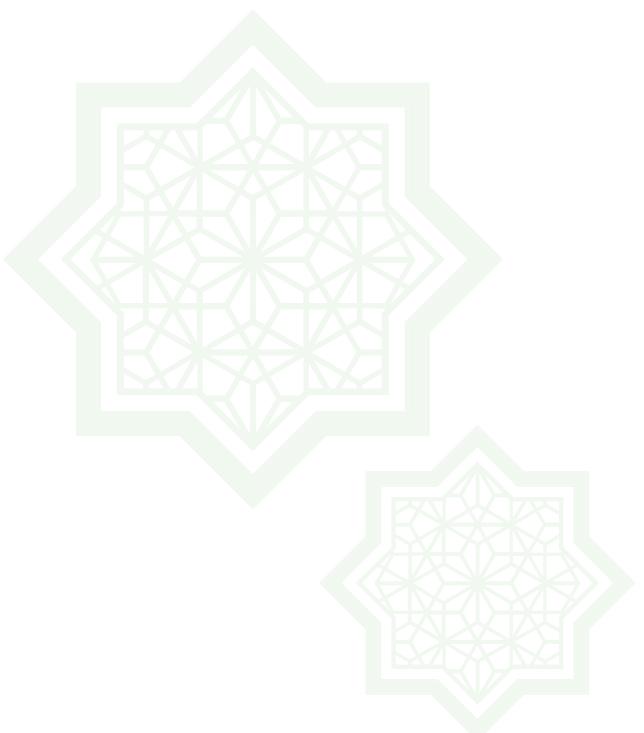
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# 2022

Laporan Keberlanjutan  
Sustainability Report

## Memperkuat Komitmen pada Tujuan Pembangunan Berkelanjutan

Strengthening Commitment to  
Sustainable Development Goals

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Pertama Murni Syariah

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