

# Memperkuat Kapabilitas dan Sinergi untuk Mendorong Ekspansi Bisnis

Strengthening Capabilities  
and Synergy to Accelerate  
Business Expansion

**2022**

Laporan Tahunan  
Annual Report

PT Bank Muamalat Indonesia Tbk



### Sanggahan dan Batasan Tanggung Jawab

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

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

Laporan tahunan 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. Angka pada tabel dan grafik dalam laporan ini menggunakan notasi dalam bahasa Indonesia. Laporan Tahunan ini dapat dilihat dan diunduh di situs resmi Bank Muamalat Indonesia yaitu [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id).

### Disclaimer and Limitation of Liability

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

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

The annual 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. Figures in tables and graphs in this report use Indonesian notation. The Annual Report is available and downloadable from Bank Muamalat Indonesia's official website [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id).

# Memperkuat Kapabilitas dan Sinergi untuk Mendorong Ekspansi Bisnis

Strengthening Capabilities and Synergy to Accelerate Business Expansion

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Pada tahun 2022, pertumbuhan bisnis Bank Muamalat mulai menemukan momentumnya kembali, pasca upaya perbaikan kualitas aset melalui transaksi penjualan aset berkualitas rendah. Badan Pengelola Keuangan Haji (BPKH) sebagai pemegang saham pengendali juga kembali memperkuat permodalan Bank melalui *rights issue* dan penerbitan sukuk subordinasi, total senilai Rp3 triliun. Sampai dengan akhir tahun 2022, Bank Muamalat terus memperkuat kapabilitas dan sinergi, memperluas ekspansi bisnis dengan menggencarkan layanan perbankan ke ekosistem haji dan umroh serta berbagai sektor di ekosistem halal/Syariah, dan berhasil membukukan peningkatan kinerja yang signifikan dari tahun sebelumnya.

In 2022, Bank Muamalat's business growth have begun to regain its momentum, following successful efforts to improve asset quality through the sale of low-quality assets. The Hajj Financial Management Agency (BPKH) as the controlling shareholder also strengthened the Bank's capital through a rights issue and issuance of subordinated sukuk, totaling Rp3 trillion. Until the end of 2022, Bank Muamalat continues to strengthen its capabilities and synergies, expanding its business by intensifying banking services to the Hajj and Umrah ecosystems as well as various sectors in the halal/Sharia ecosystem, and succeeded to book a significant improvement in performance from the previous year.

# Keberlanjutan Tema

## Theme Continuity

2020



### Turnaround Towards Profitability and Sustainability

Gelombang pandemi COVID-19 tahun 2020 berdampak besar pada perekonomian, bisnis, dan interaksi sosial masyarakat global sehingga Indonesia mengalami kontraksi pertumbuhan. Menghadapi tantangan tersebut Bank Muamalat melakukan langkah *turnaround* untuk meningkatkan kembali tingkat profitabilitasnya dengan membangun fondasi pertumbuhan bisnis yang berkelanjutan melalui berbagai inisiatif untuk mengembalikan kinerja pada tingkat yang lebih baik.

The 2020 COVID-19 pandemic outbreak had a major impact on the economy, business, and social interactions in the global community, as a result of which Indonesia has experienced a contraction in growth. Facing this challenge, Bank Muamalat underwent the turnaround initiative to increase its profitability by building the foundations for sustainable growth through various initiatives to improve performance.

2021



### Ketangguhan dan Sinergi menuju Masa Depan yang Lebih Cerah Resilience and Synergy towards a Brighter Future

Tahun 2021 merupakan tahun yang sangat penting bagi PT Bank Muamalat Indonesia Tbk. Bank berhasil meningkatkan modalnya sebesar Rp1 triliun yang disuntik oleh Badan Pengelola Keuangan Haji (BPKH) melalui mekanisme *right issue*. Pada tahun 2022, BPKH menyeter tambahan modal sebesar Rp2 triliun melalui penerbitan instrumen subordinasi.

Injeksi modal dari BPKH tersebut membuat permodalan Bank semakin kuat dan tangguh, seperti ditunjukkan melalui rasio kecukupan modal yang tinggi. Dana tersebut akan digunakan untuk penyaluran pembiayaan yang akan dapat memperbaiki rentabilitas Bank.

Kehadiran BPKH sebagai pemegang saham mayoritas Bank sekaligus membuka peluang terciptanya sinergi yang positif. Dengan demikian, peluang Bank untuk berkembang ke depan akan semakin terbuka demi menatap masa depan yang lebih cerah.

2021 is a milestone year for PT Bank Muamalat Indonesia Tbk. The Bank succeeded in strengthening its capital by a capital injection of Rp1 trillion from the Hajj Financial Management Agency (BPKH) through a rights issue mechanism. In early 2022, BPKH deposited additional capital of IDR 2 trillion through the issuance of subordinated instruments.

The capital injection from BPKH made the Bank's capital stronger and more resilient, as indicated by the higher capital adequacy ratio. The funds will be used for disbursement of financing that expected to improve the profitability of the Bank.

The presence of BPKH as the majority shareholder of the Bank also opens up opportunities for the creation of positive synergies. Thus, going forward, the Bank will have more opportunities to grow and develop toward a brighter future.

# Memperkuat Kapabilitas dan Sinergi untuk Mendorong Ekspansi Bisnis

Strengthening Capabilities and Synergy to Accelerate Business Expansion

2022



Pada tahun 2022, aktivitas bisnis Bank Muamalat mulai menemukan momentumnya kembali, menyusul implementasi inisiatif *asset swap off balance sheet* dengan PT Perusahaan Pengelola Aset (Persero) guna mengurangi beban aset non-produktif Bank. Badan Pengelola Keuangan Haji (BPKH) sebagai pemegang saham pengendali juga kembali memperkuat permodalan Bank melalui *rights issue* dan penerbitan sukuk subordinasi, total senilai Rp3 triliun. Sampai dengan akhir tahun 2022, Bank Muamalat terus memperkuat kapabilitas dan sinergi, memperluas ekspansi bisnis dengan menggencarkan layanan perbankan ke ekosistem haji dan umroh serta berbagai sektor di ekosistem halal/Syariah, dan berhasil membukukan peningkatan kinerja yang signifikan dari tahun sebelumnya.

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Authority Circular Letter No. 10/

SEOJK.03/2020 concerning

Transparency and Publication of

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Referensi SEOJK No. 16/ **780**

SEOJK.04/2021: Laporan

Tahunan Emiten atau

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# Ikhtisar Keuangan

## Financial Highlights

(Rp miliar, kecuali dinyatakan lain)

(Rp billion, except otherwise stated)

| Uraian                                                                                |         |         |         |         |         | Description                                                                     |
|---------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------------------------------------------------------------------------------|
|                                                                                       | 2022    | 2021    | 2020    | 2019    | 2018    |                                                                                 |
| Total Aset                                                                            | 61.364  | 58.899  | 51.241  | 50.556  | 57.227  | Total Assets                                                                    |
| Investasi pada Surat Berharga                                                         | 27.855  | 26.936  | 12.185  | 11.348  | 12.200  | Investments in Marketable Securities                                            |
| Pembiayaan                                                                            | 18.821  | 18.041  | 29.077  | 29.867  | 33.566  | Financing                                                                       |
| Giro                                                                                  | 4.878   | 6.148   | 4.106   | 3.663   | 3.601   | Demand Deposits                                                                 |
| Tabungan                                                                              | 16.122  | 16.033  | 14.543  | 14.781  | 14.201  | Savings                                                                         |
| Deposito                                                                              | 25.143  | 24.689  | 22.776  | 21.913  | 27.834  | Time Deposits                                                                   |
| Dana Pihak Ketiga                                                                     | 46.143  | 46.871  | 41.425  | 40.357  | 45.305  | Third-party Funds                                                               |
| Total Liabilitas                                                                      | 56.162  | 54.913  | 47.275  | 46.618  | 53.306  | Total Liabilities                                                               |
| Total Ekuitas                                                                         | 5.202   | 3.986   | 3.967   | 3.937   | 3.922   | Total Equity                                                                    |
| Investasi pada Entitas Asosiasi-Neto                                                  | 347     | 347     | 408     | 408     | 6       | Investments in Associates-Net                                                   |
| Jumlah Pendapatan Bank sebagai Mudharib                                               | 1.764   | 2.140   | 2.432   | 2.780   | 3.220   | Revenue From Fund Management by Bank as Mudharib                                |
| Bagi Hasil Dana Syirkah Temporer                                                      | (1.435) | (1.387) | (1.610) | (2.397) | (2.242) | Share on Return of Temporary Syirkah Funds                                      |
| Hak Bagi Hasil Milik Bank                                                             | 330     | 753     | 822     | 383     | 978     | Bank's Share in Profit Sharing                                                  |
| Pendapatan Operasional Lainnya                                                        | 1.098   | 584     | 575     | 647     | 349     | Other Operating Revenue                                                         |
| Beban Operasional Lainnya                                                             | (1.230) | (1.326) | (1.345) | (1.550) | (1.643) | Other Operating Expenses                                                        |
| Pembalikan (Beban) Cadangan Kerugian Penurunan Nilai Aset Produktif dan Non Produktif | 130     | (16)    | (64)    | 507     | 352     | Provision for (Reversal of) Impairment Losses of Earning and Non Earning Assets |
| Laba (Rugi) Usaha                                                                     | 98      | 19      | 16      | 20      | 69      | Income (Loss) Operations                                                        |
| Pendapatan (Beban) Non Operasional-Neto                                               | (46)    | (7)     | (1)     | 7       | (23)    | Non-Operating (Expense)-Net                                                     |
| Laba sebelum Beban Pajak                                                              | 52      | 13      | 15      | 26      | 46      | Income Before Income Tax                                                        |
| Laba Bersih                                                                           | 27      | 9       | 10      | 16      | 46      | Net Income                                                                      |
| Jumlah Laba Komprehensif Lain Bersih Setelah Pajak                                    | 0       | 10      | 19      | -       | -       | Total Other Comprehensive Income Net of Tax                                     |
| Total Laba (Rugi) Komprehensif Periode Berjalan                                       | 27      | 20      | 30      | 16      | 41      | Total Comprehensive Income for the Year                                         |
| Laba (Rugi) Periode Berjalan yang Dapat Diatribusikan kepada:                         |         |         |         |         |         | Income (Loss) for the Year Attributable to                                      |
| • Pemilik Entitas Induk                                                               | 27      | 9       | 10      | 16      | 46      | Parent Entity Owner •                                                           |
| • Kepentingan Non Pengendali                                                          | -       | -       | -       | -       | -       | Non-Controlling Interests •                                                     |
| Laba (Rugi) Komprehensif Periode Berjalan yang Dapat Diatribusikan kepada:            |         |         |         |         |         | Comprehensive Income (Loss) for the Year Attributable to:                       |
| • Pemilik Entitas Induk                                                               | 27      | 19      | 10      | 16      | 46      | Parent Entity Owner •                                                           |
| • Kepentingan Non Pengendali                                                          | -       | -       | -       | -       | -       | Non-Controlling Interests •                                                     |
| Laba per Saham Dasar (Rp dalam nilai penuh)                                           | 0,53    | 0,87    | 0,98    | 1,60    | 4,51    | Basic Earnings per Share (Rp In full amount)                                    |

## RASIO KEUANGAN PENTING IMPORTANT FINANCIAL RATIOS

(dalam %, kecuali dinyatakan lain)

(in %, except otherwise stated)

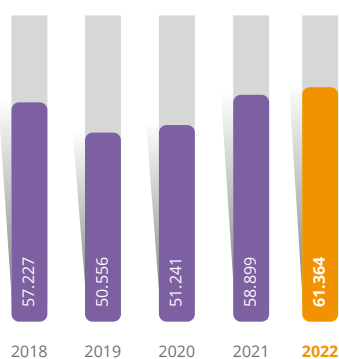
| Uraian                                                      |          |          |          |          |          | Description                                                                |
|-------------------------------------------------------------|----------|----------|----------|----------|----------|----------------------------------------------------------------------------|
|                                                             | 2022     | 2021     | 2020     | 2019     | 2018     |                                                                            |
| Return on Assets (ROA)                                      | 0,09     | 0,02     | 0,03     | 0,05     | 0,08     | Return on Assets (ROA)                                                     |
| Return on Equity (ROE)                                      | 0,53     | 0,20     | 0,29     | 0,45     | 1,16     | Return on Equity (ROE)                                                     |
| Laba (Rugi) Usaha terhadap Pendapatan                       | 0,94     | 0,35     | 0,33     | 0,48     | 1,30     | Profit (Loss) toward Income                                                |
| Aset Lancar terhadap Total Aset                             | 13,78    | 12,99    | 7,93     | 7,22     | 11,83    | Current Assets toward Total Assets                                         |
| Rasio Liabilitas terhadap Ekuitas                           | 1.079,63 | 1.377,52 | 1.191,79 | 1.184,05 | 1.359,26 | Liabilities to Equity Ratio                                                |
| Rasio Liabilitas terhadap Aset                              | 91,52    | 97,23    | 92,26    | 92,21    | 93,15    | Liabilities to Assets Ratio                                                |
| Rasio Kecukupan Modal                                       | 32,70    | 23,76    | 15,21    | 12,42    | 12,34    | Capital Adequacy Ratio                                                     |
| Pembiayaan Bermasalah Bersih                                | 0,86     | 0,08     | 3,95     | 4,30     | 2,58     | Non Performing Financing Net                                               |
| Financing to Deposits Ratio                                 | 40,63    | 38,33    | 69,84    | 73,51    | 73,18    | Financing to Deposits Ratio                                                |
| Margin Pendapatan Bersih                                    | 0,66     | 1,59     | 1,94     | 0,83     | 2,22     | Net Income Margin                                                          |
| Beban Operasional terhadap Pendapatan Operasional (BOPO)    | 96,62    | 99,29    | 99,45    | 99,50    | 98,24    | Operating Expenses to Operating Revenue                                    |
| Giro Wajib Minimum (GWM)                                    | 7,50     | 3,00     | 3,24     | 4,82     | 5,41     | Statutory Reserves                                                         |
| Posisi Devisa Netto                                         | 0,46     | 0,15     | 0,15     | 0,21     | 0,40     | Net Open Position                                                          |
| Cost to Income Ratio (CIR)                                  | 92,36    | 96,91    | 98,27    | 98,50    | –        | Cost to Income Ratio (CIR)                                                 |
| Persentase Pelampauan Batas Maksimum Penyaluran Dana (BMPD) |          |          |          |          |          | Percentage of Exceeding the Maximum Limit for Distribution of Funds (MLDF) |
| • Pihak Terkait                                             | 0,00     | 0,00     | 0,00     | 0,00     | 0,00     | Related Parties •                                                          |
| • Pihak Tidak Terkait                                       | 0,00     | 0,00     | 0,00     | 0,00     | 0,00     | Non-related Parties •                                                      |
| Kewajiban Penyediaan Modal Minimum (KPMM)                   | 32,70    | 23,76    | 15,21    | 12,42    | 12,34    | Minimum Capital Adequacy Requirement (MCAR)                                |



### Total Aset

#### Total Assets

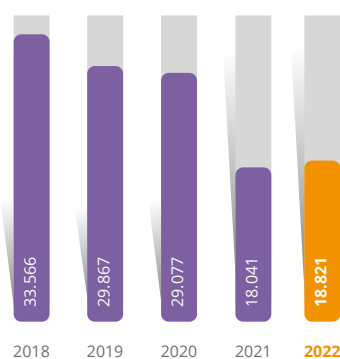
dalam miliar Rupiah | in billion Rupiah



### Pembiayaan

#### Financing

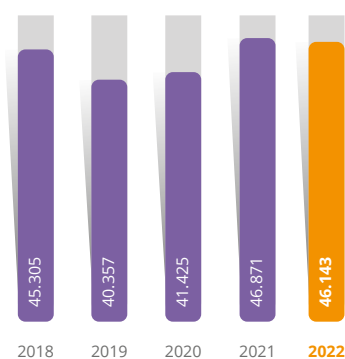
dalam miliar Rupiah | in billion Rupiah



### Total Dana Pihak Ketiga

#### Total Third-Party Fund

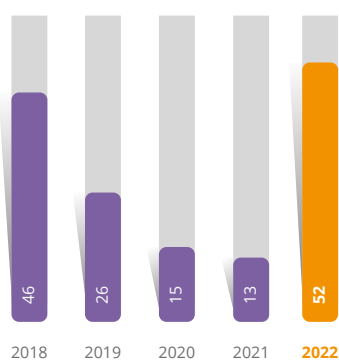
dalam miliar Rupiah | in billion Rupiah



### Laba Sebelum Beban Pajak

#### Income Before Income Tax

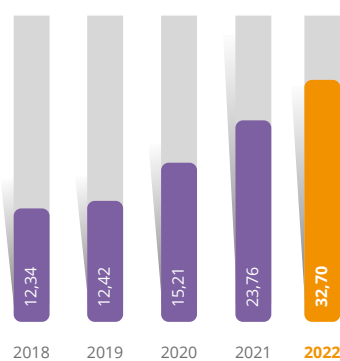
dalam miliar Rupiah | in billion Rupiah



### Rasio Kecukupan Modal

#### Capital Adequacy Ratio

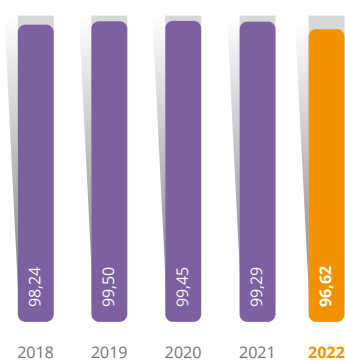
persentase (%) | percentage (%)



### Beban Operasional terhadap Pendapatan Operasional

#### Operating Expenses to Operating Revenue

persentase (%) | percentage (%)



# Ikhtisar Saham

## Stock Highlights

Hingga diterbitkannya laporan ini, ikhtisar saham PT Bank Muamalat Indonesia Tbk adalah sebagai berikut:

Until the publication of this report, the stock highlights of PT Bank Muamalat Indonesia Tbk is as follows:

| Keterangan                             | Jumlah Saham<br>Number of<br>Shares | Kepemilikan<br>Ownership         |                                 | Description                         |
|----------------------------------------|-------------------------------------|----------------------------------|---------------------------------|-------------------------------------|
|                                        |                                     | Jumlah Nominal<br>Amount<br>(Rp) | Persentase<br>Percentage<br>(%) |                                     |
| Modal Dasar                            |                                     |                                  |                                 | Authorized Capital                  |
| Saham Seri A<br>(nilai nominal Rp200)  | 826.649.175                         | 165.329.835.000                  | 1,0                             | Series A<br>(amount Rp200)          |
| Saham Seri B<br>(nilai nominal Rp100)  | 42.346.701.650                      | 4.234.670.165.000                | 50,9                            | Series B<br>(amount Rp100)          |
| Saham Seri C<br>(nilai nominal Rp30)   | 40.000.000.000                      | 1.200.000.000.000                | 48.1                            | Series C<br>(amount Rp30)           |
| Jumlah                                 | 83.173.350.825                      | 5.600.000.000.000                | 100,0                           | Demand Deposits                     |
| Modal Ditempatkan dan<br>Disetor Penuh |                                     |                                  |                                 | Issued and Fully Paid-up<br>Capital |
| Jumlah Saham Seri A                    | 826.649.175                         | 165.329.835.000                  | 1,7                             | Total Series A                      |
| Jumlah Saham Seri B                    | 9.381.053.160                       | 938.105.316.000                  | 18,7                            | Total Series B                      |
| Jumlah Saham Seri C                    | 39.810.039.107                      | 1.194.301.173.210                | 79,6                            | Total Series C                      |
| Jumlah                                 | 50.017.741.442                      | 2.297.736.324.210                | 100,0                           | Total                               |
| Saham dalam Portepel                   |                                     |                                  |                                 | Shares in Portfolio                 |
| Saham Seri A<br>(nilai nominal Rp200)  | -                                   | -                                | -                               | Series A<br>(amount Rp200)          |
| Saham Seri B<br>(nilai nominal Rp100)  | 32.965.648.490                      | 3.296.564.849.000                | 99,4                            | Series B<br>(amount Rp100)          |
| Saham Seri C<br>(nilai nominal Rp30)   | 189.960.893                         | 5.698.826.790                    | 0,6                             | Series C<br>(amount Rp30)           |
| Jumlah                                 | 33.155.609.389                      | 3.302.263.675.790                | 100,0                           | Total                               |

Saham Bank Muamalat Indonesia tidak diperjualbelikan di bursa efek dalam negeri maupun bursa efek internasional. Bank Muamalat Indonesia telah mendapatkan izin sebagai Bank Devisa dan terdaftar sebagai perusahaan publik yang tidak *listing* di Bursa Efek Indonesia (BEI).  
Shares of Bank Muamalat Indonesia are not traded on local or international stock exchanges. Bank Muamalat Indonesia has obtained a license as a Foreign Exchange Bank and registered as a public company that is not listed on the Indonesia Stock Exchange (IDX).





## Aksi Korporasi

### Corporate Actions

Pada tahun 2022, BMI telah menerbitkan Sukuk Subordinasi Mudharabah jangka panjang yang dilakukan tanpa melalui Penawaran Umum sebesar Rp2 triliun. Surat berharga tersebut jatuh tempo pada 15 Maret 2032.

Aksi korporasi ini tidak berpengaruh terhadap harga saham Bank.

In 2022 ,BMI issued Rp2 trillion in long-term Mudharabah Subordinated Sukuk without going through a public offering. The securities are due to mature on March 15, 2032.

This corporate action has no effect on the share price of the bank.

## Penghentian Perdagangan Sementara (*Suspension*) Saham

### Temporary Trading Suspension

Bank Muamalat ialah perusahaan publik yang sahamnya tidak *listing* di Bursa Efek Indonesia (BEI) atau bursa mana pun, sehingga informasi mengenai hal ini tidak dapat disajikan.

Bank Muamalat is a public company whose shares are not listed on the Indonesia Stock Exchange (IDX), so that information on this matter cannot be presented.

# Ikhtisar Obligasi dan Sukuk

## Bond and Sukuk Overview

Hingga akhir tahun 2022, sukuk Bank yang belum jatuh tempo disampaikan dalam tabel di bawah ini:

The table below shows Bank Sukuk that have not yet matured until the end of 2022:

| Nama Efek<br>Name of Securities                                         | Nilai Pokok (Rp)<br>Principal Value (Rp) | Nisbah Pemegang Efek (%)<br>Pre-determined Ratio of Securities Holders (%) | Jatuh Tempo<br>Maturity               | Peringkat Efek<br>Securities Rating                                                                    |
|-------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------------|
| Sukuk Subordinasi Mudharabah 2022<br>Subordinated Sukuk Mudharabah 2022 | 2.000.000.000.000                        | 58,64                                                                      | 15 Maret 2032<br>March 15, 2032       | Non-rating                                                                                             |
| Sukuk Mudharabah 2018 Trust Certificate 2018                            | 1.600.000.000.000                        | -                                                                          | 29 Juni 2038<br>June 29, 2038         | Non-rating                                                                                             |
| Sukuk Mudharabah Bank Muamalat Indonesia 2021                           | 2.440.856.000.000                        | 50,72                                                                      | 15 November 2041<br>November 15, 2041 | idA+ dari PT Pemeringkat Efek Indonesia (PEFINDO)<br>idA+ from PT Pemeringkat Efek Indonesia (PEFINDO) |



# 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 Engagement* Bank Umum Syariah | Rank I Marketing Engagement 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

2

3



4

5

6

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 Millennial Terbaik #2 | Best Millennial Hajj Registrant #2



# Peristiwa Penting

## Event Highlights



**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 5<sup>th</sup> 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 Prohaji 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 Prohaji 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 silaturahmi dengan KBIHU 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 Haji Safari**

Bank Muamalat has held friendly gathering with the KBIHU 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.



## 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 M. Fadlul Imansyah, Direktur Utama BMI Ahmad Kusna 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 M. Fadlul Imansyah, Head of the BPKH Implementing Agency, Ahmad Kusna Permana, Senior Economist and Co. Founder & COO DOKU Nabilah Alsagoff.

## 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.



## 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.







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# Laporan Dewan Pengawas Syariah

## Sharia Supervisory Board Report



**Drs. H. Sholahudin Al-Aiyub, M.Si**

Ketua Dewan Pengawas Syariah  
Chairman, Sharia Supervisory Board

**Dewan Pengawas Syariah sangat mengapresiasi seluruh jajaran manajemen yang secara aktif dan responsif melakukan langkah antisipasi pada Bank Muamalat melalui peningkatan dalam proses bisnis serta tata kelola yang baik.**

Sharia Supervisory Board highly appreciates all levels of management who are active and responsive in taking anticipatory steps at Bank Muamalat through improvements in business processes and good governance

*Assalamualaikum Warohmatullahi Wabarokatuh  
Bismillaahirrohmaanirrohiim*

*Alhamdulillah Rabbi 'Aalamin, Wa Shalatu Wa Salamu 'Ala Nabiyyina Muhammad, Wa 'Ala Aalihi Wa Ashabihi. Amma Ba'du.*

**Para Pemegang Saham dan Pemangku  
Kepentingan yang Terhormat,**

Puji dan syukur kita panjatkan kehadiran Allah Subhanahu Wa Ta'ala atas rahmat dan karunia-Nya yang telah diberikan kepada kita semua. Selawat serta salam semoga tercurah untuk baginda Rasulullah SAW, beserta seluruh keluarga dan kerabatnya.

Dalam kesempatan ini, perkenankan kami selaku Dewan Pengawas Syariah (DPS) menyampaikan laporan atas tugas dan fungsi yang telah dijalankan sepanjang tahun buku 2022. Dengan ridho Allah Subhanahu Wa Ta'ala, tepat pada tanggal 4 Februari 2022, Badan Pengelola Keuangan Haji (BPKH) telah resmi menjadi pemegang saham utama PT Bank Muamalat Indonesia Tbk ("Bank Muamalat", "BMI", "Bank"). Kehadiran BPKH merupakan tonggak sejarah bagi perkembangan Bank Muamalat ke depannya, terutama untuk penguatan struktur permodalan Bank Muamalat dan mendukung target bisnis yang telah dicanangkan.

**Dear Esteemed Shareholders and  
Other Stakeholders,**

Praise and gratitude to Allah Subhanahu Wa Ta'ala for His mercy and grace that has been given to all of us. Prayers and peace be upon the Prophet Muhammad SAW, all his family, and his companions.

On this occasion, please allow us, as the Sharia Supervisory Board (SSB), to present a report on the duties and functions that have been carried out throughout the 2022 fiscal year. With the blessing of Allah Subhanahu Wa Ta'ala, on 4 February 2022, the the Hajj Financial Management Agency (BPKH) had officially become the main shareholder of PT Bank Muamalat Indonesia Tbk ("Bank Muamalat," "BMI," "Bank"). The presence of the Hajj Financial Management Agency is a milestone for the future development of Bank Muamalat, especially for strengthening the capital structure of Bank Muamalat and supporting the business targets that have been set.



Dewan Pengawas Syariah berpandangan, kekuatan aset dan permodalan Bank yang baik akan membuat ruang gerak Bank Muamalat menjadi semakin leluasa dalam industri perbankan dan daya jangkau Bank juga semakin luas dengan sebaran jaringan kantor yang luas.

Namun begitu, menghadapi kemungkinan adanya kenaikan tingkat inflasi dan risiko resesi pada tahun 2023 akan memberikan tantangan yang tak mudah bagi industri perbankan dan manajemen untuk merespons dan beradaptasi.

Dalam situasi seperti itu, DPS berharap manajemen Bank Muamalat senantiasa menjaga unsur kehati-hatian dalam menjalankan kegiatan usahanya. DPS sangat mengapresiasi seluruh jajaran manajemen yang secara aktif dan responsif melakukan langkah antisipasi pada Bank Muamalat melalui peningkatan dalam proses bisnis serta tata kelola yang baik. Begitu juga dengan penerapan prinsip-prinsip syariah terhadap produk dan proses bisnis yang dijalankan.

## FOKUS 2022

Pada tahun 2022, Dewan Pengawas Syariah Bank Muamalat memiliki sejumlah fokus dalam pemenuhan aspek syariah sebagai rekomendasi DPS kepada manajemen, baik terkait dengan operasional, maupun bisnis Bank.

Dari sisi produk dan layanan, DPS memberikan opini terhadap usulan produk/aktivitas baru Bank Muamalat serta melakukan kaji ulang produk-produk dan layanan *existing* Bank untuk memastikan kesesuaian produk dan Layanan dengan prinsip syariah. Dalam implementasi aspek syariah, Dewan Pengawas Syariah dibantu oleh *Sharia Compliance Officer* melakukan *review* dan penyempurnaan terhadap kebijakan, prosedur, dan *Standard Operational Procedure* (SOP) Bank Muamalat dalam rangka memenuhi prinsip-prinsip syariah. Adapun untuk memastikan kepatuhan dalam tataran implementasi, Dewan Pengawas Syariah melakukan uji petik di 14 (empat belas) kantor cabang secara periodik dan bergiliran. Selain hal tersebut, DPS juga melakukan pengembangan pada perangkat analisa dan pengawasan terhadap aspek syariah agar dapat memberikan masukan-masukan yang tepat dan implementatif kepada manajemen.

The Sharia Supervisory Board believes that the strength of the Bank's assets and good capital will create opportunities for Bank Muamalat to become more flexible in the banking industry and to expand its reach with extensive office networks.

Nevertheless, the banking industry and its management will face difficult challenges in responding and adapting to the possibility of an increase in the inflation rate and the risk of a recession in 2023.

In such a situation, SSB hopes that the management of Bank Muamalat will always maintain prudential principles in implementing its business activities. SSB highly appreciates all levels of management who are active and responsive in taking anticipatory steps at Bank Muamalat through improvements in business processes and good governance. Likewise, with the application of sharia principles to the products and business processes that are carried out.

## FOCUS 2022

In 2022, the Sharia Supervisory Board of Bank Muamalat focused on fulfilling sharia aspects as SSB recommendations to management related to Bank Muamalat's operations and business.

Regarding products and services, SSB provides insights on proposed new products/activities to Bank Muamalat and reviews the Bank's existing products and services to ensure their compatibility with sharia principles. In implementing sharia aspects, the Sharia Supervisory Board is assisted by the Sharia Compliance Officer to review and refine the Bank's policies, procedures, and Standard Operational Procedure (SOP) in order to comply with sharia principles. As for ensuring compliance at the implementation level, the Sharia Supervisory Board conducts sampling tests at 14 (fourteen) branch offices periodically and in rotation. In addition, the Sharia Supervisory Board also develops analytical and monitoring tools on sharia aspects in order to provide appropriate and implementable inputs to management.



Terkait dengan sisi sumber daya manusia, DPS telah meminta kepada manajemen untuk meningkatkan *skill* dan *knowledge* seluruh jajaran karyawan pada segala level dalam hal pengetahuan tentang produk/aktivitas layanan perbankan syariah, baik secara konsep maupun implementasi. DPS juga menyelenggarakan kegiatan Dirasat Islamiyah sebanyak dua kali pada tahun 2022 sebagai media untuk *sharing knowledge* terkait aspek syariah ke jajaran manajemen Bank Muamalat. Selanjutnya, DPS juga menekankan insan Bank Muamalat untuk terus memberikan *service excellence* pada setiap layanan yang diberikan untuk menjaga dan meningkatkan *competitiveness* bisnis Bank, khususnya di dunia perbankan syariah.

### PENGAWASAN TERKAIT PENERAPAN DAN KEPATUHAN PRINSIP-PRINSIP SYARIAH

Aktivitas pengawasan Dewan Pengawas Syariah mencakup pengawasan terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa. Pelaksanaan fungsi pengawasan DPS dibantu oleh Unit Sharia Compliance yang berada di bawah Direktur Kepatuhan. Pengawasan tersebut dilakukan melalui rapat rutin setiap bulan, memberikan opini atas produk/aktivitas dan program baru yang diterbitkan oleh unit bisnis, melakukan uji petik terhadap kegiatan operasional penyaluran dan penghimpunan dana, memberikan *sharing knowledge* terkait aspek syariah secara berkala ke semua level serta memberikan *advise* dalam hal peningkatan akhlaqul karimah. Detail atas pengawasan DPS selanjutnya termuat secara rinci dalam Bab Laporan Tata Kelola Perusahaan dalam laporan tahunan ini.

Ke depan, DPS berharap agar Bank dapat tumbuh lebih baik dari tahun sebelumnya. Peningkatan kinerja tersebut tidak terbatas pada kinerja pendapatan, melainkan juga berkenaan dengan layanan dan produk. Selain itu, diharapkan adanya peningkatan profesionalisme dalam kerangka implementasi prinsip syariah secara komprehensif pada seluruh rangkaian kinerja Bank. DPS beserta *unit sharia compliance* juga berencana untuk terus menyempurnakan kebijakan, prosedur, dan *Standard Operational Procedure* (SOP) Bank Muamalat sesuai dengan prinsip-prinsip syariah serta tata kelola perusahaan yang baik, agar dapat menjaga integritas Bank Muamalat sebagai Bank murni syariah pertama di Indonesia.

Regarding the human resources side, SSB has requested the management to improve the skills and knowledge of all employees at all levels related to the knowledge of sharia banking product/service activities, both in concept and implementation. SSB also organized Dirasat Islamiyah activities twice in 2022 as a medium for sharing knowledge related to sharia aspects to the management of Bank Muamalat. Furthermore, SSB also emphasizes Bank Muamalat personnel to continue to provide excellent service in every service provided to maintain and increase the competitiveness of the Bank's business, especially in the world of sharia banking.

### SUPERVISION RELATED TO THE IMPLEMENTATION AND COMPLIANCE OF SHARIA PRINCIPLES

The supervisory activities of the Sharia Supervisory Board include supervising the implementation of sharia principles in raising funds and channeling funds, and providing services. The implementation of the SSB supervisory function is assisted by the Sharia Compliance Unit, which is under the Director of Compliance. Supervision is conducted through regular monthly meetings, providing opinions on new products/activities and programs issued by business units, conducting sampling on operational activities of channeling and raising funds, providing knowledge sharing related to sharia aspects on a regular basis to all levels, and providing advice in regards to the improvement of akhlaqul karimah (noble character). Further details on SSB supervision are contained in detail in the Corporate Governance Report Chapter of this annual report.

In the future, SSB hopes that the Bank can grow better than the previous year. The performance improvement is not limited to revenue performance but also with regard to services and products. Furthermore, it is expected that there will be an improvement in professionalism within the framework of a comprehensive implementation of sharia principles in all of the Bank's performance series. SSB and the Sharia Compliance Unit also plan to continue improving Bank Muamalat's policies, procedures, and Standard Operational Procedures (SOP) pursuant to sharia principles and good corporate governance to maintain Bank Muamalat's integrity as the first pure sharia bank in Indonesia.



Atas kinerja yang telah ditunjukkan pada tahun 2022, DPS juga menyampaikan rekomendasi ke depan dalam rangka pemenuhan prinsip-prinsip syariah serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. DPS berharap manajemen selalu berkomitmen dalam peningkatan profesionalisme serta dapat melakukan tindak lanjut terhadap hal-hal yang perlu dilakukan dalam rangka penyempurnaan produk dan implementasi dari aspek-aspek syariah.

## REALISASI KEGIATAN DPS

Sepanjang tahun 2022, Dewan Pengawas Syariah telah melaksanakan 12 (dua belas) kali rapat rutin. Seluruh kegiatan pengawasan DPS telah dikoordinasikan dengan Dewan Komisaris dan Direksi melalui rapat rutin. Rapat dihadiri oleh anggota Dewan Komisaris dan Direksi dengan bidang tugas yang terkait dengan agenda yang dibahas pada rapat tersebut. Jumlah rapat koordinasi dengan Dewan Komisaris dan Direksi telah dilakukan sebanyak 2 (dua) kali sepanjang tahun 2022.

Selanjutnya bentuk pengawasan Dewan Pengawas Syariah pada Bank Muamalat juga mencakup aspek pengumpulan dana dan penyaluran dana serta pelayanan jasa. Dari pengawasan tersebut, produk-produk pengumpulan dana, penyaluran dana serta layanan-layanan Bank Muamalat dinilai telah sesuai dengan prinsip syariah dan fatwa DSN-MUI. DPS juga telah melakukan kajian dan pembahasan usulan produk/aktivitas baru sepanjang tahun 2022 yang detailnya termuat secara rinci dalam Bab Laporan Tata Kelola Perusahaan dalam laporan tahunan ini.

Selain itu, Dewan Pengawas Syariah melakukan uji petik terhadap 14 (empat belas) kantor cabang dalam memastikan penerapan kepatuhan syariah di unit bisnis Bank. Uji Petik dilakukan dengan cara berkunjung, mengamati dan/atau *sharing session* dengan karyawan di beberapa Kantor Cabang Bank Muamalat, di antaranya:

For the performance shown in 2022, SSB also provided future recommendations to fulfill sharia principles and comply with applicable laws and regulations. SSB expects management to always improve its professionalism and follow up on things that need to be done to improve products and implement sharia aspects.

## SHARIA SUPERVISORY BOARD ACTIVITIES REALIZATION

In 2022, the Sharia Supervisory Board held 12 (twelve) regular meetings. All SSB supervisory activities have been coordinated with the Board of Commissioners and the Board of Directors through regular meetings. The meeting was attended by members of the Board of Commissioners and Board of Directors with duties related to the agenda discussed at the meeting, which had been held 2 (two) times in 2022.

Furthermore, the form of supervision of the Sharia Supervisory Board at Bank Muamalat also includes aspects of raising funds and channeling funds as well as providing services. From this supervision, the products of fundraising, the channeling of funds, and the services of Bank Muamalat were assessed as complying with sharia principles and the DSN-MUI fatwa. SSB also conducted studies and discussed proposed new products/activities throughout 2022, the details of which are presented in the Corporate Governance Report Chapter of this annual report.

In addition, the Sharia Supervisory Board conducted a sampling of 14 (fourteen) branch offices to ensure the implementation of sharia compliance in the Bank's business units. Pick Test is carried out by visiting, observing, and/or sharing sessions with employees at several Bank Muamalat Branch Offices, including:

| Tanggal<br>Date                                                                                         | Cabang/Unit Kerja                 | Branch/Work Unit                    |
|---------------------------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|
| Semester I tahun 2022<br>9 s.d 23 Mei 2022<br>First semester of 2022<br>May 9 to 23, 2022               | Kantor Cabang Ambon               | Ambon Branch Office                 |
|                                                                                                         | Kantor Cabang Palembang           | Palembang Branch Office             |
|                                                                                                         | Kantor Cabang Samarinda           | Samarinda Branch Office             |
|                                                                                                         | Kantor Cabang Batam               | Batam Branch Office                 |
|                                                                                                         | Kantor Cabang Gorontalo           | Gorontalo Branch Office             |
|                                                                                                         | Kantor Cabang Pekanbaru           | Pekanbaru Branch Office             |
|                                                                                                         | Kantor Cabang Mataram             | Mataram Branch Office               |
|                                                                                                         | Kantor Cabang Kelapa Gading       | Kelapa Gading Branch Office         |
| Semester II tahun 2022<br>12 s.d 23 Desember 2022<br>Second semester of 2022<br>December 12 to 23, 2022 | Kantor Cabang Pangkal Pinang      | Pangkal Pinang Branch Office        |
|                                                                                                         | Kantor Cabang Bintaro Jaya        | Bintaro Jaya Branch Office          |
|                                                                                                         | Kantor Cabang Sukabumi            | Sukabumi Branch Office              |
|                                                                                                         | Kantor Cabang Solo                | Solo Branch Office                  |
|                                                                                                         | Kantor Cabang Kendari             | Kendari Branch Office               |
|                                                                                                         | Kantor Pusat Fungsi Trade Finance | Head Office, Trade Finance Function |

## PERUBAHAN KOMPOSISI DEWAN PENGAWAS SYARIAH

Sepanjang tahun buku 2022 tidak terdapat perubahan susunan Dewan Pengawas Syariah pada Bank Muamalat. Dengan demikian, komposisi Dewan Pengawas Syariah Bank per 31 Desember 2022 ialah:

## CHANGES IN THE COMPOSITION OF THE SHARIA SUPERVISORY BOARD

In 2022 fiscal year, there was no change in the composition of the Sharia Supervisory Board at Bank Muamalat. Following is the composition of the Bank's Sharia Supervisory Board as of 31 December 2022:

|         |                                          |          |
|---------|------------------------------------------|----------|
| Ketua   | <b>Drs. H. Sholahudin Al-Aiyub, M.Si</b> | Chairman |
| Anggota | <b>Hj. Siti Haniatunnisa, LLB., MH</b>   | Member   |
| Anggota | <b>Dr. H. Agung Danarto, M.Ag</b>        | Member   |

## APRESIASI

Dewan Pengawas Syariah memberikan apresiasi yang tinggi kepada seluruh jajaran manajemen Bank Muamalat atas pencapaian kinerja tahun 2022 dalam mewujudkan Bank yang sehat dan senantiasa patuh terhadap prinsip-prinsip syariah. Dalam pandangan DPS, manajemen telah berupaya keras dalam mengoptimalkan kemampuan serta kekuatan Bank untuk menghasilkan kinerja yang baik yang didukung dengan tata kelola perusahaan yang baik.

## APPRECIATION

The Sharia Supervisory Board greatly appreciates all management levels of Bank Muamalat for achieving performance in 2022 in realizing a healthy Bank and always complying with sharia principles. In the view of SSB, management has worked hard to optimize the Bank's capabilities and strengths to produce good performance supported by good corporate governance.



DPS berharap pencapaian tersebut menjadi fondasi bagi Bank Muamalat untuk terus melayani dan memberikan manfaat yang sebesar-besarnya bagi umat serta mendorong dan semakin mengukuhkan komitmen Bank Muamalat dalam menjaga pemenuhan prinsip-prinsip syariah serta kepatuhan atas peraturan perundang-undangan yang berlaku. Semoga seluruh jajaran manajemen dan insan Bank Muamalat senantiasa memegang teguh prinsip-prinsip syariah dalam menjalankan setiap kegiatan bisnisnya guna memberikan layanan dan manfaat yang optimal bagi masyarakat. Kami selaku Dewan Pengawas Syariah mengharapkan segala masukan yang membangun dari para pemegang saham dan pemangku kepentingan agar Bank Muamalat ke depannya dapat menjadi manfaat dan kebanggaan bagi masyarakat Indonesia.

Mudah-mudahan atas apa yang telah dilakukan maupun direncanakan dalam upaya memajukan Bank Muamalat diridai serta mendapat pertolongan Allah SWT. Semoga taufik dan hidayah serta inayah-Nya selalu menyertai kita semua untuk mencapai kesuksesan di dunia maupun di akhirat kelak.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

SSB hopes that this achievement will become the foundation for Bank Muamalat to continue to serve and provide maximum benefits for the people as well as encourage and further strengthen Bank Muamalat's commitment to maintaining compliance with sharia principles and compliance with applicable laws and regulations. Hopefully, all levels of management and employees of Bank Muamalat will always adhere to sharia principles in carrying out every business activity in order to provide optimal services and benefits for the community. As the Sharia Supervisory Board, we expect all constructive input from shareholders and stakeholders so that in the future, Bank Muamalat can be of benefit and pride to the people of Indonesia.

Hopefully, for all the efforts that have been made or planned to advance Bank Muamalat, we will receive the blessing and help of Allah SWT. May His wisdom, guidance, and help always be with us all in all our endeavors in this world and the hereafter.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

Jakarta, 18 April 2023

**Drs. H. Sholahudin Al-Aiyub, M.Si**

Ketua Dewan Pengawas Syariah  
Chairman, Sharia Supervisory Board

# Dewan Pengawas Syariah

## Sharia Supervisory Board



**Drs. H. Sholahudin Al-Aiyub, M.Si**  
Ketua  
Chairman

**Hj. Siti Haniatunnisa, LLB., MH**  
Anggota  
Member

**Dr. H. Agung Danarto, M.Ag**  
Anggota  
Member





# Laporan Komisaris

## Board of Commissioner's Report



**Amin Said Husni**

**Komisaris Independen/Plt Komisaris Utama**  
Independent Commissioner/ Acting President  
Commissioner



Dewan Komisaris menilai bahwa Direksi telah berupaya menjalankan kegiatan usaha perbankan sesuai dengan Rencana Bisnis Bank (RBB) yang telah ditetapkan termasuk perubahannya. Direksi juga telah menyampaikan kepada Dewan Komisaris terkait aspek kepatuhan terhadap seluruh peraturan dan perundang-undangan yang berlaku, termasuk kepatuhan terhadap aspek syariah.

The Board of Commissioners considers that the Board of Directors has endeavored to carry out banking business activities in accordance with the established RBB, including its revisions. The Board of Directors has also conveyed to the Board of Commissioners the aspects of compliance with all applicable laws and regulations, including sharia compliance.

*Assalamualaikum Warohmatullahi Wabarokatuh  
Bismillaahirrohmaanirrohiim*

*Alhamdulillah Rabbil 'Alamin, Wa Shalatu Wa Salamu 'Ala Nabiyyina Muhammad, Wa 'Ala Aalihi Wa Ashabihi. Amma Ba'du.*

#### **Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,**

Berkat nikmat dan karunia Allah SWT, PT Bank Muamalat Indonesia Tbk ("Bank Muamalat", "BMI" "Bank") mampu melewati tahun 2022 dengan kinerja yang lebih baik dibandingkan tahun sebelumnya. Tentu pencapaian itu tidak mudah, mengingat kondisi perekonomian global yang mengalami ketidakpastian seperti ekonomi Amerika Serikat (AS) dan Eropa menghadapi perlambatan.

Dinamika global itu disebabkan oleh terganggunya rantai pasok perdagangan global akibat perang Rusia dan Ukraina, sehingga menyebabkan kenaikan harga. Lonjakan inflasi pun tak terhindarkan, sehingga mendorong bank sentral di banyak negara, seperti bank sentral AS, The Federal Reserve (The Fed), menaikkan suku bunga acuan. Belakangan, Bank Indonesia mengambil kebijakan serupa untuk meredam inflasi dan mengendalikan nilai tukar rupiah yang melemah.

#### **Distinguished Shareholders and Stakeholders,**

Thanks to the favor and grace of Allah SWT, PT Bank Muamalat Indonesia Tbk ("Bank Muamalat", "BMI", or "the Bank") was able to navigate through 2022 with better performance than the previous year. This was a challenging achievement, given the uncertain global economic conditions as manifested in, for example, the economic slowdown in the United States (US) and Europe.

The global dynamic was caused by the disruption of the global trade supply chain due to the Russia-Ukraine conflict, causing price increases. A spike in inflation was inevitable, prompting central banks in many countries, such as the US central bank, The Federal Reserve (The Fed), to raise benchmark interest rates. Later, Bank Indonesia adopted a similar policy to curb inflation and control the weakening rupiah exchange rate.



Namun demikian, perekonomian Indonesia tetap tangguh menghadapi perkembangan global yang terjadi. Badan Pusat Statistik (BPS) mencatat pertumbuhan ekonomi Indonesia mencapai 5,31% secara tahunan (*year on year/ yoy*). Bahkan lebih tinggi dari pencapaian 2021 yang sebesar 3,70%. Konsumsi rumah tangga yang menjadi penopang perekonomian nasional, tumbuh 4,93% (*yoy*). Investasi dan ekspor juga tumbuh positif.

Sejalan dengan kondisi perekonomian yang membaik, fungsi intermediasi perbankan juga bergerak positif. Pertumbuhan kredit perbankan pada Desember 2022 tumbuh 11,35% (*yoy*), sementara tahun sebelumnya hanya 5,24% (*yoy*). Peningkatan pertumbuhan kredit terjadi merata pada seluruh sektor ekonomi dan jenis kredit, terutama Kredit Investasi dan Kredit Modal Kerja.

Pemulihan fungsi intermediasi bank juga terjadi pada perbankan syariah, dengan pertumbuhan pembiayaan pada 2022 sebesar 20,1% (*yoy*). Pencapaian itu lebih tinggi dibandingkan tahun sebelumnya yang sebesar 6,6% (*yoy*).

Dalam situasi yang dinamis tersebut, kinerja Bank Muallamat juga bergerak positif. Pencapaian laba sebelum pajak (PBT) tahun 2022 tercatat tumbuh sebesar 315,67% dibandingkan tahun sebelumnya.

Pencapaian tersebut tentu patut disyukuri. Karena itu, Dewan Komisaris menghargai kerja keras Direksi dalam hal pemenuhan strategi Rencana Bisnis Bank 2022 serta hasil yang dicapai. Dewan Komisaris berpandangan bahwa sepanjang tahun buku 2022, Direksi telah bekerja dengan cukup baik.

Sejalan dengan hal tersebut, Dewan Komisaris berharap adanya keberlanjutan pemulihan ekonomi di periode-periode yang akan datang. Dengan demikian, kegiatan usaha, termasuk kegiatan bisnis Bank, dapat kembali berjalan dengan normal dan mampu menghasilkan nilai tambah bagi seluruh pemangku kepentingan.

## PENILAIAN TERHADAP KINERJA DIREKSI

### Dasar Penilaian

Penilaian Dewan Komisaris terhadap kinerja Direksi didasarkan pada pencapaian finansial dan non-finansial. Dalam pencapaian finansial, di antara faktor yang diukur adalah pemenuhan target-target yang telah ditetapkan dalam Rencana Bisnis Bank. Misalnya, dari sisi pencapaian nilai aset, penyaluran pembiayaan, Dana Pihak Ketiga (DPK), biaya operasional, dan pendapatan operasional.

However, the Indonesian economy remained resilient in the face of global developments. The Central Statistics Agency (BPS) recorded that Indonesia's economic growth reached 5.31% on an annual basis (*year on year / yoy*). This was even higher than 2021's achievement of 3.70%. Household consumption, which supports the national economy, grew by 4.93% (*yoy*). Investments and exports also grew positively.

In line with improving economic conditions, the banking intermediation function is also moving positively. The position of bank credit in December 2022 has grown by 11.35% (*yoy*), compared to only 5.24% (*yoy*) in the previous year. The increase in credit growth occurred evenly across all sectors of the economy and types of credit, especially in Investment Credit and Working Capital Credit.

The recovery of the banking intermediary function also occurred in the Islamic banking sector, with financing growth of 20.1% (*yoy*) in 2022. This achievement was higher than the previous year, which amounted to 6.6% (*yoy*).

In this dynamic situation, Bank Muallamat's performance also moved positively. The Bank recorded a growth of 315.67% in Profit Before Tax (PBT) over the level in the previous year.

This achievement is undoubtedly something to be grateful for. Therefore, the Board of Commissioners appreciates the hard work of the Board of Directors in successfully implementing the 2022 Bank Business Plan strategy and the results achieved. The Board of Commissioners believes that the Board of Directors has taken the correct actions throughout the 2022 financial year.

Alongside this development, the Board of Commissioners expects a sustained economic recovery in the coming periods. Thus, business activities, including those of the Bank, can return to normal and generate added value for all stakeholders.

## ASSESSMENT OF THE PERFORMANCE OF THE BOARD OF DIRECTORS

### Basis of Assessment

The Board of Commissioners' assessment of the performance of the Board of Directors is based on financial and non-financial achievements. Among the factors measured in terms of financial achievements is the fulfillment of targets in the Bank Business Plan. This includes asset value, financing disbursement, Third Party Funds (DPK), operating expenses, and operating income.

Pencapaian finansial lain yang menjadi perhatian Dewan Komisaris adalah rasio-rasio penting seperti *Non-Performing Financing* (NPF), *Return on Asset* (ROA), *Return on Equity* (ROE). Untuk pencapaian non-finansial, misalnya terkait dengan penerapan tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG).

Dalam menjalankan tugasnya, Dewan Komisaris selalu memastikan terselenggaranya pelaksanaan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank Muamalat pada seluruh tingkatan atau jenjang organisasi. Dewan Komisaris juga memantau pelaksanaan seluruh rencana dan strategi yang telah ditetapkan Bank seperti tertuang dalam Rencana Bisnis Bank PT Bank Muamalat Tbk Tahun 2022.

## HASIL PENILAIAN

Mengacu pada sejumlah pertimbangan tersebut, Dewan Komisaris berpandangan bahwa secara umum, kinerja Direksi pada tahun buku 2022 cukup baik. Hal itu tercermin dari beragam pencapaian yang diperoleh Bank.

Dari sisi finansial misalnya, Bank Muamalat berhasil mencapai pertumbuhan aset, pembiayaan, dan profitabilitas yang positif. Dibandingkan tahun sebelumnya, aset Bank tumbuh 4,18%, pembiayaan naik 4,33%, dan laba sebelum pajak (PBT) lebih tinggi 315,67%.

Sementara jika dilihat dari sisi penghimpunan dana, pada tahun 2022 jumlah Dana Pihak Ketiga (DPK) Bank mengalami penurunan sebesar Rp728 miliar. Namun hal ini tidak banyak mempengaruhi kinerja Bank secara keseluruhan. Pencapaian finansial Bank yang positif tersebut didukung oleh berbagai inisiatif Bank dalam berbagai hal di antaranya inisiatif penguatan modal serta inisiatif dalam *digital banking*.

Dalam hal inisiatif terkait *digital banking*, Bank terus melakukan pengembangan *digital* melalui Muamalat Digital Islamic Network (MDIN). Inisiatif tersebut merupakan respons terhadap perkembangan kebutuhan nasabah akan perbankan digital serta pesatnya pertumbuhan transaksi *digital* sejak pandemi COVID-19.

Hingga kini, telah terdapat berbagai fitur unggulan dalam MDIN, seperti fitur *biometric login*, fitur *auto read One Time Password*, fitur konten Islami, dan fitur pembayaran dengan menggunakan QR Code. Fitur ini terhubung dengan *Quick Response Code Indonesian Standard* (QRIS).

Other financial achievements that are of concern to the Board of Commissioners are key ratios such as *Non-Performing Financing* (NPF), *Return on Asset* (ROA), and *Return on Equity* (ROE). Non-financial achievements, for example, are related to implementing good corporate governance (GCG).

In carrying out its duties, the Board of Commissioners always ensures the implementation of GCG principles in every business activity of Bank Muamalat at all levels of the organization. The Board of Commissioners also monitors the performance of all plans and strategies set by the Bank as stated in the Bank Business Plan of PT Bank Muamalat Tbk Year 2022.

## RESULT OF ASSESSMENT

Based on these considerations, the Board of Commissioners believes that in general, the performance of the Board of Directors in fiscal year 2022 was outstanding. This is reflected in the various achievements obtained by the Bank.

In terms of finances, for example, Bank Muamalat managed to achieve positive growth in assets, financing, and profitability. Compared to the previous year, the Bank's total assets grew by 4.18%, financing rose by 4.33%, and profit before tax (PBT) was 315.67% higher.

Meanwhile, regarding fund collection, the amount of the Bank's Third Party Funds (DPK) in 2022 decreased by Rp728 billion. However, it did not affect the Bank's overall performance. The Bank's positive financial achievements were supported by various initiatives in various areas, including capital strengthening initiatives and initiatives in digital banking.

Regarding digital banking initiatives, the Bank continues to develop its digital capabilities through the Muamalat Digital Islamic Network (MDIN). This initiative is a response to the trend of customer preferences for digital banking and the rapid growth of digital transactions since the outbreak of the COVID-19 pandemic.

To date, the MDIN offers a variety of excellent features, such as biometric login, One Time Password auto-read, Islamic content features, and payment features using QR Code. This last feature is connected to the Quick Response Code Indonesian Standard (QRIS).



Inisiatif *digital banking* Bank tersebut telah mendapat pengakuan dari pihak eksternal seperti yang ditunjukkan dalam berbagai penghargaan yang diterima. Salah satu penghargaan dalam hal *digital banking* yang diterima Bank adalah "The Best Bank in Digital Services" dalam ajang TEMPO Financial Award (FTA) 2022.

## PENGAWASAN TERHADAP PERUMUSAN DAN IMPLEMENTASI STRATEGI

Dewan Komisaris telah melakukan *review* terhadap perumusan strategi Bank yang disusun oleh Direksi seperti tertuang dalam Rencana Bisnis Bank. Dalam dokumen tersebut dipertimbangkan, baik terkait dengan kondisi eksternal maupun internal Bank yang berpotensi mempengaruhi kinerja Bank, serta prospek usaha yang perlu menjadi perhatian khusus oleh Direksi. Dewan Komisaris telah memberikan persetujuan terhadap Rencana Bisnis Bank PT Bank Muamalat Indonesia Tbk Tahun 2022.

Sepanjang tahun 2022, Dewan Komisaris telah berupaya melakukan pemantauan yang bertujuan untuk memastikan bahwa pelaksanaan strategi dan bisnis Bank telah berada di jalur yang benar. Bank tetap mematuhi regulasi yang berlaku baik secara legal maupun dalam koridor syariah.

Dewan Komisaris menilai bahwa Direksi telah berupaya menjalankan kegiatan usaha perbankan sesuai dengan Rencana Bisnis Bank (RBB) yang telah ditetapkan termasuk perubahannya. Direksi juga telah menyampaikan kepada Dewan Komisaris terkait aspek kepatuhan terhadap seluruh peraturan dan perundang-undangan yang berlaku, termasuk kepatuhan terhadap aspek syariah. Oleh karena itu, Dewan Komisaris mengapresiasi kinerja Direksi dalam pemenuhan target dari RBB tersebut.

Terdapat 3 (tiga) pilar strategis yang telah dilakukan oleh Direksi yang mendorong pencapaian kinerja BMI tahun 2022. Untuk pilar pertama, yaitu *Build Synergy & Smart Banking Ecosystem*, didukung oleh 3 (tiga) inisiatif: *Integration & Business Synergy with BPKH*; *Build Lucrative Islamic Business Ecosystem*; serta *Accelerate Digital Transformation*.

Sedangkan pilar kedua, yakni *Drive Profitable Business*, ditopang oleh 3 (tiga) inisiatif: *Low Cost Fund Acquisition*; *Aggressive Fee Based Income*; dan *Efficient Business Process and Organization*.

Bank Muamalat's digital banking initiative has received recognition from external parties as shown in the various awards received. One of the awards in terms of digital banking received by the Bank is "The Best Bank in Digital Services" in the TEMPO Financial Award (FTA) 2022.

## OVERSIGHT OF STRATEGY FORMULATION AND IMPLEMENTATION

The Board of Commissioners has reviewed the Bank's strategy formulation prepared by the Board of Directors as set out in the Bank Business Plan (RBB). The document considers several factors, both related to external and internal conditions, that have the potential to affect the Bank's performance, as well as business prospects that need special attention from the Board of Directors. The Board of Commissioners then approved the Bank Business Plan of PT Bank Muamalat Indonesia Tbk Year 2022.

Throughout 2022, the Board of Commissioners has endeavored to conduct monitoring to ensure that the implementation of the Bank's strategy and business is on the right track. The Bank continues to comply with applicable regulations both legally and within the sharia corridor.

The Board of Commissioners considers that the Board of Directors has endeavored to carry out banking business activities in accordance with the established RBB, including its revisions. The Board of Directors has also conveyed to the Board of Commissioners the aspects of compliance with all applicable laws and regulations, including sharia compliance. Therefore, the Board of Commissioners appreciates the performance of the Board of Directors in meeting the RBB targets.

There are 3 (three) strategic pillars carried out by the Board of Directors to support the achievement of BMI's performance in 2022. The first pillar, Build Synergy & Smart Banking Ecosystem, is supported by 3 (three) initiatives: Integration & Business Synergy with BPKH; Build Lucrative Islamic Business Ecosystem; and Accelerate Digital Transformation.

While the second pillar, namely Drive Profitable Business, is supported by 3 (three) initiatives: Low Cost Fund Acquisition; Aggressive Fee Based Income; and Efficient Business Process and Organization.

Pilar ketiga, *Strengthen Portfolio Management*, juga direalisasikan melalui 3 (tiga) inisiatif: *Robust Financing Growth; New Approach Bad Bank Recovery*; dan *Prudent and Proactive Risk Management*.

### **MEKANISME DEWAN KOMISARIS DALAM MELAKUKAN PENGAWASAN**

Dalam menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi, Dewan Komisaris menyampaikannya melalui mekanisme rapat Dewan Komisaris dengan mengundang Direksi pada forum rapat gabungan. Sepanjang tahun 2022, Dewan Komisaris mengadakan rapat bersama Direksi sebanyak 15 kali.

Dalam rapat tersebut, Dewan Komisaris memberikan arahan serta nasihat kepada Direksi. Arahan tersebut disampaikan setelah Dewan Komisaris memahami penjelasan atas suatu permasalahan yang disampaikan oleh Direksi.

Selain melalui mekanisme rapat, Dewan Komisaris juga dapat memberikan saran dan nasihat kepada Direksi melalui berbagai metode. Misalnya, meminta keterangan atau penjelasan kepada Direksi tentang suatu permasalahan yang terjadi. Kemudian, memberikan pendapat atau arahan berkenaan dengan permasalahan tersebut dalam rapat Dewan Komisaris dengan Direksi atau rapat-rapat lain.

Selain itu, Dewan Komisaris dapat melakukan kunjungan ke unit kerja/cabang tertentu dalam rangka melakukan pengawasan terhadap pelaksanaan kegiatan operasional BMI, seperti pemasaran, SDM, keuangan dan lainnya. Dewan Komisaris juga memberikan tanggapan atas laporan berkala yang disiapkan oleh Direksi.

### **PANDANGAN ATAS PROSPEK USAHA**

Dewan Komisaris berpandangan, tahun 2023 akan menjadi tahun yang penuh optimisme bagi Bank Muamalat. Dengan pencapaian Bank di tahun 2022, Dewan Komisaris meyakini bahwa Direksi telah melakukan upaya terbaik dalam menyusun dan mengimplementasikan strategi, mengendalikan risiko, serta menerapkan praktik tata kelola perusahaan yang tetap sesuai dengan prinsip-prinsip syariah.

The third pillar, *Strengthen Portfolio Management*, was also realized through 3 (three) initiatives: *Robust Financing Growth; New Approach Bad Bank Recovery*; and *Prudent and Proactive Risk Management*.

### **MECHANISM OF THE BOARD OF COMMISSIONERS IN CONDUCTING SUPERVISION**

The Board of Commissioners discharges its supervisory and advisory functions to the Board of Directors through the mechanism of the Board of Commissioners meeting by inviting the Board of Directors (in a joint meeting forum). Throughout 2022, the Board of Commissioners held 15 joint meetings with the Board of Directors.

In these meetings, the Board of Commissioners provided direction and advice to the Board of Directors. These were delivered after the Board of Commissioners understood the explanation of issues presented by the Board of Directors.

In addition to the meeting mechanism, the Board of Commissioners can advise and counsel the Board of Directors through other methods. For example, by requesting the Board of Directors to provide information or explanation regarding a problem. Also, providing opinions or directions regarding the issue in the Board of Commissioners meeting with the Board of Directors or other meetings.

In addition, the Board of Commissioners may visit specific work units/branches to supervise first-hand the implementation of BMI's operational activities, such as marketing, human resources, finance, etc. The Board of Commissioners also provides feedback on periodic reports prepared by the Board of Directors.

### **OVERVIEW OF BUSINESS PROSPECTS**

The Board of Commissioners believes that 2023 will be a year of optimism for Bank Muamalat. With the Bank's achievements in 2022, the Board of Commissioners believes that the Board of Directors has made the best efforts in formulating and implementing strategies, controlling risks, and implementing corporate governance practices while remaining within the corridor of sharia principles.





Dewan Komisaris menilai bahwa ke depan, salah satu fokus utama Bank adalah untuk melakukan perbaikan kualitas neraca yang diharapkan turut meningkatkan kualitas profitabilitas Bank. Fokus utama lainnya, yaitu memperkuat permodalan.

Dalam hal peningkatan kualitas neraca, Dewan Komisaris akan mendorong peningkatan penyaluran serta kualitas pembiayaan. Peningkatan tersebut diharapkan dapat mengoptimalkan peran Bank sebagai lembaga intermediasi keuangan. Selain itu, Bank juga akan fokus pada upaya perbaikan likuiditas melalui peningkatan rasio CASA dan akan fokus pada target segmen yang telah ditetapkan.

Di tahun 2023 juga, Bank Muamalat berencana untuk melakukan pencatatan saham di Bursa Efek Indonesia sebagaimana mandat Peraturan Otoritas Jasa Keuangan (POJK) serta arahan dari regulator. Upaya-upaya untuk memaksimalkan nilai bagi pemegang saham akan terus dilakukan untuk menyukseskan rencana aksi korporasi dalam bentuk pencatatan saham di bursa.

## PENERAPAN TATA KELOLA PERUSAHAAN

Penerapan *Good Corporate Governance* (GCG) merupakan tanggung jawab moral Bank yang diharapkan dapat memberikan kontribusi bagi pertumbuhan Bank dan perbankan syariah di Indonesia. Dalam menjalankan kegiatan bisnisnya, Bank Muamalat selalu berupaya untuk mengedepankan kesesuaian dengan prinsip GCG, di antaranya adalah *transparency, accountability, responsibility, professional, dan fairness*.

Dewan Komisaris dalam penerapan prinsip GCG tidak hanya bertanggung jawab pada hasil, tapi juga termasuk pemantauan proses penerapan prinsip GCG tersebut. Sepanjang tahun 2022, Dewan Komisaris menilai implementasi penerapan prinsip GCG di Bank Muamalat telah berjalan dengan baik dan segala upaya yang dilakukan oleh manajemen Bank pada tahun buku tersebut telah memberikan pengaruh positif yang dicerminkan dalam pencapaian target.

## KETERLIBATAN DEWAN KOMISARIS PADA PENERAPAN WHISTLEBLOWING SYSTEM

*Whistleblowing System* merupakan sistem pelaporan pelanggaran yang memungkinkan para pemangku kepentingan, baik internal maupun eksternal untuk dapat melaporkan kecurangan yang terjadi dalam proses bisnis Bank. Dalam sistem ini, pelapor dapat dilindungi identitasnya selama laporan yang diberikan dapat dipertanggungjawabkan.

The Board of Commissioners considers that going forward, one of the Bank's main focuses is to improve the quality of its balance sheet, which is expected to enhance the Bank's profitability. Another main focus is to strengthen the Bank's capital structure.

In terms of improving the quality of the balance sheet, the Board of Commissioners will encourage an increase in the disbursement and quality of financing. This is expected to optimize the Bank's role as a financial intermediary. In addition, the Bank will also focus on efforts to improve liquidity by increasing the CASA ratio and will focus on the determined target segments.

In 2023, Bank Muamalat also plans to list its shares on the Indonesia Stock Exchange as mandated by the Financial Services Authority Regulation (POJK) and the direction of regulators. Efforts to maximize value for shareholders will continue to be made to ensure the successful execution of the corporate action plan in the form of a stock exchange listing.

## IMPLEMENTATION OF CORPORATE GOVERNANCE

The implementation of Good Corporate Governance (GCG) is the Bank's moral responsibility which is expected to contribute to the growth of the Bank and Islamic banking in Indonesia. In carrying out its business activities, Bank Muamalat always strives to prioritize compliance with GCG principles, including transparency, accountability, responsibility, professionalism, and fairness.

In the implementation of GCG principles, the Board of Commissioners is responsible for the results and monitoring the process of implementing the GCG principles. Throughout 2022, the Board of Commissioners assessed that the implementation of GCG principles in Bank Muamalat has been running well and all efforts made by the Bank's management in the financial year have had a positive influence, as reflected in the achievement of targets.

## BOARD OF COMMISSIONERS INVOLVEMENT IN WHISTLEBLOWING SYSTEM IMPLEMENTATION

The Whistleblowing System mechanism allows stakeholders, both internal and external, to report fraud that occurs in the Bank's business processes. The system will protect the reporter's identity as long as the report submitted can be accounted for.

Dewan Komisaris turut berperan dalam penerapan mekanisme *Whistleblowing System*, yaitu dengan melakukan pemantauan dan memberikan wewenang untuk menindaklanjuti pelaporan yang masuk. Adapun pemantauan yang dilakukan Dewan Komisaris, antara lain meliputi terjadinya pelanggaran etika bisnis dan etika kerja serta kerahasiaan bank.

### **PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS**

Dalam melakukan fungsi pengawasan, Dewan Komisaris dibantu oleh 4 (empat) organ penunjang, yaitu Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, serta Komite Tata Kelola Perusahaan. Sepanjang tahun buku 2022, seluruh komite tersebut telah memberikan rekomendasi kepada Dewan Komisaris sesuai dengan fungsinya masing-masing.

Dewan Komisaris telah melakukan penilaian yang didasarkan pada keaktifan Komite dalam menjalankan tugasnya, proses dokumentasi, serta rekomendasi yang diberikan. Berdasarkan penilaian tersebut, Dewan Komisaris menilai bahwa seluruh Komite telah menjalankan fungsi dan tanggung jawabnya dengan baik dan telah berkontribusi besar terhadap pertumbuhan Bank.

### **PERUBAHAN KOMPOSISI DEWAN KOMISARIS**

Sepanjang tahun 2022, komposisi Dewan Komisaris telah mengalami perubahan sebanyak 2 (dua) kali. Pertama, Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 24 Juni 2022 telah mengesahkan pengunduran diri Ilham Akbar Habibie dari jabatannya selaku Komisaris Utama sekaligus Komisaris Independen sebagaimana dinyatakan dalam surat pengunduran dirinya tertanggal 19 Mei 2022. Posisi jabatan Komisaris Utama selanjutnya ditugaskan kepada Iggi H. Achsen.

RUPSLB tersebut juga memberhentikan secara hormat Juni Supriyanto dan Edy Setiadi dari jabatannya sebagai Komisaris. Selanjutnya, RUPSLB mengesahkan pengangkatan Sartono dan Amir Said Husni sebagai anggota Dewan Komisaris sekaligus Komisaris Independen, serta KH. Marsudi Syuhud sebagai Komisaris.

The Board of Commissioners plays a role in implementing the Whistleblowing System mechanism, namely by monitoring and authorizing the follow-up of incoming reports. The monitoring carried out by the Board of Commissioners, among others, includes violations of business and work ethics and confidentiality.

### **PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS**

In performing its supervisory function, the Board of Commissioners is assisted by 4 (four) supporting organs, namely the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, and the Corporate Governance Committee. Throughout the 2022 financial year, all committees have provided recommendations to the Board of Commissioners in accordance with their respective functions.

The Board of Commissioners has assessed the committees' activities in carrying out their duties, the documentation process, and the recommendations provided. Based on this assessment, the Board of Commissioners considers that all Committees have carried out their functions and responsibilities well and have significantly contributed to the Bank's growth.

### **CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS**

During 2022, the composition of the Board of Commissioners has changed 2 (two) times. First, the Extraordinary General Meeting of Shareholders (EGMS) on 24 June 2022 ratified the resignation of Ilham Akbar Habibie from his position as President Commissioner and Independent Commissioner as stated in his resignation letter dated 19 May 2022. The position of President Commissioner was then assigned to Iggi H. Achsen.

The EGMS also honorably dismissed Juni Supriyanto and Edy Setiadi from their respective position as Commissioner. Further, the EGMS ratified the appointment of Sartono and Amir Said Husni respectively as Commissioner and at the same time Independent Commissioner, and KH. Marsudi Syuhud as Commissioner.



Dewan Komisaris mengucapkan terima kasih kepada Ilham Akbar Habibie, Juni Supriyanto, dan Edy Setiadi atas kontribusi yang telah diberikan terhadap Bank Muamalat Indonesia selama ini.

The Board of Commissioners would like to thank Ilham Akbar Habibie, Juni Supriyanto, and Edy Setiadi for their contributions to Bank Muamalat over the years.

Kedua, Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 29 November 2022 memberhentikan dengan hormat Iggi H. Achsien dari jabatannya sebagai Komisaris Utama sekaligus Komisaris Independen, Sulisty Budi dari jabatannya sebagai Komisaris, dan KH. Marsudi Syuhud dari jabatannya sebagai Komisaris. Dewan Komisaris mengucapkan terima kasih kepada Iggi H. Achsien, Sulisty Budi, dan KH. Marsudi Syuhud atas kontribusi yang telah diberikan terhadap Bank Muamalat Indonesia selama ini.

Second, the Extraordinary General Meeting of Shareholders (EGMS) on 29 November 2022 respectfully dismissed Iggi H. Achsien from his position as President Commissioner and Independent Commissioner, Sulisty Budi from his position as Commissioner, and KH. Marsudi Syuhud from his position as Commissioner. The Board of Commissioners would like to thank Iggi H. Achsien, Sulisty Budi, and KH. Marsudi Syuhud for their contributions to Bank Muamalat over the years.

Dengan demikian, susunan Dewan Komisaris hingga laporan ini diterbitkan adalah sebagai berikut:

Thus, the composition of the Board of Commissioners until this report is published is as follows:

|                            |                               |                                    |
|----------------------------|-------------------------------|------------------------------------|
| Komisaris Utama Independen | <b>Mardiasmo<sup>*)</sup></b> | Independent President Commissioner |
| Komisaris Independen       | <b>Sartono</b>                | Independent Commissioner           |
| Komisaris Independen       | <b>Amin Said Husni</b>        | Independent Commissioner           |
| Komisaris Independen       | <b>Suwarta<sup>*)</sup></b>   | Independent Commissioner           |
| Komisaris                  | <b>Andre Mirza Hartawan</b>   | Commissioner                       |

<sup>\*)</sup> Efektif menjabat setelah mendapatkan persetujuan penilaian kemampuan dan kepatutan OJK.  
Effectively in office following OJK approval of fit and proper test.

## PENUTUP DAN APRESIASI

Dewan Komisaris menyampaikan terima kasih kepada Pemegang Saham atas kepercayaan dan dukungannya, sehingga Dewan Komisaris dapat menjalankan tugas dan tanggung jawabnya dengan baik. Begitu juga dengan regulator, Dewan Komisaris berterima kasih atas bimbingannya dalam memenuhi peraturan perundang-undangan yang berlaku.

## CLOSING AND APPRECIATION

The Board of Commissioners would like to thank the Shareholders for their trust and support so that the Board of Commissioners can carry out its duties and responsibilities satisfactorily. Likewise, with the regulators, the Board of Commissioners is grateful for their guidance in fulfilling the applicable laws and regulations.

Dewan Komisaris memberikan apresiasi yang setinggi-tingginya kepada Direksi dan jajaran manajemen Bank Muamalat serta seluruh karyawan. Komitmen, dedikasi serta kerja keras yang dikontribusikan merupakan kunci pencapaian Bank untuk melalui masa-masa yang penuh tantangan pada tahun buku 2022.

The Board of Commissioners gives its highest appreciation to the Board of Directors, the management of Bank Muamalat, and all employees. The commitment, dedication, and hard work provided are the key to the Bank's achievement in going through challenging times in the 2022 financial year.

Dewan Komisaris juga menyampaikan terima kasih kepada nasabah atas kepercayaannya kepada Bank serta dukungan dari mitra kerja. Semoga Allah SWT senantiasa memberikan karunianya dan menguatkan langkah Bank Muamalat menuju masa depan yang lebih baik.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

The Board of Commissioners also expresses gratitude to customers for their trust in the Bank and to business partners for their support. May Allah SWT always give His blessings and strengthen Bank Muamalat Indonesia's steps toward a better future.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

Jakarta, 18 April 2023



**Amin Said Husni**

Komisaris Independen/Plt Komisaris Utama  
Independent Commissioner/Acting President Commissioner



# Dewan Komisaris

## Board of Commissioners



**Andre Mirza Hartawan**  
Komisaris  
Commissioner

**Mardiasmo<sup>\*)</sup>**  
Komisaris Utama Independen  
Independent President Commissioner

<sup>\*)</sup> Efektif menjabat setelah mendapatkan persetujuan penilaian kemampuan dan kepatutan OJK.  
Effectively in office following OJK approval of fit and proper test.





**Amin Said Husni**  
Komisaris Independen/Plt Komisaris Utama  
Independent Commissioner/Acting President  
Commissioner

**Sartono**  
Komisaris Independen  
Independent Commissioner

**Suwarda<sup>\*)</sup>**  
Komisaris Independen  
Independent Commissioner



# Laporan Direksi

## Board of Director's Report



**Indra Falatehan**

Direktur Utama  
President Director

## Fundamental permodalan Bank pada tahun 2022 semakin kuat dengan kehadiran pemegang saham pengendali baru, sehingga membuka ruang bagi Bank untuk ekspansi dan inovasi.

The Bank's capital fundamental strengthened with the presence of the new controlling shareholder in 2022, which lead to further expansion and innovation.

*Assalamualaikum Warohmatullahi Wabarokatuh  
Bismillaahirrohmaanirrohiim*

*Alhamdulillah Rabbil 'Aalamin, Wa Shalatu Wa Salamu 'Ala Nabiyyina Muhammad, Wa 'Ala Aalihi Wa Ashabihi. Amma Ba'du.*

### **Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,**

Puji dan syukur kepada Allah Subhanahu wa Ta'ala, Tuhan Semesta Alam atas nikmat dan karunia yang dilimpahkan, PT Bank Muamalat Indonesia Tbk ("Bank Muamalat", "BMI", "Bank") dapat melalui tahun 2022 dengan baik di tengah kondisi perekonomian yang penuh dengan tantangan. Pada tahun buku tersebut, dampak pandemi COVID-19 masih terasa. Bahkan di tingkat global terjadi ketidakstabilan politik dan ekonomi, sehingga berdampak pada aktivitas perekonomian domestik.

Dalam situasi tersebut, perekonomian Indonesia menunjukkan kinerja yang kuat. Seperti diungkap Badan Pusat Statistik (BPS), pertumbuhan ekonomi nasional tahun 2022 tetap positif, yaitu mencapai 5,31% secara tahunan (*year on year/yooy*). Dari sisi pengeluaran, pertumbuhan tertinggi terjadi pada komponen ekspor. Bahkan dari sisi lapangan usaha, seluruh sektor tumbuh positif.

### **Dear Esteemed Shareholders and Other Stakeholders,**

Praise and gratitude be to Allah Subhanahu wa Ta'ala, for with His blessings and grace, PT Bank Muamalat Indonesia Tbk ("Bank Muamalat", "BMI", "Bank") was able to navigate safely through 2022 amidst challenging economic conditions. During the financial year, the impact of the COVID-19 pandemic was still being felt. Political and economic instability at the global level have had an impact on domestic economic activity.

Under these circumstances, the Indonesian economy shows a strong performance. According to the Central Statistics Agency (BPS), national economic growth in 2022 remained positive at 5.31% on an annual basis (*year on year/yooy*). In terms of expenditure, the highest growth occurred in the export component. All sectors of the economy showed positive growth.



Seiring dengan membaiknya perekonomian, kinerja perbankan bergerak positif. Hal itu, antara lain seperti dipublikasikan Otoritas Jasa Keuangan (OJK), penyaluran kredit perbankan pada Desember 2022 tumbuh 11,16% (yoy). Sedangkan Dana Pihak Ketiga (DPK) tumbuh 8,78% (yoy). Pembiayaan perbankan syariah juga tumbuh 20,1% (yoy).

Sejalan dengan perkembangan kinerja perbankan yang positif, Bank Muamalat mampu melaksanakan fungsi intermediasinya dengan relatif baik. Pertumbuhan pembiayaan Bank sepanjang tahun 2022 mencapai 4,32% (yoy), walaupun penghimpunan Dana Pihak Ketiga (DPK) terkonsentrasi 1,55% (yoy). Penurunan disebabkan adanya upaya *reprofiling* DPK dengan tujuan untuk menekan *cost of fund* serta meningkatkan profitabilitas Bank.

Ke depan, Bank Muamalat terus berkomitmen memberikan dukungan terbaiknya bagi nasabah dan pemangku kepentingan lainnya. Ikhtiar itu diupayakan melalui percepatan pembangunan ekosistem *smart banking*, meningkatkan profitabilitas, dan memperkuat manajemen portofolio. Dengan adanya dukungan permodalan yang kuat serta sinergi dengan pemegang saham pengendali, Bank optimis dapat memberikan kontribusi positif yang lebih besar bagi industri perbankan dan perekonomian Indonesia di masa mendatang.

Along with the improvement in the economy, banking performance has moved positively. Data published by the Financial Services Authority (OJK) showed that bank lending in December 2022 grew by 11.16% (yoy), while third party funds (DPK) grew by 8.78% (yoy). Islamic banking financing also grew by 20.1% (yoy).

In line with the development of positive banking performance, Bank Muamalat was able to carry out its intermediary function properly. Growth of the Bank's financing in 2022 reached 4.32% (yoy). However, collection of DPK fell by 1.55% (yoy), due to initiatives in DPK reprofiling with the aim of reducing the cost of funds and increasing the Bank's profitability.

Going forward, Bank Muamalat continues to be committed to providing the best support for customers and other stakeholders. This endeavor is pursued by accelerating the development of the smart banking ecosystem, increasing profitability, and strengthening portfolio management. With the support of a strong capital base and synergy with the controlling shareholder, the Bank is optimistic that it can make a bigger positive contribution to the banking industry and the Indonesian economy in the future.



**Rp1,8** triliun  
trillion

Pendapatan dari  
penyaluran dana  
Revenue from fund  
disbursement



**315,67%**

Kenaikan laba  
sebelum pajak (yoy)  
Increase in profit before  
tax (yoy)



**32,70%**

Pencapaian CAR 2022  
Achievement of CAR 2022

## PERUBAHAN PENTING PADA BANK

Pada tahun 2022 telah terjadi perubahan penting pada Bank Muamalat dari sisi permodalan. Bank telah berhasil merealisasikan penambahan modal disetor dengan melaksanakan transaksi hibah saham, penambahan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") sebagai penambahan modal *Tier-1*, serta penerbitan Sukuk Subordinasi Mudharabah sebesar Rp2 triliun sebagai penambahan modal pada *Tier-2*.

Melalui aksi korporasi tersebut, rasio kecukupan modal (*Capital Adequacy Ratio*/CAR) Bank pada tahun 2022 mencapai 32,70%, naik signifikan dari tahun sebelumnya 23,76%. Suntikan dana itu telah memperkuat struktur permodalan Bank sekaligus meningkatkan fasilitas untuk ekspansi usaha. Kehadiran Badan Pengelola Keuangan Haji (BPKH) sebagai pemegang saham pengendali memberikan energi dan harapan baru bagi Bank untuk tumbuh secara berkelanjutan

## SIGNIFICANT CHANGES IN THE BANK

In 2022 there have been important changes to Bank Muamalat in terms of capital. The Bank has succeeded in realizing additional paid-in capital through a share grant transaction, the issuance of pre-emptive rights ("PMHMETD") as additional *Tier-1* capital, and the issuance of Rp2 trillion worth of mudharabah subordinated sukuk as additional *Tier-2* capital.

Through these corporate actions, the Bank's Capital Adequacy Ratio (CAR) in 2022 reached 32.70%, compared to 23.76% the previous year. The injection of funds has strengthened the Bank's capital structure while also facilitating business expansion. The presence of the Hajj Financial Management Agency (BPKH) as the controlling shareholder provides new energy and hope for the Bank to grow sustainably with a



(sustainable) dengan landasan keuangan yang kuat dan sehat. Perubahan penting ini juga menjadi langkah awal Bank dalam melakukan *turnaround plan* yang bertujuan meningkatkan kembali profitabilitas Bank.

## KONDISI PEREKONOMIAN

Sepanjang tahun 2022, negara-negara di dunia dihadapkan pada ketidakpastian ekonomi serta kesulitan untuk menjaga stabilitas ekonominya. Ketidakseimbangan politik dan ekonomi membawa dampak negatif bagi rantai pasok global yang pada akhirnya memicu kenaikan harga energi dan pangan. Dana Moneter Internasional (*International Monetary Fund/IMF*) memperkirakan inflasi mencapai 8,8%.

Untuk meredam lonjakan inflasi, bank sentral di banyak negara menaikkan suku bunga acuan. The Federal Reserve, bank sentral Amerika Serikat (AS) mendorong suku bunga hingga ke posisi 4,25-4,50% pada Desember 2022, dari di bawah 1,00% di Januari 2022.

Kebijakan yang agresif itu telah ikut menekan nilai tukar rupiah terhadap dolar AS. Pada akhir Desember 2022, kurs rupiah mencapai level Rp15.655 per Dolar AS, sementara di akhir Desember 2021 berada di level Rp14.265.

Sebagai respons atas kondisi tersebut serta upaya mengendalikan inflasi, Bank Indonesia mengeluarkan berbagai kebijakan. Dari kenaikan suku bunga acuan hingga Giro Wajib Minimum (GWM). Bahkan pada Desember 2022, Bank Indonesia masih menaikkan suku bunga acuan, yaitu BI 7-Day Reverse Repo Rate (BI7DRR) sebesar 25 bps, menjadi 5,50%. Kebijakan ini berpotensi mempengaruhi biaya dana dan strategi pengumpulan DPK.

Sementara kewajiban GWM rupiah untuk bank umum syariah dan unit usaha syariah naik menjadi 7,5% mulai 1 September 2022. Kebijakan peningkatan GWM ini berpotensi mempengaruhi tingkat likuiditas Bank serta optimalisasi profitabilitas. Selanjutnya, pada bulan yang sama, Lembaga Penjamin Simpanan (LPS) meningkatkan suku bunga penjaminan simpanan dalam rupiah di bank umum menjadi 3,75% yang juga berdampak pada beban biaya dana secara umum.

## PENCAPAIAN KINERJA USAHA 2022

### Target Pasar

Mencermati kondisi yang berkembang pada tahun 2022, secara umum Bank fokus pada implementasi model bisnis yang bersifat *customer centric* atau menyesuaikan dengan kebutuhan nasabah. Bank berkomitmen untuk meningkatkan profitabilitas melalui pembiayaan di sektor yang prospektif dengan *yield* yang tinggi namun rendah risiko.

strong and healthy financial foundation. This important change is also the Bank's first step in carrying out a turnaround plan aimed at increasing the Bank's profitability.

## ECONOMIC CONDITION

Throughout 2022, countries around the world were faced with economic uncertainty and difficulties in maintaining economic stability. Political and economic imbalances had a negative impact on the global supply chains, which in turn triggered an increase in energy and food prices. The International Monetary Fund (IMF) expects inflation to reach 8.8%.

To curb the surge in inflation, central banks in many countries raised their benchmark interest rates. The Federal Reserve, the United States (US) central bank, pushed interest rates up to 4.25-4.50% in December 2022, from below 1.00% in January 2022.

This aggressive policy has contributed to depressing the rupiah exchange rate against the US dollar. At the end of December 2022, the rupiah exchange rate was at the level of Rp15,655 per US Dollar, compared to Rp14,265 at the end of December 2021.

In response to these conditions and efforts to control inflation, Bank Indonesia (BI) issued various policies, ranging from the increase in the benchmark interest rate to the increase in Minimum Statutory Reserves (GWM). In December 2022, BI further raised its benchmark interest rate, the BI 7-Day Reverse Repo Rate (BI7DRR), by 25 bps to 5.50%. This policy has the potential to affect the cost of funds and DPK collection strategies.

Meanwhile, the rupiah GWM for sharia commercial banks and sharia business units increased to 7.5% starting on 1 September 2022. This policy of increasing the reserve requirement has the potential to affect the level of bank liquidity and optimum profitability. Furthermore, in the same month, the Deposit Insurance Corporation (LPS) increased the rupiah deposit guarantee interest rate at commercial banks to 3.75%, which also had an impact on cost of funds in general.

## BUSINESS PERFORMANCE IN 2022

### Target Market

In view of conditions that developed in 2022, the Bank mainly focuses on implementing a customer-centric business model or adapting to customer needs. The Bank is committed to increasing profitability through financing in prospective sectors with high yields but low risks.



Lebih lanjut, pada segmen *wholesale banking*, pembiayaan Bank mengarah ke segmen yang memiliki Aset Tertimbang Menurut Risiko (ATMR) yang rendah. Selain itu, pada korporasi yang memiliki peringkat kredit baik.

### Kendala dan Tantangan

Di tengah kondisi yang bergerak dinamis pada tahun 2022, pemerintah dan regulator di bidang perbankan merespons dengan kebijakan yang memberikan tantangan bagi kalangan perbankan, termasuk Bank Muamalat. Kebijakan Bank Indonesia (BI) yang menaikkan suku bunga acuan. Kebijakan ini berpotensi mempengaruhi biaya dana dan strategi pengumpulan DPK.

BI juga meningkatkan GWM yang berpotensi mempengaruhi tingkat likuiditas Bank serta optimalisasi profitabilitas. Sementara keputusan LPS meningkatkan suku bunga penjaminan simpanan dalam rupiah di bank umum menjadi 3,75% yang juga berdampak pada beban biaya dana secara umum.

Tantangan lain yang dihadapi Bank, adanya perubahan ketentuan Rasio Intermediasi Makroprudensial (RIM) yang dikeluarkan oleh BI, yaitu PADG No. 24/14/PADG/2022 tentang Perubahan Kelima atas PADG No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

Kendati demikian, Bank berhasil meraih sejumlah pencapaian. Di antaranya, pada Januari 2022, Bank telah menyelesaikan Penawaran Umum Terbatas (PUT) VI sebesar Rp1,19 triliun serta penerbitan Sukuk Subordinasi Mudharabah sebesar Rp2,0 triliun pada tanggal 15 Maret 2022.

Furthermore, in the wholesale banking segment, the Bank's financing is directed towards segments that have low level of Risk Weighted Asset (RWA) as well corporations with good credit ratings.

### Impediment and Challenges

In the midst of dynamic conditions in 2022, the government and banking sector regulators have responded with policies that posed a challenge for banks, including Bank Muamalat. These include Bank Indonesia (BI) policy of raising its benchmark interest rate, which has the potential to affect the cost of funds and DPK collection strategies.

BI also increases the Minimum Statutory Reserves which has the potential to affect the level of bank liquidity and optimum profitability. Meanwhile, LPS's decision to increase the deposit guarantee rate in rupiah at commercial banks to 3.75% also had an impact on the cost of funds in general.

Another challenge faced by the Bank is the change in the provisions for the Macroprudential Intermediation Ratio (RIM) issued by BI, namely through PADG No. 24/14/PADG/2022 concerning the Fifth Amendment to PADG No. 21/22/PADG/2019 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units.

Nevertheless, the Bank managed to post several achievements. Among them, in January 2022, the Bank has completed the Limited Public Offering (PUT) VI of Rp1.19 trillion, and issued Rp2.0 trillion worth of Subordinated Mudharabah Sukuk on 15 March 2022.



## Strategi dan Kebijakan Strategis

Di tengah tantangan inflasi dan dinamika perekonomian lainnya, Bank tetap fokus pada strategi pencapaian dana murah dengan cara meningkatkan tabungan dan giro, serta *fee based income*. Upaya tersebut dilakukan melalui pengembangan produk-produk *digital* hingga *wealth management*, serta transformasi organisasi.

Bank juga fokus pada penguatan portofolio melalui penyaluran pembiayaan pada sektor yang prospektif dan berisiko rendah. Pengetatan manajemen risiko untuk perbaikan kualitas portofolio juga terus dilakukan.

Pada saat bersamaan, Bank Muamalat merealisasikan strategi dan kebijakan seperti tertuang dalam Rencana Bisnis Bank (RBB) tahun 2022 yang telah disampaikan kepada pemegang saham di Rapat Umum Pemegang Saham Tahunan (RUPST). Bank berkomitmen untuk memberikan solusi keuangan syariah yang lengkap dan mudah dijangkau oleh masyarakat melalui produk dan layanan yang dimiliki.

Dalam hal mewujudkan hal tersebut, telah dirumuskan langkah-langkah strategis dengan 3 (tiga) fokus utama, yaitu (1) *Build Synergy & Smart Banking Ecosystem*, (2) *Drive Profitable Business*, dan (3) *Strengthen Portfolio Management*. Rinciannya adalah:

## Strategic Plans and Policies

Amid the challenges of inflation and other economic dynamics, the Bank remains focused on the strategy of achieving low-cost funding by increasing funds in savings and current accounts, as well as fee-based income. Initiatives include the development of digital products, wealth management services, and organizational transformation.

The Bank also focuses on strengthening its portfolio by selectively channeling financing to prospective and low-risk sectors, while also tightening risk management to improve portfolio quality.

At the same time, Bank Muamalat implements the strategies and policies as stated in the 2022 Bank Business Plan (RBB) which has been submitted to the shareholders at the Annual General Meeting of Shareholders (AGMS). The Bank is committed to providing complete Islamic financial solutions that are easily accessible to the public through its products and services.

In order to realize these objectives, the Bank has formulated a number of strategic initiatives with 3 (three) main focuses, namely (1) *Build Synergy & Smart Banking Ecosystem*, (2) *Drive Profitable Business*, and (3) *Strengthen Portfolio Management*. The details are:

| Strategi Strategy                                                                                                          | Uraian dan Realisasi                                                                                                                                                                                                                                                                                                                                                                                                                        | Description and Implementation                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Fokus 1: Build Synergy &amp; Smart Banking Ecosystem</b><br><b>Focus 1: Build Synergy &amp; Smart Banking Ecosystem</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                             |
| <i>Integration &amp; Business Synergy with BPKH</i>                                                                        | Bank telah membentuk panitia sinergi BMI-BPKH. Kolaborasi dilakukan pada beragam segmen, seperti <i>financing</i> , <i>funding</i> dan <i>fee based income</i> , <i>investment instrument</i> , <i>digital banking</i> , <i>branding</i> serta <i>values</i> dan <i>corporate culture</i> . Kolaborasi ini dapat mengoptimalkan dukungan BPKH untuk menumbuhkan bisnis Bank.                                                                | The Bank has formed a BMI-BPKH synergy committee. Collaboration is carried out in various segments, such as financing, funding and fee-based income, investment instruments, digital banking, and branding as well as corporate values and culture. The collaboration aim to optimize BPKH support to grow the Bank's business.                                                             |
| <i>Build Lucrative Islamic Business Ecosystem</i>                                                                          | Untuk memenuhi kebutuhan nasabah, khususnya segmen Islam, Bank mengoptimalkan penetrasi pada organisasi dan yayasan keislaman, termasuk jaringan (amal usaha) yang ada.                                                                                                                                                                                                                                                                     | To meet customer needs, especially the Islamic segment, the Bank optimizes penetration of Islamic organizations and foundations, including existing (charity business) networks.                                                                                                                                                                                                            |
| <i>Accelerate Digital Transformation</i>                                                                                   | Penguatan teknologi digital bertujuan untuk menciptakan layanan perbankan yang terintegrasi, simpel dan mudah, sehingga dapat meningkatkan loyalitas dan <i>engagement</i> nasabah. Bank telah membentuk divisi yang fokus terhadap akselerasi digitalisasi, yaitu Divisi Digital Banking.                                                                                                                                                  | Strengthening digital technology aims to create integrated, simple and convenient banking services, so as to increase customer loyalty and engagement. The Bank has established the Digital Banking Division to focus on accelerating the digitalization process.                                                                                                                           |
| <b>Fokus 2: Drive Profitable Business</b><br><b>Focus 2: Drive Profitable Business</b>                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                             |
| <i>Low Cost Fund Acquisition</i>                                                                                           | Hal ini dilakukan melalui <i>funding reprofiling</i> , baik di segmen <i>retail</i> maupun <i>wholesale</i> . Untuk segmen <i>retail</i> , di antara programnya antara lain: Winback CASA serta akuisisi dana murah dari ekosistem haji dan umrah. Sedangkan di segmen <i>wholesale</i> , antara lain: Winback dan CASA <i>tactical program</i> berupa aktivasi MADINA sebagai <i>platform</i> transaksional nasabah serta <i>digital</i> . | This is done through funding reprofiling, both in the retail and wholesale segments. In the retail segment, the programs include: Winback CASA and acquisition of low-cost funds from the Hajj and Umrah ecosystems. Meanwhile in the wholesale segment, among others: Winback and CASA tactical program in the form of MADINA activation as a customer and digital transactional platform. |



| Strategi Strategy                                                                                  | Uraian dan Realisasi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Description and Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Aggressive Fee Based Income</i>                                                                 | Dari <i>trade finance</i> , Bank merealisasikan <i>pipeline</i> yang masih tertunda serta mempercepat proses <i>approval</i> dengan tetap memperhatikan <i>Risk Acceptance Criteria</i> . Dari segmen <i>retail</i> , melalui kampanye <i>bancassurance</i> untuk mendukung <i>sales</i> . Pada program <i>investment</i> , melakukan penjualan sukuk secara agresif dengan peningkatan sosialisasi dan kampanye setiap peluncuran sukuk baru dari pemerintah.                                                                                                                                                                                                                                                                     | In trade finance services, the Bank realized the pending pipeline and accelerated the approval process while taking into account the risk acceptance criteria. In the retail segment, a bancassurance campaign was implemented to support sales. In the investment program, conducting aggressive sales of sukuk by through improved outreach and campaign in each new sukuk launch from the government.                                                                                                                                                                                                                                                                                                                                       |
| <i>Efficient Business Process and Organization</i>                                                 | Bank melakukan transformasi melalui peningkatan dan perbaikan sistem, prosedur dan kebijakan. Bank akan merumuskan kembali Visi dan Misi Bank agar sesuai dengan kondisi dan target yang akan dicapai, termasuk penyesuaian dengan BPKH sebagai pemegang saham. Bank juga berupaya untuk menyediakan layanan yang optimal bagi seluruh <i>stakeholder</i> melalui penerapan standar yang konsisten.                                                                                                                                                                                                                                                                                                                                | The Bank carries out transformation through improvement and enhancement of systems, procedures, and policies. The Bank will reformulate the its Vision and Mission statements to suit the conditions and targets to be achieved, including alignment with BPKH as a shareholder. The Bank also strives to provide optimal services for all stakeholders through the implementation of consistent standards.                                                                                                                                                                                                                                                                                                                                    |
| <b>Fokus 3: Strengthen Portfolio Management</b><br><b>Focus 3: Strengthen Portfolio Management</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <i>Robust Financing Growth</i>                                                                     | Fokus pada penyaluran pembiayaan di sektor yang prospektif dan bersifat <i>low-risk</i> , konglomerasi, KPR dan <i>Employee Benefit Program</i> (pembiayaan untuk perusahaan yang memiliki <i>payroll</i> ataupun <i>non-payroll</i> di Bank Muamalat) serta pembiayaan pada <i>Islamic Business</i> .                                                                                                                                                                                                                                                                                                                                                                                                                             | Focus on channeling financing in prospective and low-risk sectors, conglomerates, mortgages and Employee Benefit Programs (financing for companies that have payroll or non-payroll at Bank Muamalat) as well as financing for Islamic Business.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <i>New Approach Bad Bank Recovery</i>                                                              | Mengatur dan memperbaiki portofolio pembiayaan berkualitas rendah melalui serangkaian strategi, misalnya proses otomasi proses <i>cash collection</i> , restrukturisasi, <i>offsetting</i> Agunan Yang Diambil Alih (AYDA), litigasi, eksekusi jaminan serta kerja sama dengan <i>strategic investor</i> dan <i>Strategic Partner</i> lainnya. Bank juga berupaya untuk menyediakan pencadangan yang cukup untuk menutup potensi kerugian.                                                                                                                                                                                                                                                                                         | Manage and improve low-quality financing portfolios through a series of strategies, including through automation of cash collection processes, facility restructuring, offsetting of Foreclosed Collaterals (AYDA), litigation, execution of guarantees, and collaboration with strategic investors and other Strategic Partners. The Bank also strives to provide sufficient reserves to cover potential losses.                                                                                                                                                                                                                                                                                                                              |
| <i>Prudent and Proactive Risk Management</i>                                                       | Perbaikan kualitas portofolio dengan penerapan <i>risk management</i> yang ketat untuk mencegah penurunan kualitas pembiayaan. Bank terus menjaga penyaluran pembiayaan agar tetap fokus dan disiplin pada <i>target market</i> dan <i>risk-acceptance criteria</i> yang telah ditentukan. Bank memantau <i>end to end</i> proses pembiayaan hingga pencairan yang dilakukan dengan berpedoman pada prosedur pembiayaan yang telah dirumuskan dengan tetap memperhatikan Risk Acceptance Criteria. Bank juga melakukan <i>monitoring financing allocation limit</i> agar tidak melebihi yang telah ditetapkan secara internal. Bank dengan <i>review</i> berkala juga melakukan pemantauan BMPK sesuai dengan ketentuan regulator. | Improving portfolio quality by implementing strict risk management to prevent a decline in financing quality. The Bank continues to maintain financing distribution so that it remains focused and disciplined within the predetermined target market and risk-acceptance criteria. The Bank monitors the end-to-end process of financing up to disbursement which is carried out by referring to the financing procedures that have been formulated while taking into account the Risk Acceptance Criteria. The Bank also monitors the financing allocation limit so that it does not exceed what has been set internally. Through periodic reviews, the Bank also monitors the Legal Lending Limit in accordance with regulatory provisions. |

## Peran Direksi dalam Perumusan dan Implementasi Strategi

Direksi Bank Muamalat bertanggung jawab atas arah dan prioritas strategis Bank, begitu pun dengan penerapan prinsip tata kelola perusahaan yang baik pada setiap kegiatan usaha. Direksi juga bertanggung jawab untuk memastikan kegiatan usaha Bank telah sejalan dengan visi misi yang telah ditetapkan.

Dalam menyiapkan strategi, Direksi dibantu oleh unit kerja dan komite, seperti Komite Aset dan Liabilitas atau Asset and Liability Committee (ALCO). Tugas utama komite ini membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat.

## Role of the Board of Directors in Strategy Formulation and Implementation

The Board of Directors of Bank Muamalat is responsible for the Bank's strategic direction and priorities, as well as the application of the principles of good corporate governance in every business activity. The Board of Directors is also responsible for ensuring that the Bank's business activities are in line with the established vision and mission.

In preparing the strategy, the Board of Directors is assisted by work units and committees, such as the Asset and Liability Committee (ALCO). The main task of this committee is to assist the Board of Directors in maintaining a strong balance sheet structure.

Bank turut memaksimalkan fungsi Unit Kerja Perencanaan Strategis untuk mendukung Direksi dalam perumusan serta pemantauan realisasi rencana bisnis. Terkait dengan evaluasi pelaksanaan strategi dan kebijakan strategis, Direksi menerima laporan secara berkala dari komite terkait serta melakukan tindak lanjut dari temuan audit serta rekomendasi dari audit internal Bank, auditor eksternal, serta hasil pengawasan yang dilakukan oleh Otoritas Jasa Keuangan (OJK) maupun otoritas lainnya.

Dalam rangka memastikan implementasi pelaksanaan strategi, Direksi melakukan komunikasi terkait arah dan kebijakan strategis serta evaluasi pencapaian kinerja terhadap Rencana Bisnis Bank (RBB) secara berkala. Secara rutin, Direksi menerima laporan dari komite yang dibentuk, terkait dengan realisasi di bidang operasional untuk kemudian dilakukan evaluasi dan pengembangan lebih lanjut.

Direksi senantiasa menindaklanjuti temuan audit dan rekomendasi audit dari audit internal Bank. Begitu pun rekomendasi dari auditor eksternal dan hasil pengawasan yang dilakukan oleh OJK maupun otoritas lainnya.

### **Pencapaian Kinerja**

Dengan strategi dan kebijakan yang tepat, Bank Muamalat berhasil melalui tahun 2022 dengan mencatatkan kinerja yang positif, kendati kondisi perekonomian masih diwarnai ketidakpastian. Total aset Bank mencapai Rp61,4 triliun, meningkat 4,18% (yoy), namun lebih rendah dari target yang ditetapkan.

Dari sisi laba sebelum pajak, Bank berhasil meningkatkannya sebesar 315,67% (yoy), dari Rp12,5 miliar di tahun 2021 menjadi Rp52,0 miliar pada tahun 2022. Kenaikan laba itu didorong oleh peningkatan pendapatan operasional lainnya yang tumbuh, yakni 88,07% (yoy) atau tercatat sebesar Rp1,1 triliun, dari sebelumnya Rp584 miliar. Hal ini terjadi sejalan dengan fokus strategis tahun 2022, khususnya "Drive Profitable Business".

Sementara pendapatan dari penyaluran dana sebesar Rp1,8 triliun atau turun 17,55% (yoy). Untuk bagi hasil mencapai Rp1,4 triliun atau meningkat 4,37% (yoy), sehingga Net Imbalan (NI) berada pada level 0,66%. Rincian pencapaian kinerja lainnya adalah:

- Realisasi penyaluran pembiayaan sebesar Rp18,8 triliun atau meningkat 4,33% (yoy). Kenaikan tersebut didorong oleh arah dan fokus pembiayaan Bank yang menyasar organisasi bisnis dan lembaga keuangan Islam serta jenis dan *pipeline* yang memiliki risiko rendah dapat tereksekusi dengan baik. Namun, pencapaian itu masih di bawah target yang ditetapkan.

The Bank also maximizes the function of Strategic Planning Work Unit to support the Board of Directors in formulating and monitoring the realization of business plans. Regarding the evaluation of the implementation of strategic strategies and policies, the Board of Directors receives regular reports from the relevant committees and conducts follow-up on audit findings and recommendations from the Bank's internal audit, external auditors, as well as the results of supervision carried out by the Financial Services Authority (OJK) and other authorities.

In order to ensure the implementation of strategies, the Board of Directors communicates the strategic directions and policies as well as evaluates the achievement of performance against the Bank's Business Plan (RBB) on a regular basis. Routinely, the Board of Directors receives reports from the established committees, related to realization in the field of operations for further evaluation and development.

The Board of Directors always follows up on audit findings and audit recommendations from the Bank's internal audit. Likewise with the recommendations from external auditors and the results of supervision carried out by OJK and other authorities.

### **Business Performance**

With the right strategies and policies, Bank Muamalat managed to get through 2022 by recording positive performance, despite the uncertain economic conditions. The Bank's total assets reached Rp61.4 trillion, an increase of 4.18% (yoy), but lower than the set target.

In terms of profit before tax, the Bank managed a growth of 315.67% (yoy), from Rp12.5 billion in 2021 to Rp52.0 billion in 2022. The increase in profit before tax was driven by an increase in other operating income which grew by 88.07% (yoy), reaching Rp1.1 trillion, from Rp584 billion the previous year. This is in line with the strategic focus for 2022 to "Drive Profitable Business".

Meanwhile, revenues from fund disbursement amounted to Rp1.8 trillion, down 17.55% (yoy). Profit sharing revenue reached Rp1.4 trillion, an increase of 4.37% (yoy), resulting in a Net Rewards (NI) of 0.66%. Details of other performance achievements are:

- Realization of financing disbursement of Rp18.8 trillion or an increase of 4.33% (yoy). This increase was driven by the direction and focus of the Bank's financing targeting business organizations and Islamic financial institutions, as well as the types and pipelines that have low risk that can be executed properly. However, the achievement was still below the set target.



- Bank senantiasa memperhatikan prinsip kehati-hatian dalam penyaluran pembiayaan, sehingga kualitas asetnya terjaga dengan baik. Hal itu tercermin dari rasio pembiayaan bermasalah (*Net Performing Finance/NPF*) *gross* dan *nett* yang rendah, yaitu masing-masing di level 2,78% dan 0,86%.
- Untuk penghimpunan DPK tercatat sebesar Rp46,1 triliun, DPK tersebut masih di bawah target yang telah ditetapkan. Begitu juga dibandingkan tahun sebelumnya, turun 1,55%. Hal itu dikarenakan oleh arah strategi Bank melakukan *funding reprofiling*, baik pada segmen *retail* maupun *wholesale*. Untuk segmen *retail*, penetrasi pada komunitas menjadi program peningkatan CASA dengan menawarkan program Tabungan Prima berhadiah serta giro berhadiah. Kemudian, akuisisi dana murah dari ekosistem haji dan umroh. Sementara di segmen *wholesale*, melalui program aktivasi MADINA sebagai *platform* transaksi nasabah serta digital. Strategi tersebut telah membantu meningkatkan tabungan dan deposito, masing-masing 0,55% dan 1,84% dibandingkan kinerja tahun 2021.
- Bank dapat menurunkan rasio Beban Operasional Terhadap Pendapatan Operasional (BOPO), dari 99,29% pada tahun 2021 menjadi 96,62% di 2022. Secara umum, rasio keuangan Bank terus membaik. *Return on equity* (ROE) menjadi 0,53% pada 2022, dari tahun sebelumnya yang 0,20%. *Return on Assets* (ROA) mencapai 0,09% dari tahun sebelumnya 0,02%. Rasio kecukupan permodalan (KPMM) tercatat 32,70%, dari 23,78% di tahun 2021.
- Komitmen Bank terhadap Usaha Mikro, Kecil dan Menengah (UMKM) terealisasi dengan baik. Sepanjang tahun 2022, Bank telah menyalurkan pembiayaan kepada UMKM sebesar Rp2,6 triliun, namun jika dibandingkan tahun sebelumnya, lebih rendah 19,53%. Nilai realisasi tersebut setara dengan 14,04% terhadap total pembiayaan Bank di tahun 2022. Dari sisi NPF, tercatat 0,14%, lebih baik dibandingkan NPF UMKM perbankan syariah nasional, yaitu 4,74% per November 2022.
- The Bank always pays attention to the principle of prudence in disbursing financing in order to maintain asset quality. This is reflected in the low gross and net non-performing financing (NPF) ratios of 2.78% and 0.86%, respectively.
- The collection of DPK was recorded at Rp46.1 trillion, lower than the set target. Compared to the previous year, it declined by 1.55%. This was due to the direction of the Bank's strategy for DPK reprofiling, both in the retail and wholesale segments. For the retail segment, community penetration into CASA enhancement program by offering the Prima Savings program with prizes and current accounts with prizes. Next is the acquisition of low-cost funds from the Hajj and Umrah ecosystem. Meanwhile, in the wholesale segment, through the program in the form of MADINA activation as a customer and digital transaction platform. This strategy has helped increase savings and deposits, respectively by 0.55% and 1.84%, compared to the performance in 2021.
- The Bank was able to reduce the ratio of Operating Expenses to Operating Income (BOPO), from 99.29% in 2021 to 96.62% in 2022. In general, the Bank's financial ratios continue to improve. Return on Equity (ROE) was 0.53% in 2022, from 0.20% the previous year. Return on Assets (ROA) reached 0.09% from 0.02% the previous year. The capital adequacy ratio (CAR) was recorded at 32.70%, from 23.78% in 2021.
- The Bank's commitment to Micro, Small and Medium Enterprises (MSMEs) sector is well realized. Throughout 2022, the Bank has distributed Rp2.6 trillion of financing to MSMEs, a decline of 19.53% from the previous year. Financing to MSMEs accounted for 14.04% of the total financing by the Bank in 2022. In terms of NPF, it was recorded at 0.14%, which was better than the average NPF of national Islamic banking MSMEs of 4.74% as of November 2022.

## PROSPEK USAHA

Sejumlah lembaga internasional memperkirakan kondisi perekonomian di tahun 2023 akan mengalami tekanan bahkan hingga resesi, sebagai imbas dari kenaikan suku bunga acuan yang agresif di tahun 2022. Bahkan Bank Indonesia menurunkan proyeksinya terhadap pertumbuhan ekonomi global, dari semula 2,65% menjadi 2,3%.

Jika kondisi itu terjadi, situasi di negara berkembang termasuk Indonesia akan terdampak. Apalagi, pada tahun 2024 Indonesia akan menyelenggarakan hajatan politik, yaitu Pemilu Legislatif dan Presiden yang berpotensi menciptakan ketidakstabilan politik.

## BUSINESS PROSPECTS

Several international institutions predict that economic conditions in 2023 will experience pressure and even a recession, as a result of the aggressive increase in the benchmark interest rate in 2022. Bank Indonesia even lowered its projection for global economic growth, from 2.65% to 2.3%.

This condition, should it materialize, will impact on the economy of developing countries including Indonesia. Moreover, in 2024 Indonesia will hold a political event, namely the Legislative and Presidential Elections which have the potential to create political instability.



Kendati demikian, tahun politik tersebut juga berpotensi memberikan dampak positif, yaitu peningkatan konsumsi secara agregat serta peningkatan ekspektasi pasar. Dengan demikian, pertumbuhan ekonomi Indonesia yang positif akan berlanjut pada tahun 2023, walaupun sedikit melambat ke kisaran 4,5-5,3%.

Tantangan lain yang dihadapi Bank adalah persaingan antara Bank Umum Konvensional (BUK) dan Bank Umum Syariah (BUS). Hingga tahun 2022, pangsa pasar perbankan syariah di Indonesia baru mencapai 7,03%, dengan porsi BUS hanya 66,14% terhadap total industri perbankan syariah. Sementara pangsa pasar perbankan konvensional di Indonesia sekitar 93% dari total pasar perbankan nasional. Untuk bisa menghadapi dominasi perbankan konvensional, perbankan syariah membutuhkan peningkatan efisiensi serta inovasi, sehingga memberikan keunggulan kompetitif. Pada saat bersamaan, literasi syariah masyarakat juga perlu terus ditingkatkan.

Dengan memperhatikan perkembangan berbagai dinamika ekonomi serta pencapaian tahun 2022, Bank akan terus mendorong melakukan pertumbuhan bisnis yang sehat secara lebih cepat pada tahun 2023. Dengan asumsi bahwa Bank mendapatkan persetujuan terhadap permohonan kelonggaran ketentuan Giro RIM Syariah, maka pertumbuhan bisnis akan dipercepat untuk mengejar ketertinggalan terhadap target *turn around plan* yang telah disampaikan kepada OJK.

Oleh karena itu, tema strategis RBB tahun 2023 adalah "Pertumbuhan Bisnis yang Sehat dan Profit yang Berkelanjutan". Tema ini merepresentasikan fokus pada percepatan pertumbuhan bisnis yang sehat, optimalisasi *recovery* serta peningkatan produktivitas di tengah dinamika geopolitik yang terjadi di Indonesia maupun di global. Tema Strategis tersebut dituangkan dalam bentuk 3 (tiga) aspek utama dengan penjelasan sebagai berikut:

#### 1. Business Refocusing

Pada aspek strategi ini, Bank akan melakukan *refocusing* pada nasabah Individu untuk meningkatkan *current account saving account* (CASA) melalui transaksi dan pembiayaan lebih dari 2 juta target *customer base*. Mengoptimalkan kebun-kebun *Enterprise* dan *Islamic Ecosystem* sebagai *entry gate* untuk nasabah individu, terdapat 39 Institusi dengan 20 institusi ber-*payroll* dan lebih dari 300 AUM Muhammadiyah untuk potensi nasabah retail. Memperluas kebun melalui penghimpunan dana dan pembiayaan kepada ASN dan BUMN, komunitas Sekolah negeri dan/atau swasta, pesantren, serta universitas dengan penekanan kuat pada prinsip-prinsip Islam, membangun ekosistem rumah sakit berbasis syariah dan teknologi yang terintegrasi produk halal, serta melakukan penetrasi kepada ekosistem perjalanan haji dan umrah melalui agen *tour & travel* yang berlisensi.

However, this political year also has the potential to have a positive impact, namely an increase in aggregate consumption and an increase in market expectations. As such, Indonesia's positive economic growth will continue in 2023, although it will slow down slightly to the range of 4.5-5.3%.

The Bank also faces another challenge in the form of competition between Conventional Commercial Banks (BUK) and Islamic Commercial Banks (BUS). Until 2022, the market share of the Islamic banking market in Indonesia has only reached 7.03%, with the share of BUS only 66.14% of the total Islamic banking industry. Meanwhile, the conventional banking market share in Indonesia is around 93% of the total national banking market. In the face of the dominance of conventional banking, the Islamic banking industry requires increased efficiency and innovation in order to become competitive. At the same time, public sharia literacy also needs to be improved.

Taking into account developments in various economic dynamics and achievements in 2022, the Bank will continue to push for higher healthy business growth in 2023. Assuming that the Bank obtains approval for the application for relaxation of the Sharia RIM Current Account provisions, business growth will be accelerated to catch up with target turn around plan that has been submitted to OJK.

Therefore, the strategic theme for the 2023 RBB is "Healthy Business Growth and Sustainable Profit". This theme represents a focus on accelerating healthy business growth, optimizing recovery, and increasing productivity amid the geopolitical dynamics in Indonesia and globally. The strategic theme is further outlined into 3 (three) major aspects as described below:

#### 1. Business Refocusing

In this aspect of the strategy, the Bank will refocus on individual customers to increase low cost funding (CASA) through transactions and financing of more than 2 million target customer base. In optimizing existing Enterprise and Islamic Ecosystem farms (?) as entry gates for individual customers, there are 39 institutions, of which 20 institutions have a payroll product, and more than 300 AUM Muhammadiyah for potential retail customers. Expanding farms through raising funds and financing to government employees and SOEs, public and/or private school communities, Islamic boarding schools, and universities with a strong emphasis on Islamic principles, building sharia-based hospital ecosystems and technology integrated with halal products, and penetrating into Hajj and Umrah travel ecosystem through licensed tour & travel agents.





Selain itu Bank Muamalat akan berupaya meningkatkan layanan dan jasa melalui penambahan *feature* & solusi untuk nasabah individual seperti produk cicil emas & solusi haji dan peningkatan layanan berbasis *digital banking*, dalam rangka meningkat pembiayaan dan *Fee-Based Income*.

Bank akan mengakselerasi penyelesaian pembiayaan berkualitas rendah melalui Novasi, *Cessie*/Pengalihan Hak Tagih, Likuidasi, Subrogasi, Penggunaan Jasa *Outsourcing*, Skema *Asset Settlement* dan Penyelesaian melalui Pihak Ketiga dan mengoptimalkan pendapatan melalui *recovery* untuk menopang pencapaian target keuangan Bank tahun 2023.

## 2. *Fixing The Fundamental*

Bank akan meningkatkan kapasitas dan kapabilitas Sumber Daya Manusia dan Teknologi Informasi sesuai dengan perkembangan tren perbankan saat ini, melalui perbaikan *mindset*, *capability*, dan *skill* sumber daya manusia, melakukan penyesuaian organisasi sesuai kebutuhan bisnis, meningkatkan keandalan teknologi informasi & layanan digital, memperbaiki Layanan dan Bisnis Proses pembiayaan yang lebih ramping, dan meningkatkan efisiensi dengan optimalisasi Gedung Muamalat Tower.

## 3. *Strengthening the Enablers*

Selain 2 aspek utama diatas, bank akan memperkuat *enabler* kinerja Bank melalui perbaikan Sinergi *Enterprise* dan *Ritel* untuk memperoleh kebun yang menghasilkan dan berkualitas, mengimplementasikan konsep pengukuran berbasis profit untuk jaringan dan kantor pusat, meningkatkan produktivitas & profitabilitas *channel* distribusi, melakukan kajian dan *opportunity* untuk *strategy non organic*, dan *unlocking ecosystem* haji Bersama BPKH.

## Hal Penting yang Berpotensi Terjadi di Masa Datang

Bank Muamalat berpandangan, ke depan masih ada tantangan yang harus diantisipasi. Selain tahun politik, skala usaha dan kemampuan bersaing dalam industri perbankan yang mengarah kepada digitalisasi juga menjadi tantangan.

Untuk merespons tantangan di depan, Bank akan meningkatkan inovasi, khususnya pengembangan layanan digital yang akan dilaksanakan pada tahun 2023. Sejalan dengan Visi Bank untuk menjadi bank syariah terbaik yang menyelenggarakan layanan transaksi sistem pembayaran secara *digital*, Bank berupaya membangun sinergi dan *Smart Banking Ecosystem* melalui akselerasi transformasi digital pada layanan sistem pembayaran.

In addition, Bank Muamalat will seek to improve products and services by adding features and solutions for individual customers such as gold installment products and Hajj solutions and improving digital banking-based services, in order to increase financing and Fee-Based Income.

The Bank will accelerate the settlement of low quality financing through Novation, *Cessie*/Transfer of Collection Rights, Liquidation, Subrogation, Use of Outsourcing Services, Asset Settlement Schemes, and Settlement through Third Parties, while optimizing revenue through asset recovery to support the achievement of the Bank's financial targets in 2023.

## 2. *Fixing the Fundamentals*

The Bank will increase the capacity and capability of its Human Resources and Information Technology in accordance with the development in current banking trends, through improving the mindset, capability and skills of human resources, making organizational adjustments according to business needs, increasing the reliability of information technology & digital services, streamlining the financing business process and services, and increasing efficiency by optimization of Muamalat Tower Building.

## 3. *Strengthening the Enablers*

In addition to the two major aspects discussed above, the Bank will also strengthen its business enablers by improving Enterprise and Retail Synergies to obtain productive and quality farms, implementing profit-based measurement concepts for branch networks and the head office, increasing productivity and profitability of distribution channels, conducting studies for non-organic strategy opportunities, and unlocking the hajj ecosystem with BPKH.

## Potential Significant Developments Anticipated in the Future

Bank Muamalat is of the view that in the future there will still be challenges that must be anticipated. Apart from the political year, the scale of business and the ability to compete in the banking industry that leads to digitalization is also a challenge.

To respond to the challenges ahead, the Bank will increase innovation, especially the development of digital services which will be implemented in 2023. In line with the Bank's vision to become the best Islamic bank that provides digital payment system transaction services, the Bank seeks to build synergy and Smart Banking Ecosystem through accelerating digital transformation in payment system services.

Langkah strategis yang akan dilakukan, antara lain: memperkuat penerapan teknologi digital dalam menyelenggarakan layanan sistem pembayaran; membuat layanan sistem pembayaran menjadi terintegrasi, simpel dan mudah; penambahan fitur dan layanan sistem pembayaran dalam berbagai kanal transaksi; dan menjalin kerja sama strategis dengan pihak ketiga untuk menambah dan meningkatkan layanan sistem pembayaran.

## **PENERAPAN TATA KELOLA PERUSAHAAN**

Bank Muamalat menyadari bahwa penerapan prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG) menjadi salah satu faktor fundamental yang sangat penting dalam pengelolaan perusahaan. Penerapan GCG akan memberikan dukungan kepada Bank untuk tumbuh secara berkesinambungan.

Bahkan saat ini, masyarakat melihat penerapan GCG sebagai salah satu indikator penting dalam menilai sebuah entitas, terutama terkait prospek kinerja berkelanjutan di masa mendatang. Hal itu didasari atas keyakinan bahwa GCG adalah prinsip yang mendasari proses dan mekanisme pengelolaan perusahaan berlandaskan kepatuhan terhadap peraturan perundang-undangan serta cerminan dunia usaha yang beretika.

Untuk itu, Bank melakukan penilaian penerapan GCG secara berkala untuk meningkatkan kualitas penerapan GCG yang antara lain tercantum dalam 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 serta Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

Pada tahun 2022, Bank Muamalat Indonesia melakukan penilaian sendiri (*self-assessment*) pelaksanaan GCG secara individual dan konsolidasi dengan hasil penilaian pada peringkat 2 (dua) yang mencerminkan manajemen Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum baik. Hal ini tercermin dari penerapan atas prinsip-prinsip *Good Corporate Governance* maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

The strategic steps that will be taken include: strengthening the application of digital technology in providing payment system services; providing integrated, simple and easy payment system services; adding payment system features and services in various transaction channels; and establishing strategic partnerships with third parties to add and improve payment system services.

## **IMPLEMENTATION OF CORPORATE GOVERNANCE**

Bank Muamalat realizes that the application of the principles of good corporate governance (GCG) is one of the most important fundamental factors in managing the company. The implementation of GCG will provide support for the Bank to grow sustainably.

Increasingly today, the public see the implementation of GCG as an important indicator in assessing a business entity, especially regarding the prospects for sustainable performance in the future. This is based on the belief that GCG is the principle that underlies the process and mechanism of company management based on compliance with laws and regulations and a reflection of an ethical business environment.

For this reason, the Bank periodically assesses its GCG practices to improve the quality of GCG implementation. This complies with, among others, Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, and the Financial Services Authority Circular Letter No. 10/SEOJK.03/2014 concerning Soundness Rating of Sharia Commercial Banks and Sharia Business Units.

In 2022, Bank Muamalat Indonesia conducted a self-assessment of the implementation of GCG individually and consolidated with the results of the assessment at a rating of 2 (two) which reflects that the Bank's management has implemented Good Corporate Governance which is generally good. This is reflected in the implementation of the principles of Good Corporate Governance, in general, these weaknesses are not significant and can be resolved by normal actions by the Bank's management.



## PENGEMBANGAN TEKNOLOGI INFORMASI

Perkembangan digital di sektor perbankan dipercaya dapat meningkatkan efisiensi kegiatan operasional dan kualitas pelayanan Bank kepada nasabah dalam bertransaksi. Bank Muamalat turut merespons perkembangan sistem pembayaran dan *digital banking* tersebut dengan terus mengupayakan inisiatif-inisiatif terbaru, dari sistem pembayaran hingga produk jasa pembayaran.

Hingga Desember 2022, Bank telah merealisasikan sejumlah inisiatif penerbitan produk jasa pembayaran. Setidaknya ada 7 (tujuh) produk, aktivitas dan pengembangan sistem pembayaran yang telah direalisasikan. Rinciannya yaitu:

1. Program promosi dan *customer analytic & reward/loyalty* melalui *E-channel* Muamalat.
2. *Quick Response (QR) Code* bisnis sebagai *merchant* bisnis (*acquiring*).
3. Peningkatan fitur & *experience (user interface & user experience)* pada *mobile banking*, termasuk layanan BI-FAST.
4. Penambahan *biller*, loket PPOB, dan *merchant QRIS & debit online*.
5. Pengembangan layanan H2H berupa penambahan fitur dan mitra (*user*),
6. Pembayaran setoran awal dan setoran lunas haji reguler melalui Muamalat DIN dan *internet banking*.
7. Kolaborasi dengan pihak ketiga untuk layanan *digital banking*.

## PENGEMBANGAN DI BIDANG SUMBER DAYA MANUSIA

Bank Muamalat memandang Sumber Daya Manusia (SDM) merupakan bagian penting dalam pencapaian target usaha Bank, baik dalam jangka pendek maupun panjang. Karena itu, Bank senantiasa memastikan program pengembangan SDM selalu berjalan.

Sebagai wujud dari komitmen tersebut, Bank merealisasikan program pelatihan, baik dari *soft skill* maupun *hard skill*. Pada tahun 2022, program pelatihan dan pendidikan dilakukan secara *hybrid*, mengingat masih terjadi pandemi COVID-19.

Tema-tema yang disampaikan dalam pengembangan kompetensi sangat beragam. Dari *product knowledge*, pemenuhan sertifikasi yang ditetapkan regulator, pengembangan *soft skill* hingga topik mengenai *financial planning*. Peserta yang ikut tidak hanya level staf, tetapi juga level manajer senior ke atas. Hingga akhir 2022, realisasi biaya program pendidikan dan pelatihan SDM mencapai Rp9,6 miliar.

## INFORMATION TECHNOLOGY DEVELOPMENT

Digital developments in the banking sector are believed to increase the efficiency of operational activities and the quality of banking services to customers in performing transactions. Bank Muamalat has also responded to the development of the payment system and digital banking by continuing to pursue the latest initiatives, from payment systems to payment service products.

As of December 2022, the Bank has implemented a number of payment service product issuance initiatives. There are at least 7 (seven) products, activities and payment system development that have been realized. The details are:

1. Promotional and customer analytics & rewards/loyalty programs through the Muamalat E-channel.
2. Quick Response (QR) Code business as a business merchant (acquiring).
3. Improved features and experience (user interface & user experience) on mobile banking, including BI-FAST services.
4. Added billers, PPOB counters, and online QRIS & debit merchants.
5. Development of H2H services in the form of additional features and partners (users),
6. Payment of the initial deposit and regular Hajj deposit through Muamalat DIN and internet banking.
7. Collaboration with third parties for digital banking services.

## HUMAN RESOURCES DEVELOPMENT

Bank Muamalat views Human Resources (HR) as an important part in achieving the Bank's business targets, both in the short and long term. Therefore, the Bank always ensures that HR development programs are properly implemented.

As a manifestation of this commitment, the Bank implements training programs in soft skills and hard skills. In 2022, training and education programs were carried out in a hybrid manner, considering that the COVID-19 pandemic is still going on.

These competency development programs cover a diverse themes, from product knowledge, fulfillment of certifications required by regulators, soft skill development, to topics on financial planning. Participants are not only at staff level, but also at senior manager level and above. Until the end of 2022, the actual cost of the HR education and training program amounted to Rp9.6 billion.

## PERUBAHAN KOMPOSISI DIREKSI

Sepanjang tahun 2022, komposisi Direksi mengalami perubahan sebanyak 2 (dua) kali, yaitu melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 24 Juni dan 29 November 2022.

Susunan Direksi Bank sampai dengan RUPSLB 24 Juni 2022 adalah sebagai berikut:

|                    |                                   |                     |
|--------------------|-----------------------------------|---------------------|
| Direktur Utama     | <b>Achmad Kusna Permana</b>       | President Director  |
| Direktur Kepatuhan | <b>Andri Donny</b>                | Compliance Director |
| Direktur           | <b>Hery Syafril</b>               | Director            |
| Direktur           | <b>Purnomo Budiwibowo Soetadi</b> | Director            |
| Direktur           | <b>Avianto</b>                    | Director            |
| Direktur           | <b>Awaldi</b>                     | Director            |

Pertama, RUPSLB tanggal 24 Juni 2022 mengesahkan pemberhentian dengan hormat Andri Donny selaku Direktur dan pengangkatan Karno sebagai Direktur. Sehingga, susunan Direksi sampai dengan RUPSLB berikutnya adalah sebagai berikut:

|                    |                                   |                     |
|--------------------|-----------------------------------|---------------------|
| Direktur Utama     | <b>Achmad Kusna Permana</b>       | President Director  |
| Direktur Kepatuhan | <b>Karno</b>                      | Compliance Director |
| Direktur           | <b>Hery Syafril</b>               | Director            |
| Direktur           | <b>Purnomo Budiwibowo Soetadi</b> | Director            |
| Direktur           | <b>Avianto</b>                    | Director            |
| Direktur           | <b>Awaldi</b>                     | Director            |

Kedua, RUPSLB tanggal 29 November 2022 yang mengesahkan pengunduran diri Purnomo Budiwibowo Soetadi selaku Direktur, kemudian memberhentikan dengan hormat Achmad Kusna Permana selaku Direktur Utama, Avianto dan Awaldi selaku Direktur, mengangkat Indra Falatehan sebagai Direktur Utama, serta Wahyu Avianto dan Suhendar selaku Direktur. Dengan demikian, susunan Direksi sejak ditutupnya RUPSLB tanggal 29 November 2022 sampai dengan diterbitkannya laporan ini, adalah sebagai berikut:

|                    |                        |                     |
|--------------------|------------------------|---------------------|
| Direktur Utama     | <b>Indra Falatehan</b> | President Director  |
| Direktur Kepatuhan | <b>Karno</b>           | Compliance Director |
| Direktur           | <b>Hery Syafril</b>    | Director            |
| Direktur           | <b>Wahyu Avianto</b>   | Director            |
| Direktur           | <b>Suhendar</b>        | Director            |

## CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

Throughout 2022, the composition of the Board of Directors changed 2 (two) times, namely through the Extraordinary General Meeting of Shareholders (EGMS) on June 24 and November 29, 2022.

The composition of the Bank's Board of Directors as of the EGMS on June 24, 2022 is as follows:

First, the EGMS dated June 24, 2022 accepted the honorable dismissal of Andri Donny as Director and the appointment of Karno as Director. Thus, the composition of the Board of Directors until the next EGM is as follows:

Second, the EGMS dated November 29, 2022 which accepted the resignation of Purnomo Budiwibowo Soetadi as Director, then respectfully dismissed Achmad Kusna Permana as President Director, Avianto and Awaldi as Directors, appointed Indra Falatehan as President Director, and Wahyu Avianto and Suhendar as Directors. Thus, the composition of the Board of Directors effective since the closing of the EGMS on November 29, 2022 until the issuance of this report, is as follows:



Direksi serta seluruh karyawan Bank Muamalat menyampaikan terima kasih dan apresiasi tertinggi kepada Achmad Kusna Permana, Andry Donny, Purnomo Budiwibowo Soetadi, Avianto, dan Awaldi, atas dedikasi dan kontribusi bagi Bank Muamalat hingga dapat mencapai kondisi saat ini.

## APRESIASI DAN PENUTUP

Direksi menyampaikan ucapan terima kasih kepada seluruh pemangku kepentingan, nasabah, dan mitra usaha, serta kepada seluruh pemegang saham atas kepercayaan dan dukungan yang diberikan dalam menjalankan kepengurusan bisnis Bank. Direksi juga menyampaikan apresiasi kepada Dewan Komisaris dan Dewan Pengawas Syariah atas pengawasan serta arahan dan nasihat untuk kemajuan Bank, serta apresiasi terhadap Direksi dan Dewan Komisaris periode sebelumnya yang telah meletakkan dasar-dasar pertumbuhan bisnis yang tercermin dari perbaikan dari sisi indikator keuangan dan realisasi inisiatif strategis tahun 2022.

Kepada seluruh karyawan, Direksi menyampaikan apresiasi yang tinggi atas dedikasi serta profesionalitasnya dalam menjalankan tugas dan tanggung jawab di tengah beragam tantangan yang dihadapi. Direksi menyadari bahwa kontribusi dari seluruh karyawan sangat berperan dalam proses pencapaian target serta visi misi Bank ke depan.

Apresiasi yang tinggi kami sampaikan kepada regulator yang senantiasa mendukung seluruh proses aksi korporasi Bank serta panduan agar tetap menjadi bank yang menjalankan usaha dengan integritas serta menyiarkan nilai tambah dari penerapan prinsip-prinsip syariah. Direksi juga menyampaikan terima kasih kepada para nasabah atas kepercayaan dan dukungan yang telah diberikan kepada Bank untuk melayani kebutuhan perbankan nasabah serta mitra usaha atas kerja sama yang telah berjalan.

The Board of Directors and all employees of Bank Muamalat would like to express their gratitude and highest appreciation to Achmad Kusna Permana, Andry Donny, Purnomo Budiwibowo Soetadi, Avianto, and Awaldi, for their dedication and contribution so that the Bank is able to achieve its current condition.

## APPRECIATION AND CLOSING

The Board of Directors would like to thank all stakeholders, customers and business partners, as well as all shareholders for the trust and support given in carrying out the management of the Bank's business. The Board of Directors also expresses appreciation to the Board of Commissioners and the Sharia Supervisory Board for their supervision, direction and advice for the progress of the Bank, as well as appreciation to the previous the Board of Directors and the Board of Commissioners who have laid the foundations for business growth, as reflected in the improvement of financial indicators and the realization of strategic initiatives in 2022.

To all employees, the Board of Directors expresses its highest appreciation for their dedication and professionalism in carrying out their duties and responsibilities amidst various challenges faced. The Board of Directors realizes that the contribution of all employees is instrumental in the process of achieving the Bank's targets and vision and mission going forward.

We convey our high appreciation to the regulators who continue to support the Bank's corporate actions as well as for their guidance to remain a bank that conducts business with integrity and generates added value from the implementation of sharia principles. The Board of Directors also thank the customers for the trust and support that has been given to the Bank to serve the banking needs of customers and business partners for the ongoing cooperation.



Pencapaian kinerja Bank Muamalat di tahun 2022 akan menjadi pemacu semangat optimalisasi kinerja di tahun 2023. Direksi meyakini ketangguhan Bank Muamalat dalam menghadapi berbagai tantangan. Dengan masuknya pemegang saham pengendali baru dengan beragam potensi sinergi, Direksi berharap Bank Muamalat akan semakin kuat untuk tumbuh lebih pesat bagi kemaslahatan umat dalam menyongsong masa depan yang lebih cerah.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

The achievement of Bank Muamalat's performance in 2022 will be a driving force for optimizing performance in 2023. The Board of Directors believes in Bank Muamalat's resilience in facing various challenges. With the entry of a new controlling shareholder with a variety of potential synergies, the Board of Directors hopes that Bank Muamalat will be stronger to grow more rapidly for the benefit of the people in welcoming a brighter future.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

Jakarta, 18 April 2023



**Indra Falatehan**

Direktur Utama  
President Director



# Direksi dan Pejabat Eksekutif Senior

## Board of Directors and Senior Executive Officers



**Hery Syafril**  
Direktur Risiko Bisnis Pembiayaan  
Financing Risk Business 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 Tahunan 2022 PT Bank Muamalat Indonesia Tbk

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

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

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 18 April 2023

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

Statement of the Board of Directors  
regarding Responsibility for the 2022 Annual Report of  
PT Bank Muamalat Indonesia Tbk

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This statement is made truthfully.

Jakarta, April 18, 2023

**Direksi**  
Board of Directors



**Indra Falatehan**  
Direktur Utama  
President Director



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



**Karno**  
Direktur Kepatuhan  
Compliance Director



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



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







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# Identitas Perusahaan

## Company Identity

# Bank Muamalat

## Pertama Murni Syariah



**Nama**  
Name

**PT Bank Muamalat Indonesia Tbk**



**Nama Panggilan**  
Initial Name

**Bank Muamalat Indonesia (BMI)**



**Bidang Usaha**  
Line of Business

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%   |
| • Apliani                        | : | 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 Fiscal 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 1500016

### Media Sosial | Social Media

Facebook : BankMuamalatIndonesia  
Twitter : @BankMuamalat  
Instagram : @bank.muamalat  
YouTube : Bank Muamalat



### Alamat Kantor Cabang Luar Negeri Address of Overseas Branch Office

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



### Situs Website

www.bankmuamalat.co.id



### Jaringan Layanan Network of Services

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



### Anggaran Dasar Terbaru 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.



# Riwayat Singkat

## History in Brief

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 telah memperoleh izin untuk beroperasi sebagai bank umum berdasarkan 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 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.

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 has secured a commercial banking license based on the Decree of the Minister of Finance of the Republic of Indonesia No. 430/KMK.013/1992 concerning 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 traded 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 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.



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 Pensiun 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 239 kantor layanan termasuk 1 (satu) kantor cabang di Malaysia. Operasional Bank juga didukung oleh jaringan layanan yang luas berupa 568 unit ATM Muamalat, 120.000 jaringan ATM Bersama dan ATM Prima, 51 unit Mobil Kas Keliling.

BMI 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,

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 239 service offices including 1 (one) branch office in Malaysia. An extensive service network of 568 Muamalat ATM units, 120,000 ATM Bersama and ATM Prima networks, 51 Mobile Cash Cars supports the Bank's operations.

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



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 Muamalat 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.

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 Muamalat 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.



# 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.





# Visi, Misi, dan Nilai Perusahaan

## Vision, Mission, and Corporate Value

### 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 mengalami perubahan sesuai dengan kondisi Bank Muamalat Indonesia saat ini dan tantangan yang akan dihadapi Bank ke depan.

### 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 have changed in line with the recent conditions of Bank Muamalat Indonesia and the upcoming challenges the Bank will encounter.

## 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

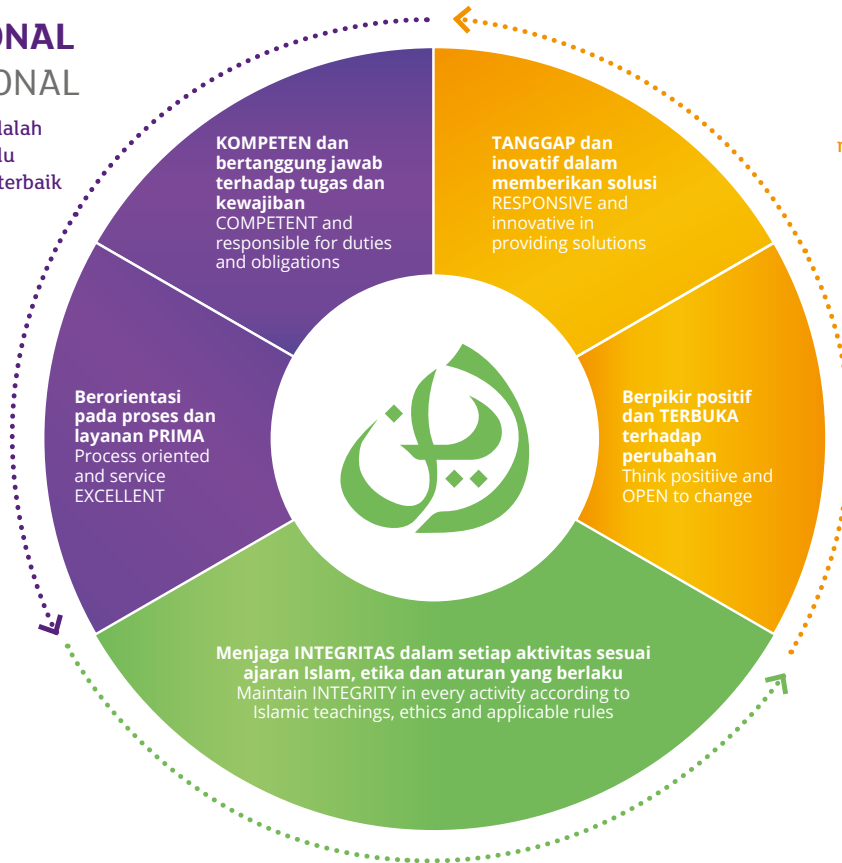
The values of Bank Muamalat Indonesia are a way of working that should be implemented by all employees and are believed to be capable of delivering Bank Muamalat Indonesia to achieve its vision and mission. The Core values of Bank Muamalat Indonesia are Islami – Modern – Professional. These Core values 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



## MODERN

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

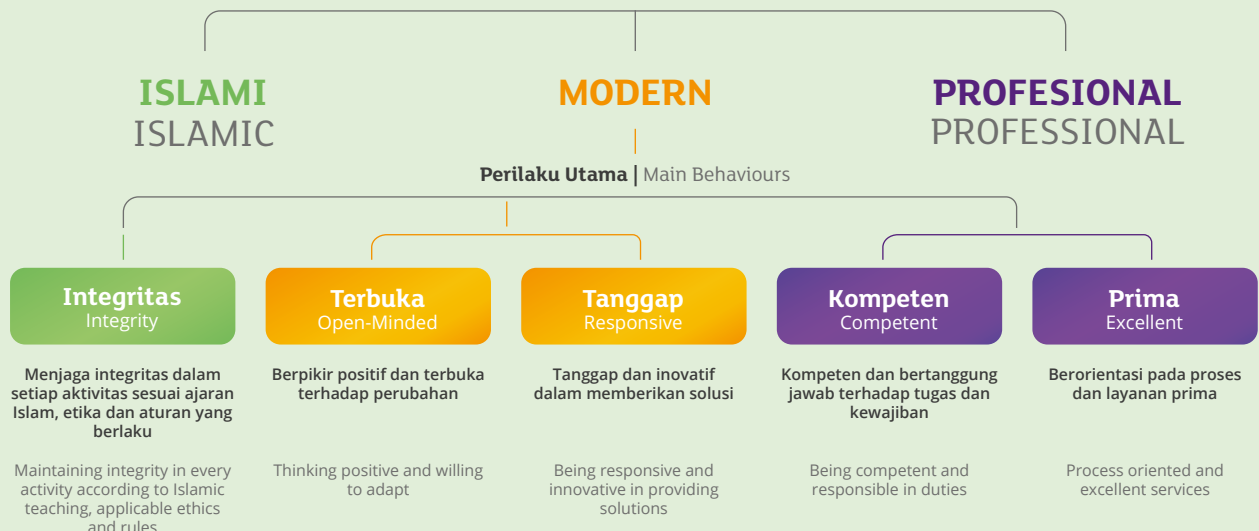
Insan Muamalat follow the latest developments, but are still concerned with Islamic values

## ISLAMI ISLAMIC

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

## Muamalat IDEAL

Nilai Utama Muamalat | Muamalat Core Values





# Bidang Usaha

## Line of Business

Bank Muamalat Indonesia menjalankan kegiatan usaha pokok yaitu menghimpun dana dari masyarakat dan menyalurkan kembali dalam bentuk pembiayaan berdasarkan prinsip Syariah. Di samping melakukan transaksi antar bank berdasar prinsip syariah, Bank juga melakukan transaksi pembayaran dan perdagangan nasional dan internasional, yang 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/komisi kepada Bank.

### BIDANG USAHA SESUAI ANGGARAN DASAR

Mengacu pada Anggaran Dasar Perusahaan yakni Akta No. 51 tanggal 30 Agustus 2021 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Keputusannya tertanggal 25 September 2021 No. AHU-0052441.AH.01.02. tahun 2021 serta pemberitahuan atas perubahan anggaran dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 25 September 2021 No. AHU-AH.01.03-0453018 serta diumumkan dalam Berita Negara Republik Indonesia No. 78 tanggal 28 September 2021 Tambahan Berita Negara Republik Indonesia No. 030306., disebutkan bahwa maksud dan tujuan Bank Muamalat Indonesia adalah yaitu menyelenggarakan usaha perbankan berdasarkan prinsip syariah. Untuk mencapai maksud dan tujuan tersebut, Bank menerapkan prinsip syariah dalam melakukan kegiatan usaha sebagai berikut:

1. Menghimpun dana dari masyarakat meliputi:
  - a. Bentuk simpanan berupa:
    - i. giro berdasarkan akad Wadi'ah atau akad lain yang tidak bertentangan dengan prinsip syariah;
    - ii. tabungan berdasarkan akad Wadi'ah atau akad lain yang tidak bertentangan dengan prinsip syariah; atau
    - iii. bentuk lain berdasarkan akad Wadi'ah atau atau akad lain yang tidak bertentangan dengan prinsip syariah.
  - b. Bentuk investasi berupa:
    - i. deposito berjangka berdasarkan akad Mudharabah atau akad lain yang tidak bertentangan dengan prinsip syariah;
    - ii. tabungan berdasarkan akad Mudharabah atau akad lain yang tidak bertentangan dengan prinsip syariah; atau

Bank Muamalat Indonesia's main business activities include raising funds from the public and channeling them back in the form of financing based on Sharia principles. In addition to conducting interbank transactions based on sharia principles, the Bank also carries out national and international payment and trade transactions, which include money transfer services, collections, foreign exchange transactions, and export-import financing in the form of letters of credit (L/C) which provide fee/commission income to the Bank.

### LINE OF BUSINESS PURSUANT TO THE ARTICLES OF ASSOCIATION

Referring to the Articles of Association of the Company, namely Deed No. 51 dated August 30, 2021 made before Notary Ashoya Ratam, S.H. M.Kn, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated September 25, 2021 No. AHU-0052441.AH.01.02. Year 2021 and the notification of the amendment to the articles of association have been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated September 25, 2021 No. AHU-AH.01.03-0453018 and announced in the State Gazette of the Republic of Indonesia No. 78 dated September 28, 2021 Supplement to the State Gazette of the Republic of Indonesia No. 030306., it is stated that the purpose and objective of Bank Muamalat Indonesia are to conduct banking business based on sharia principles. To achieve these aims and objectives, the Bank applies sharia principles in conducting the following business activities:

1. Collecting funds from the community which include:
  - a. Deposits in the form of:
    - i. current Accounts based on the Wadi'ah contract or other contracts that do not conflict with Sharia principles;
    - ii. savings Accounts based on the Wadi'ah contract or other contracts that do not conflict with Sharia principles; or
    - iii. other forms, based on the Wadi'ah contract or other contracts that do not conflict with Sharia principles.
  - b. Types of investment:
    - i. time deposits based on Mudharabah contract or other contracts that do not conflict with Sharia principles;
    - ii. savings Account based on Mudharabah contract or other contracts that do not conflict with Sharia principles; or

- iii. bentuk lainnya berdasarkan akad Mudharabah atau akad lain yang tidak bertentangan dengan prinsip syariah.
- 2. Menyalurkan Pembiayaan
  - a. Untuk transaksi jual beli berdasarkan akad antara lain:
    - i. Murabahah.
    - ii. Istishna.
    - iii. Salam.
    - iv. Akad lain berdasarkan prinsip syariah.
  - b. Untuk transaksi bagi hasil berdasarkan akad antara lain:
    - i. Mudharabah.
    - ii. Musyarakah.
    - iii. Akad lain berdasarkan prinsip syariah.
  - c. Penyewaan barang benda bergerak atau tidak bergerak berdasarkan akad antara lain:
    - i. Ijarah.
    - ii. Ijarah muntahiya bittamlik.
    - iii. Akad lain berdasarkan prinsip syariah.
  - d. Untuk transaksi pinjam meminjam berdasarkan:
    - i. Akad Qardh.
    - ii. Akad lain berdasarkan prinsip syariah.
- 3. Melakukan pemberian jasa pelayanan perbankan berdasarkan akad prinsip syariah antara lain:
  - a. Wakalah.
  - b. Hawalah.
  - c. Kafalah.
  - d. Rahn.
- 4. Membeli, menjual dan/atau menjamin atas risiko sendiri surat berharga pihak ketiga yang diterbitkan atas dasar transaksi nyata (*underlying transaction*) berdasarkan prinsip syariah.
- 5. Membeli surat berharga berdasarkan prinsip syariah yang diterbitkan oleh Pemerintah dan/atau Bank Indonesia.
- 6. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan pihak ketiga atau antar pihak ketiga berdasarkan prinsip syariah.
- 7. Memindahkan uang untuk kepentingan sendiri dan/atau nasabah berdasarkan prinsip syariah.
- 8. Menerima pembayaran tagihan atas surat berharga yang diterbitkan dan melakukan perhitungan dengan atau antar pihak ketiga berdasarkan prinsip syariah.
- 9. Menyediakan tempat untuk menyimpan barang dan surat-surat berharga berdasarkan prinsip wadi'ah yad amanah atau prinsip lain berdasarkan prinsip syariah.
- iii. other forms based on Mudharabah contract or other contracts that do not conflict with Sharia principles.
- 2. Financing
  - a. For sale and purchase transactions based on contracts, such as:
    - i. Murabahah.
    - ii. Istishna.
    - iii. Salam.
    - iv. Other contracts are based on Sharia principles.
  - b. For profit sharing transactions based on contracts, such as:
    - i. Mudharabah.
    - ii. Musyarakah.
    - iii. Other contracts are based on Sharia principles.
  - c. Lease of movable or immovable property based on a contract including:
    - i. Ijarah.
    - ii. Ijarah muntahiya bittamlik.
    - iii. Other contracts are based on Sharia principles.
  - d. For lending and borrowing transactions based on:
    - i. Qardh contract.
    - ii. Other contracts are based on Sharia principles.
- 3. Providing banking services based on sharia principles, including:
  - a. Wakalah.
  - b. Hawalah.
  - c. Kafalah.
  - d. Rahn.
- 4. Purchasing, selling and/or guaranteeing on their own risk third party securities issued on the basis of underlying transactions based on Sharia principles.
- 5. Purchasing securities based on Sharia principles issued by the Government and/or Bank of Indonesia.
- 6. Receiving payments from bills for securities and performing calculations with third parties or between third parties based on Sharia principles.
- 7. Transferring money for their own interests and/or customers based on Sharia principles.
- 8. Receiving bill payments for securities issued and calculating with or between third parties based on Sharia principles.
- 9. Providing a place to store goods and securities based on the principles of Wadi'ah yad Amanah or other principles based on Sharia principles.



10. Melakukan kegiatan penitipan termasuk penatausahaannya untuk kepentingan pihak lain berdasarkan suatu kontrak dengan prinsip wakalah;
11. Memberi fasilitas *letter of credit* (L/C) berdasarkan prinsip syariah.
12. Memberikan fasilitas garansi bank berdasarkan prinsip syariah.
13. Melakukan kegiatan usaha kartu debit, *charge card* berdasarkan prinsip syariah.
14. Melakukan kegiatan wali amanat berdasarkan akad Wakalah.
15. Melakukan kegiatan lain yang lazim dilakukan Bank sepanjang disetujui oleh Otoritas Jasa Keuangan dan mendapatkan fatwa Dewan Syariah Nasional.

Di samping itu, BMI juga menjalankan kegiatan usaha lain yakni:

1. Melakukan kegiatan valuta asing berdasarkan prinsip syariah.
2. Melakukan kegiatan penyertaan modal pada bank umum syariah atau lembaga keuangan yang melakukan kegiatan usaha berdasarkan prinsip syariah.
3. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan pembiayaan berdasarkan prinsip syariah dengan syarat harus menarik kembali penyertaannya.
4. Bertindak sebagai pendiri dan pengurus dana pensiun berdasarkan prinsip syariah.
5. Melakukan kegiatan dalam pasar modal sepanjang tidak bertentangan dengan prinsip syariah dan ketentuan peraturan perundangan di bidang pasar modal.
6. Menyelenggarakan kegiatan atau produk bank berdasarkan prinsip Syariah dengan menggunakan sarana elektronik.
7. Menerbitkan, menawarkan, dan memperdagangkan surat berjangka pendek berdasarkan prinsip syariah, baik secara langsung atau tidak langsung, melalui pasar uang.
8. Menerbitkan, menawarkan, dan memperdagangkan surat berharga jangka panjang berdasarkan prinsip syariah, baik secara langsung atau tidak langsung melalui pasar modal.
9. Menyediakan produk atau melakukan kegiatan usaha bank umum syariah lainnya yang berdasarkan prinsip syariah.

## BIDANG USAHA YANG DIJALANKAN PADA TAHUN BUKU

Kegiatan usaha Bank pada tahun 2022 masih sesuai dengan ketentuan pada Anggaran Dasar Bank.

10. Conduct safekeeping activities including administration for the benefit of other parties based on a contract with the principle of wakalah;
11. Providing letter of credit (L/C) facilities based on Sharia principles.
12. Providing bank guarantee facilities based on Sharia principles.
13. Conducting debit card business activities, charge cards based on Sharia principles.
14. Conducting trustee activities based on Wakalah contract.
15. Carrying out other activities normally carried out by a Bank as long as they are approved by the Financial Services Authority and obtain the fatwa of the National Sharia Board.

Besides that, BMI also carries out other business activities, namely:

1. Conducting foreign exchange activities based on Sharia principles.
2. Conducting capital participation activities in Sharia public banks or financial institutions conducting business activities based on Sharia principles.
3. Conducting temporary capital participation activities to overcome the failure of financing based on Sharia principles provided that they must withdraw their investments.
4. Acting as founder and manager of pension funds based on Sharia principles.
5. Performing activities in the capital market as long as they do not conflict with Sharia principles and the rules and regulations in the capital market sector.
6. Organizing bank activities or products based on Sharia principles using electronic means.
7. Issuing, offering and trading short-term letters based on Sharia principles, either directly or indirectly, through the money market.
8. Issuing, offering and trading long-term securities based on Sharia principles, either directly or indirectly, through the capital market.
9. Providing products or conducting other Sharia Commercial Bank business activities based on Sharia principles.

## LINE OF BUSINESS OPERATED IN THE FISCAL YEAR

The Bank's business activities in 2022 are still in accordance with the provisions in the Bank's Articles of Association.

# 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 untuk 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 diurai dalam tabel sebagai berikut:

### 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | <p><b>Tabungan 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).</p> <p><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).</p>                                                                                                        | <p><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.</p> <p><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.</p> |
| 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, <i>furniture</i>/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 dikhususkan bagi nasabah masyarakat muslim Indonesia yang berencana menunaikan ibadah Haji dan Umrah. Dapat dilengkapi dengan <i>standing instruction</i> untuk setoran rutin maupun setoran insidental 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>                                                                                                                                                                                                                      |



| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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> |
| 5  | <p><b>TabunganKu iB</b><br/>Tabungan syariah dalam mata uang rupiah yang sangat terjangkau bagi nasabah dari semua kalangan masyarakat.</p> <p><b>TabunganKu iB</b><br/>Sharia-based savings in rupiah that are very affordable for customers from all circles of society.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>iB Modal Kerja Reguler</b><br/>Pembiayaan yang digunakan untuk pembiayaan atas aset lancar (persediaan).</p> <p><b>iB Modal Kerja Reguler</b><br/>Financing used to finance current assets (inventory).</p>                                                                                                                                                                                                                                                                                                         |
| 6  | <p><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.</p> <p><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.</p> | <p><b>iB Modal Kerja Proyek</b><br/>Pembiayaan yang digunakan untuk pelaksanaan proyek berdasarkan kontrak yang ada.</p> <p><b>iB Modal Kerja Proyek</b><br/>Financing used for the implementation of a project based on existing contracts.</p>                                                                                                                                                                                                                                                                          |



| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                         |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7  | <p><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).</p> <p><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).</p>                                                      | <p><b>iB Modal Kerja Konstruksi Developer</b><br/>Pembiayaan yang digunakan untuk pembangunan proyek properti.</p> <p><b>iB Modal Kerja Konstruksi Developer</b><br/>Financing used for the construction of property projects.</p>                              |
| 8  | <p><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 <i>Cash Management System</i> MADINA.</p> <p><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.</p>                                                                                                                                                                                                     | <p><b>iB Modal Kerja Lembaga Keuangan Syariah</b><br/>Pembiayaan yang digunakan untuk pembangunan proyek properti.</p> <p><b>iB Modal Kerja Lembaga Keuangan Syariah</b><br/>Financing used for the construction of property projects.</p>                      |
| 9  | <p><b>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> |

| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Produk Pembiayaan<br>Financing Products                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 | <p><b>Deposito Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA) iB Hijrah</b></p> <p>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 Hijrah Foreign Exchange Deposits from Export of Natural Resources (DHE SDA)</b></p> <p>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.</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), Bank Muamalat facilitates the opening of a Special Account for DHE SDA.</p> <p>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</p> | <p><b>iB Muamalat Usaha Mikro</b></p> <p>Pembiayaan dalam bentuk modal kerja dan investasi yang diberikan kepada pengusaha mikro baik untuk perorangan maupun badan usaha non-hukum.</p> <p><b>iB Muamalat Usaha Mikro</b></p> <p>Financing in the form of working capital and investment is provided to micro entrepreneurs, both for individuals and non-legal business entities.</p>                                                         |
| 12 | <p><b>Giro iB Hijrah</b></p> <p>Giro syariah dengan akad wadiah 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.</p> <p><b>iB Hijrah Current Account</b></p> <p>A Sharia-based current account with Wadiah 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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p><b>iB Rekening Koran Muamalat</b></p> <p>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.</p> <p><b>iB Rekening Koran Muamalat</b></p> <p>Short-term financing for fluctuating and urgent working capital needs as well as for the take-over of similar financing.</p> |



| No | Produk Penghimpunan Dana<br>Fund Collection Products                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Produk Pembiayaan<br>Financing Products |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| 13 | <p><b>Giro iB Hijrah Ultima</b></p> <p>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 <i>benefit</i> transaksi lainnya. Giro ini diperuntukan bagi nasabah perorangan dan institusi yang memiliki legalitas badan.</p> <p><b>iB Hijrah Ultima Current Account</b></p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                         |
| 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><br/>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><br/>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 uraiannya.

### 1. Perbankan Internasional (Remitansi)

#### a. *Incoming Muamalat Remittance iB*

Merupakan kiriman uang masuk dalam denominasi valuta asing yang ditujukan kepada penerima, baik untuk diterima tunai ataupun dimasukkan 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 dimasukkan dalam kredit rekening penerima pada bank lain, baik di dalam maupun di luar negeri, sesuai dengan instruksi pengirim melalui 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 ekspor 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

## 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. 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



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 mewajibkan *Issuing Bank* untuk melaksanakan pembayaran kepada *beneficiary*, segera setelah dokumen-dokumen yang disediakan *beneficiary* telah memenuhi syarat-syarat sebagaimana dinyatakan dalam 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/impor 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.

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 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 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 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

### 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 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

usaha perusahaan dari transaksi perdagangan atau penjualan barang dan jasa.

x. *Value Chain Financing*

Pembiayaan kepada nasabah melalui skema pembiayaan vendor maupun distributor.

receivables from trade transactions or sales of goods and services.

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 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.

### 3. 24 Hour Service

a. ATM Muamalat

Muamalat ATM has various features to facilitates 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 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

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 di luar 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.

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.

## 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.

## MAIN BUSINESS ACTIVITY AND TARGET MARKET OF THE BANK

The main activity of Bank Muamalat Indonesia in the 2022 fiscal 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.

# Wilayah Operasional

## Operational Area

### JARINGAN KERJA DAN MITRA USAHA DI DALAM DAN/ATAU LUAR NEGERI

Bank Muamalat Indonesia memiliki jaringan kerja yang terbagi di wilayah Indonesia dan luar negeri yakni Malaysia. Sampai dengan berakhirnya tahun buku 2022, jaringan kerja Bank di dalam negeri sebanyak 235 yang terdiri dari kantor pusat, kantor cabang utama, kantor cabang pembantu, dan kantor kas dan tersebar di hampir seluruh provinsi tanah air.

Sementara itu, untuk jaringan kerja di luar negeri yaitu Malaysia terdapat 1 (satu) kantor luar negeri.

### JUMLAH, JENIS, DAN LOKASI KANTOR

Hingga 31 Desember 2022, Bank Muamalat Indonesia memiliki 235 kantor layanan termasuk 1 (satu) kantor cabang di Malaysia. Operasional Bank juga didukung oleh 55 *Mobile Branch* ditambah jaringan layanan yang luas berupa 482 unit ATM Muamalat, jaringan ATM Bersama dan ATM Prima, serta jaringan ATM di Malaysia melalui Malaysia Electronic Payment (MEPS).

### DOMESTIC AND/OR FOREIGN NETWORK AND BUSINESS PARTNERS

Bank Muamalat Indonesia's network comprises Indonesia and Malaysia. As of the end of the 2022 fiscal year, BMI's domestic network consisted of 235 branches, including head office, main branch offices, sub-branch offices, and cash offices and spread across almost all provinces in the country.

While the overseas branch office was 1 (one), namely Malaysia.

### TOTAL NUMBER, TYPE, AND LOCATION OF OFFICES

As of December 31, 2022, Bank Muamalat Indonesia had 235 service offices including 1 (one) branch office in Malaysia. The Bank's operations are also supported by 55 Mobile Branches plus an extensive service network of 482 Muamalat ATM units, ATM Bersama, Prima ATM networks, as well as ATM network in Malaysia through Malaysia Electronic Payment (MEPS).

| Jenis Kantor           |            |            |            |            |            | Type of Office         |
|------------------------|------------|------------|------------|------------|------------|------------------------|
|                        | 2022       | 2021       | 2020       | 2019       | 2018       |                        |
| Kantor Pusat           | 1          | 1          | 1          | 1          | 1          | Head Office            |
| Kantor Cabang Utama    | 80         | 80         | 81         | 83         | 83         | Main Branch Office     |
| Kantor Cabang Pembantu | 128        | 131        | 135        | 150        | 150        | Sub-branch Office      |
| Kantor Kas             | 27         | 28         | 33         | 43         | 43         | Cash Office            |
| Kantor Luar Negeri     | 1          | 1          | 1          | 1          | 1          | Overseas Branch Office |
| <b>Jumlah</b>          | <b>235</b> | <b>239</b> | <b>249</b> | <b>276</b> | <b>276</b> | <b>Total</b>           |



Bank beroperasi di seluruh wilayah Indonesia serta Kuala Lumpur, Malaysia. Berikut adalah sebaran kantor dari wilayah operasional BMI per 31 Desember 2022.

The Bank's operational areas are throughout Indonesia and Kuala Lumpur, Malaysia. The following is the spread of branch offices from BMI's operational areas as of December 31, 2022.

| Nama Kantor<br>Office Name                                                                | Alamat<br>Address                                                                                    | Kota/<br>Kabupaten<br>City/Regency                      | Provinsi<br>Province                   | Telepon<br>Telephone | Kategori<br>Category        |
|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------|----------------------|-----------------------------|
| Kantor Pusat Operasional-<br>Muamalat Tower<br>Operational Head Office-<br>Muamalat Tower | Gedung Muamalat Tower Jl.<br>Raya Prof. Dr. Satrio Kav. 18,<br>Kel. Kuningan, Kec. Setiabudi         | Wil. Kota Jakarta<br>Selatan<br>South Jakarta           | DKI Jakarta                            | 021-2511414          | Kantor Pusat<br>Head Office |
| Kantor Cabang Bandung-<br>Buah Batu<br>Bandung-Buah Batu<br>Branch Office                 | Jl. Buah Batu No 276a<br>Bandung                                                                     | Kota Bandung<br>City of Bandung                         | Jawa Barat<br>West Java                | 022-7305919          | KCU                         |
| Kantor Cabang Surabaya-<br>Darmo<br>Surabaya-Darmo Branch<br>Office                       | Jl. Raya Darmo 81 Surabaya                                                                           | Kota Surabaya<br>City of Surabaya                       | Jawa Timur<br>East Java                | 031-5611230          | KCU                         |
| Kantor Cabang Semarang<br>Semarang Branch Office                                          | Jl. Sugiopranoto No. 102<br>Semarang                                                                 | Kab Semarang<br>Regency of<br>Semarang                  | Jawa Tengah<br>Central Java            | 024-3564134          | KCU                         |
| Kantor Cabang Bekasi-<br>Kalimalang<br>Bekasi-Kalimalang Branch<br>Office                 | Ruko Duta Permai Plaza<br>Blok B li No 20-22<br>Jl. KH Noer Ali                                      | Kota Bekasi<br>City of Bekasi                           | Jawa Barat<br>West Java                | 021-8840867          | KCU                         |
| Kantor Cabang Makassar<br>Makassar Branch Office                                          | Jl. Dr. Sam Ratulangi No. 12<br>Kel. Kunjung Mae, Kec. Mariso<br>Kota Makassar                       | Kota Makassar<br>City of Makassar                       | Sulawesi Selatan<br>South Sulawesi     | 0411-832777          | KCU                         |
| Kantor Cabang Fatmawati<br>Fatmawati Branch Office                                        | Jl. RS Fatmawati No 15b-d,<br>Jakarta Selatan                                                        | Wil. Kota Jakarta<br>Selatan<br>South Jakarta           | DKI Jakarta                            | 021-7662479          | KCU                         |
| Kantor Cabang Tangerang<br>BSD<br>Tangerang BSD Branch<br>Office                          | Jl. Pahlawan Seribu Sektor IV<br>Kav D-73 Blok Rd No.73<br>Ruko Perkantoran BSD<br>Serpong Tangerang | Kota Tangerang<br>City of Tangerang                     | Banten                                 | 021-5371036          | KCU                         |
| Kantor Cabang Balikpapan<br>Balikpapan Branch Office                                      | Jl. Jend Sudirman Komp.<br>Klandasan Permai Blok A No.<br>6-7 Balikpapan Selatan                     | Kota Balikpapan<br>City of Balikpapan                   | Kalimantan Selatan<br>South Kalimantan | 0542-731881          | KCU                         |
| Kantor Cabang Medan<br>Medan<br>Branch Office                                             | Jl. Balaikota No.10 D-E, Medan                                                                       | Kota Medan<br>City of Medan                             | Sumatera Utara<br>North Sumatra        | 061-4535353          | KCU                         |
| Kantor Cabang Pekanbaru<br>Pekanbaru Branch Office                                        | Jl. Jend. Sudirman No. 411                                                                           | Kota Pekanbaru<br>City of Pekanbaru                     | Riau                                   | 0761-862915          | KCU                         |
| Kantor Cabang<br>Pekalongan<br>Pekalongan Branch Office                                   | Jl. Hayam Wuruk No. 142                                                                              | Kab. Pekalongan<br>Regency of<br>Pekalongan             | Jawa Tengah<br>Central Java            | 0285-411222          | KCU                         |
| Kantor Cabang Bogor<br>Bogor Branch Office                                                | Jl. Pajajaran No. 165                                                                                | Kota Bogor<br>City of Bogor                             | Jawa Barat<br>West Java                | 0251-8320111         | KCU                         |
| Kantor Cabang Cirebon<br>Cirebon Branch Office                                            | Jl. Siliwangi No. 60                                                                                 | Kab. Cirebon<br>Regency of Cirebon                      | Jawa Barat<br>West Java                | 0231-200828          | KCU                         |
| Kantor Cabang Sidimpuan<br>Sidimpuan Branch Office                                        | Jl. Baginda Oloan/Gatot<br>Subroto No. 08                                                            | Kota Padang<br>Sidempuan<br>City of Padang<br>Sidimpuan | Sumatera Utara<br>North Sumatra        | 0634-22999           | KCU                         |
| Kantor Cabang Samarinda<br>Samarinda Branch Office                                        | Jl. Pahlawan Blok F<br>No. 3a-b Kel. Dadi Mulya Kec.<br>Samarinda Ulu                                | Kota Samarinda<br>City of Samarinda                     | Kalimantan Timur<br>East Kalimantan    | 0541-745511          | KCU                         |
| Kantor Cabang Cianjur<br>Cianjur Branch Office                                            | Jl. Kh Abdullah Bin Nuh No 3,<br>002/015, Pamoyanan, Cianjur<br>Jabar                                | Kab. Cianjur<br>Regency of Cianjur                      | Jawa Barat<br>West Java                | 0263-280950          | KCU                         |
| Kantor Cabang Batam<br>Batam<br>Branch Office                                             | Ruko Mahkota Raya Blok D<br>No. 11-12 Batam Center                                                   | Kota Batam<br>City of Batam                             | Riau                                   | 0778-467241          | KCU                         |
| Kantor Cabang Solo<br>Solo Branch Office                                                  | Jl. Slamet Riyadi No. 388                                                                            | Kota Surakarta<br>City of Surakarta                     | Jawa Tengah<br>Central Java            | 0271-743457          | KCU                         |



| Nama Kantor<br>Office Name                                     | Alamat<br>Address                                                                  | Kota/<br>Kabupaten<br>City/Regency                | Provinsi<br>Province                     | Telepon<br>Telephone | Kategori<br>Category |
|----------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------|------------------------------------------|----------------------|----------------------|
| Kantor Cabang Bandar Lampung<br>Bandar Lampung Branch Office   | Jl. Raden Intan No. 92 C-D<br>Bandar Lampung                                       | Kota Bandar Lampung<br>City of Bandar Lampung     | Lampung                                  | 0721-242123          | KCU                  |
| Kantor Cabang Malang<br>Malang Branch Office                   | Jl. Kertanegara No. 2<br>Kel. Kidul Dalem, Kec. Klojen,<br>Kota Malang, Jawa Timur | Kota Malang<br>City of Malang                     | Jawa Timur<br>East Java                  | 0341-556020          | KCU                  |
| Kantor Cabang Gorontalo<br>Gorontalo Branch Office             | Jl. Raja Eyato No. 35A,<br>Kel. Biawu, Kec. Kota Selatan<br>Gorontalo              | Kota Gorontalo<br>City of Gorontalo               | Gorontalo                                | 0435-831747          | KCU                  |
| Kantor Cabang Banjarmasin<br>Banjarmasin Branch Office         | Jl. Ahmad Yani Km. 6<br>Banjarmasin-Kalimantan<br>Selatan                          | Kota Banjarmasin<br>City of Banjarmasin           | Kalimantan Selatan<br>South Kalimantan   | 0511-3264050         | KCU                  |
| Kantor Cabang Bengkulu<br>Bengkulu Branch Office               | Jl. S. Parman No.62 C-D<br>Kelurahan Padang Jati Kota<br>Bengkulu                  | Kota Bengkulu<br>City of Bengkulu                 | Bengkulu                                 | 0736-348100          | KCU                  |
| Kantor Cabang Jambi<br>Jambi Branch Office                     | Jl. Sultan Agung No. 01<br>Kel. Murni Kec. Telanai Pura,<br>Kota Jambi             | Kota Jambi<br>City of Jambi                       | Jambi                                    | 0741-7551241         | KCU                  |
| Kantor Cabang Pontianak<br>Pontianak Branch Office             | Jl. Sultan Syarif Abdurrahman<br>No. 62A, Pontianak                                | Kab Pontianak<br>Regency of Pontianak             | Kalimanta Barat<br>West Kalimantan       | 0561-731756          | KCU                  |
| Kantor Cabang Palembang<br>Palembang Branch Office             | Jl. Letkol Iskandar<br>Komp. Ilir Barat Permai Blok<br>D2 No. 64-65 Palembang      | Kota Palembang<br>City of Palembang               | Sumatera Selatan<br>South Sumatra        | 0711-351239          | KCU                  |
| Kantor Cabang Tasikmalaya<br>Tasikmalaya Branch Office         | Jl. Ahmad Yani No 15-17 Kota<br>Tasikmalaya                                        | Kab Tasikmalaya<br>Regency of Tasikmalaya         | Jawa Barat<br>West Java                  | 0265-326900          | KCU                  |
| Kantor Cabang Padang<br>Padang Branch Office                   | Jl. Rasuna Said No. 107<br>Padang                                                  | Kota Padang<br>City of Padang                     | Sumatera Barat<br>West Sumatra           | 0751-7054106         | KCU                  |
| Kantor Cabang Yogyakarta<br>Yogyakarta Branch Office           | Jl. P. Mangkubumi No 50                                                            | Kota Yogyakarta<br>City of Yogyakarta             | D.I Yogyakarta                           | 0274-544416          | KCU                  |
| Kantor Cabang Jember<br>Jember Branch Office                   | Jl. PB. Sudirman No. 35                                                            | Kab Jember<br>Regency of Jember                   | Jawa Timur<br>East Java                  | 0331-410433          | KCU                  |
| Kantor Cabang Kendari<br>Kendari Branch Office                 | Jl.Dr. Sam Ratulangi No. 170                                                       | Kota Kendari<br>City of Kendari                   | Sulawesi Tenggara<br>South East Sulawesi | 0401-3129900         | KCU                  |
| Kantor Cabang Kediri<br>Kediri Branch Office                   | Jl. Hasanuddin No. 26<br>Kel. Dandangan Kediri                                     | Kota Kediri<br>City of Kediri                     | Jawa Timur<br>East Java                  | 0354-671801          | KCU                  |
| Kantor Cabang Purwokerto<br>Purwokerto Branch Office           | Komp. Ruko Satria Plaza<br>Blok A5 Jl. Jend Sudirman<br>Purwokerto                 | Kab. Banyumas<br>Regency of Banyumas              | Jawa Tengah<br>Central Java              | 0281-642345          | KCU                  |
| Kantor Cabang Banda Aceh<br>Banda Aceh Branch Office           | Jl. Tgk. H.M. Daud Beureueh<br>No. 174 A-B<br>Banda Aceh                           | Kota Banda Aceh<br>City of Banda Aceh             | Aceh                                     | 0651-635654          | KCU                  |
| Kantor Cabang Denpasar<br>Denpasar Branch Office               | Jl. P Diponegoro No.238f<br>Sanglah, Denpasar, Bali                                | Kota Denpasar<br>City of Denpasar                 | Bali                                     | 0361-255474          | KCU                  |
| Kantor Cabang Palangkaraya<br>Palangkaraya Branch Office       | Jl. Diponegoro No. 17<br>Palangkaraya, Kalimantan<br>Tengah                        | Kota Palangkaraya<br>City of Palangkaraya         | Kalimantan Tengah<br>Central Kalimantan  | 0536-3227092         | KCU                  |
| Kantor Cabang Pematangsiantar<br>Pematangsiantar Branch Office | Jl. Sangnawaluh/Asahan<br>Komp. Megaland Blok A<br>No. 6 dan 7 Pematangsiantar     | Kota Pematang Siantar<br>City of Pematang Siantar | Sumatera Utara<br>North Sumatra          | 0622-26662           | KCU                  |
| Kantor Cabang Palu<br>Palu Branch Office                       | Jl. Prof. Moh. Yamin<br>Kompleks Perkantoran<br>D'vatulemo No. 2-3 Palu            | Kota Palu<br>City of Palu                         | Sulawesi Tengah<br>Central Sulawesi      | 0451-457555          | KCU                  |
| Kantor Cabang Ternate<br>Ternate Branch Office                 | Jl. Hasan Esa No. 19,<br>Kel. Takoma Ternate                                       | Kota Ternate<br>City of Ternate                   | Maluku Utara<br>North Maluku             | 0921-3124458         | KCU                  |
| Kantor Cabang Sorong<br>Sorong Branch Office                   | Ruko H.Lasedi Jl.Jend<br>Sudirman No. 2a-2b depan<br>Pasar Bersama                 | Kab. Sorong<br>Regency of Sorong                  | Papua Barat<br>West Papua                | 0951-332777          | KCU                  |
| Kantor Cabang Serang<br>Serang Branch Office                   | Jl. Ahmad Yani No. 91<br>Kel. Sumur Pecung Kec.<br>Serang                          | Kota Serang<br>City of Serang                     | Banten                                   | 0254-229180          | KCU                  |
| Kantor Cabang Pangkal Pinang<br>Pangkal Pinang Branch Office   | Jl. Ahmad Yani Dalam<br>Kel. Bukit Sari, Kec.<br>Gerunggang<br>Pangkal Pinang      | Kota Pangkal Pinang<br>City of Pangkal Pinang     | Bangka Belitung                          | 0717-422812          | KCU                  |



| Nama Kantor<br>Office Name                                                                 | Alamat<br>Address                                                                                          | Kota/<br>Kabupaten<br>City/Regency            | Provinsi<br>Province                      | Telepon<br>Telephone | Kategori<br>Category |
|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------------------|----------------------|----------------------|
| Kantor Cabang Tanjung Pinang<br>Tanjung Pinang Branch Office                               | Jl. Raja Ali Haji No. 50,<br>Tanjung Pinang, Kepulauan Riau                                                | Kota Tanjungpinang<br>City of Tanjungpinang   | Kepulauan Riau<br>Riau Islands            | 0771-441 999         | KCU                  |
| Kantor Cabang Sukabumi<br>Sukabumi Branch Office                                           | Jl. Jend Sudirman No. 39<br>Kel Benteng, Kec Warudoyong,<br>Sukabumi                                       | Kab. Sukabumi<br>Regency of Sukabumi          | Jawa Barat<br>West Java                   | 0266-245888          | KCU                  |
| Kantor Cabang Kupang<br>Kupang Branch Office                                               | Jl. Jenderal Sudirman<br>No. 8e-8f, Kel. Kuanino, Kec.<br>Oebobo, Kupang                                   | Kab. Kupang<br>Regency of Kupang              | Nusa Tenggara Timur<br>East Nusa Tenggara | 0380 829554/56       | KCU                  |
| Kantor Cabang Langsa<br>Langsa Branch Office                                               | Jl. Ahmad Yani No. 1-2 Kota<br>Langsa                                                                      | Kota Langsa<br>City of Langsa                 | Aceh                                      | 0641-426584          | KCU                  |
| Kantor Cabang Jayapura<br>Jayapura Branch Office                                           | Ruko Pasific Permai<br>Blok C No. 33 Dok li Jayapura-<br>Papua                                             | Kab. Jayapura<br>Regency of Jayapura          | Papua                                     | 0967-551777          | KCU                  |
| Kantor Cabang Ambon<br>Ambon Branch Office                                                 | Jl. Am. Sangadji No. 45,<br>Kelurahan Honipopu,<br>Kecamatan Sirimau, Kota<br>Ambon, Propinsi Maluku       | Kota Ambon<br>City of Ambon                   | Maluku                                    | 0911-314444          | KCU                  |
| Kantor Cabang Surabaya-<br>Sungkono<br>Surabaya-Sungkono<br>Branch Office                  | Jl. Mayjend Sungkono No. 107,<br>Kel. Dukuh Pakis, Kec. Dukuh<br>Pakis Surabaya                            | Kota Surabaya<br>City of Surabaya             | Jawa Timur<br>East Java                   | 031-5666983          | KCU                  |
| Kantor Cabang Jakarta-<br>Kramat Raya<br>Jakarta-Kramat Raya<br>Branch Office              | Gedung Dewan Dakwah<br>Islamiyah, Jl. Kramat Raya<br>No. 45                                                | Wil. Kota Jakarta<br>Pusat<br>Central Jakarta | DKI Jakarta                               | 021-85913534         | KCU                  |
| Kantor Cabang Jakarta-<br>Rawamangun<br>Jakarta-Rawamangun<br>Branch Office                | Jl. Paus No. 83 B-C<br>Kel. Jati, Kec. Pulo Gadung<br>Jakarta Timur                                        | Wil. Kota Jakarta<br>Timur<br>East Jakarta    | DKI Jakarta                               | 021-4786-4444        | KCU                  |
| Kantor Cabang Jakarta-<br>Bintaro Jaya<br>Jakarta-Bintaro Jaya<br>Branch Office            | Ruko Emerald Avenue 2<br>Blok Eb/B No. 16-18 Bintaro<br>Jaya, Kel. Parigi, Kec. Pondok<br>Aren             | Kota Tangerang<br>City of Tangerang           | Banten                                    | 021-56980556         | KCU                  |
| Kantor Cabang Jakarta-<br>Puri Indah<br>Jakarta-Puri Indah Branch<br>Office                | Sentra Niaga Puri Indah<br>Blok T3, No. 12a-14                                                             | Wil. Kota Jakarta<br>Barat<br>West Jakarta    | DKI Jakarta                               | 021-5817259          | KCU                  |
| Kantor Cabang Jakarta-<br>Kelapa Gading<br>Jakarta-Kelapa Gading<br>Branch Office          | Jl. Boulevard Raya Kelapa<br>Gading Blok La/6 No. 34,35<br>Jakarta                                         | Wil. Kota Jakarta<br>Utara<br>North Jakarta   | DKI Jakarta                               | 021-45856969         | KCU                  |
| Kantor Cabang Jakarta-<br>Roxxy<br>Jakarta-Roxxy Branch Office                             | Ruko Roximas Blok B1/7<br>Jl. Kh. Hasyim Ashari                                                            | Wil. Kota Jakarta<br>Pusat<br>Central Jakarta | DKI Jakarta                               | 021-6325614          | KCU                  |
| Kantor Cabang Jakarta-<br>Wolter Monginsidi Jakarta-<br>Wolter Monginsidi Branch<br>Office | Jl. Wolter Monginsidi No. 123<br>D-E Rt/Rw 001/02, Kel. Rawa<br>Barat, Kec. Keb. Baru                      | Wil. Kota Jakarta<br>Selatan<br>South Jakarta | DKI Jakarta                               | 021-722 7272         | KCU                  |
| Kantor Cabang Jakarta-<br>Melawai<br>Jakarta-Melawai                                       | Jl. Melawai Raya No. 72<br>Kramat Pela Kebayoran Baru                                                      | Wil. Kota Jakarta<br>Selatan<br>South Jakarta | DKI Jakarta                               | 021-7200489          | KCU                  |
| Kantor Cabang Jakarta-<br>Pancoran<br>Jakarta-Pancoran Branch<br>Office                    | Wisma Haroen, Jl. Raya Pasar<br>Minggu No. 2 B-C, Pancoran,<br>Jakarta Selatan                             | Wil. Kota Jakarta<br>Selatan<br>South Jakarta | DKI Jakarta                               | 021-7973654          | KCU                  |
| Kantor Cabang Jakarta-<br>Tangerang City<br>Jakarta-Tangerang City<br>Branch Office        | Tangerang City Business Park<br>Blok F No. 56,<br>Jl. Jend Sudirman No. 1 Kota<br>Tangerang                | Kota Tangerang<br>City of Tangerang           | Banten                                    | 021-557782368        | KCU                  |
| Kantor Cabang Jakarta-<br>Kalimas<br>Jakarta-Kalimas Branch<br>Office                      | Jl. Chairil Anwar Blok C. 29-30<br>Bekasi Timur                                                            | Kota Bekasi<br>City of Bekasi                 | Jawa Barat<br>West Java                   | 021-8826566          | KCU                  |
| Kantor Cabang Jakarta-<br>Cengkareng<br>Jakarta-Cengkareng<br>Branch Office                | Komp. Ruko Mutiara Taman<br>Palem Blok A3 No. 32-33,<br>Jl. Kamal Raya Outer Ring<br>Road Cengkareng Timur | Wil. Kota Jakarta<br>Barat<br>West Jakarta    | DKI Jakarta                               | 021-54350004         | KCU                  |

| Nama Kantor<br>Office Name                                                   | Alamat<br>Address                                                                                 | Kota/<br>Kabupaten<br>City/Regency           | Provinsi<br>Province                      | Telepon<br>Telephone | Kategori<br>Category |
|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------|----------------------|----------------------|
| Kantor Cabang Jakarta-Ciledug<br>Jakarta-Ciledug Branch Office               | CBD Ciledug Blok D2 No. 19-20                                                                     | Wil. Kota Jakarta Barat<br>West Jakarta      | DKI Jakarta                               | 021-7310230          | KCU                  |
| Kantor Cabang Jakarta-Buaran Klender<br>Jakarta-Buaran Klender Branch Office | Ruko Buaran Indah Blok C No. 9-11 Jl. Raden Inten Buaran Klender Jakarta Timur                    | Wil. Kota Jakarta Timur<br>East Jakarta      | DKI Jakarta                               | 021-86609797         | KCU                  |
| Kantor Cabang Cilegon<br>Cilegon Branch Office                               | Jalan Raya Cilegon/A Yani Km 36 RT 06/01, Kedaleman, Cibeber, Cilegon Banten                      | Kota Cilegon<br>City of Cilegon              | Banten                                    | 0254-394283          | KCU                  |
| Kantor Cabang Mamuju<br>Mamuju Branch Office                                 | Jl. Urip Sumoharjo No. 53 Mamuju                                                                  | Kab. Mamuju Utara<br>Regency of North Mamuju | Sulawesi Utara<br>North Sulawesi          | 0426-22606           | KCU                  |
| Kantor Cabang Depok<br>Depok Branch Office                                   | Jl. Margonda Raya No. 187, Depok                                                                  | Kota Depok<br>City of Depok                  | Jawa Barat<br>West Java                   | 021-77217508         | KCU                  |
| Kantor Cabang Cipulir<br>Cipulir Branch Office                               | Ruko Cipulir Plaza Jl. Ciledug Raya No. 18                                                        | Wil. Kota Jakarta Utara<br>North Jakarta     | DKI Jakarta                               | 021-2700075          | KCU                  |
| Kantor Cabang Surabaya-Mas Mansyur<br>Surabaya-Mas Mansyur Branch Office     | Jl. KH. Mas Mansyur 171                                                                           | Kota Surabaya<br>City of Surabaya            | Jawa Timur<br>East Java                   | 031-3545250          | KCU                  |
| Kantor Cabang Tegal<br>Tegal Branch Office                                   | Ruko Gajah Mada Town Square No. 3-4 Jl. Gajah Mada RT/RW 07/02, Kel. Mintaragen, Kec. Tegal Timur | Kota Tegal<br>City of Tegal                  | Jawa Timur<br>East Java                   | 0283-354807          | KCU                  |
| Kantor Cabang Jakarta-Karawang<br>Jakarta-Karawang Branch Office             | Jl. Tuparev No. 297, Karawang Barat, Kab. Karawang                                                | Kab. Karawang<br>Regency of Karawang         | Jawa Barat<br>West Java                   | 0267-8452333         | KCU                  |
| Kantor Cabang Kudus<br>Kudus Branch Office                                   | Ruko Ahmad Yani No. 19-20, Jl. Ahmad Yani Kel. Panjunan                                           | Kab. Kudus<br>Regency of Kudus               | Jawa Timur<br>East Java                   | 0291-4251545         | KCU                  |
| Kantor Cabang Kuala Lumpur<br>Kuala Lumpur Branch Office                     | Suite 1.03-1.05 Ground Floor No. 67, Wisma Goldhill Jalan Raja Chulan 50200 Kuala Lumpur          | di luar Indonesia<br>outside Indonesia       | Malaysia                                  | 603-27110807         | KCU                  |
| Kantor Cabang Jakarta-Otista<br>Jakarta-Otista Branch Office                 | Jl. Otista Raya No. 409, RT. 006/RW.012, Bidara Cina, Jatinegara                                  | Wil. Kota Jakarta Timur<br>East Jakarta      | DKI Jakarta                               | 021-65867770         | KCU                  |
| Kantor Cabang Jakarta-Kebon Jeruk<br>Jakarta-Kebon Jeruk Branch Office       | Gd. Dewan Dakwah Islamiyah, Jl. Panjang No. 12, Kebon Jeruk                                       | Wil. Kota Jakarta Barat<br>West Jakarta      | DKI Jakarta                               | 021-22127144         | KCU                  |
| Kantor Cabang Manado<br>Manado Branch Office                                 | Jl. Samratulangi No. 11 Kel. Wenang Utara, Kec. Wenang                                            | Kota Manado<br>City of Manado                | Sulawesi Utara<br>North Sulawesi          | 0431-877778          | KCU                  |
| Kantor Cabang Sawangan-Bojongsari<br>Sawangan-Bojongsari Branch Office       | Ruko Sari Plasa, Jl. Bojongsari No.1, Bojongsari                                                  | Kota Depok<br>City of Depok                  | Jawa Barat<br>West Java                   | 021-62201187         | KCU                  |
| Kantor Cabang Jababeka<br>Jababeka Branch Office                             | Ruko Roxy Pecenongan Square Jababeka, Jl. Kasuari Raya S1 B N0. 2-3, Cikarang Utara               | Kab Bekasi<br>Regency of Bekasi              | Jawa Barat<br>West Java                   | 021-6336363          | KCU                  |
| Kantor Cabang Medan Baru<br>Medan Baru Branch Office                         | Jl. Iskandar Muda No. 121                                                                         | Kota Medan<br>City of Medan                  | Sumatera Utara<br>North Sumatra           | 061-4579343          | KCU                  |
| Kantor Cabang Mataram<br>Mataram Branch Office                               | Jl. Langko No. 01, Kel. Gomong Barat, Kec. Selaparang Mataram                                     | Kota Mataram<br>City of Mataram              | Nusa Tenggara Barat<br>West Nusa Tenggara | 0370-646060          | KCU                  |
| KCP Bandung-Dago<br>Bandung-Dago Sub-Branch Office                           | Jl. Ir. H. Djuanda Nomor 185 Dago                                                                 | Kota Bandung<br>City of Bandung              | Jawa Barat<br>West Java                   | 022 2530521          | KCP                  |
| KCP Bandung-Garut<br>Bandung-Garut Sub-Branch Office                         | Jl. Ciledug No. 247 Garut                                                                         | Kota Bandung<br>City of Bandung              | Jawa Barat<br>West Java                   | 0262 243399          | KCP                  |
| KCP Bandung-Cimahi<br>Bandung-Cimahi Sub-Branch Office                       | Jl. Raya Timur No. 182 Cimahi                                                                     | Kota Bandung<br>City of Bandung              | Jawa Barat<br>Wets Java                   | 022-6643920          | KCP                  |



| Nama Kantor<br>Office Name                                                            | Alamat<br>Address                                                                                          | Kota/<br>Kabupaten<br>City/Regency                       | Provinsi<br>Province            | Telepon<br>Telephone | Kategori<br>Category |
|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------|----------------------|----------------------|
| KCP Bandung-Purwakarta<br>Bandung-Purwakarta Sub-Branch Office                        | Jl. RE Martadinata No. 39<br>Kota Purwakarta                                                               | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java         | 0264-8220000         | KCP                  |
| KCP Bandung-Cicadas<br>Bandung-Cicadas Sub-Branch Office                              | Jl. Ahmad Yani No. 821<br>Kec. Cicadas, Kodya Bandung                                                      | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java         | 022-7277749          | KCP                  |
| KCP Bandung-Subang<br>Bandung-Subang Sub-Branch Office                                | Jl. Otista No. 94 Subang                                                                                   | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java         | 0260-421666          | KCP                  |
| KCP Bandung-Padalarang<br>Bandung-Padalarang Sub-Branch Office                        | Jl. Raya Cimareme No. 340 B,<br>Kec. Padalarang,<br>Kab. Bandung                                           | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java         | 022-6867783          | KCP                  |
| KCP Bogor-IPB Darmaga<br>Bogor-IPB Darmaga Sub-Branch Office                          | Kampus IPB Darmaga<br>(Gedung Gww) Bogor                                                                   | Kab. Bogor<br>Regency of Bogor                           | Jawa Barat<br>West Java         | 0251-8625134         | KCP                  |
| KCP Bogor-Cibinong<br>Bogor-Cibinong Sub-Branch Office                                | Cibinong City Center<br>Blok A/22, Jl. Tegar Beriman<br>No. 01 RT/RW 05/012,<br>Pekansari, Cibinong, Bogor | Kab. Bogor<br>Regency of Bogor                           | Jawa Barat<br>West Java         | 021-87919683         | KCP                  |
| KCP Cirebon-Kuningan<br>Cirebon-Kuningan Sub-Branch Office                            | Jl. Siliwangi No. 124<br>Kuningan 45511                                                                    | Kab. Cirebon<br>Regency of Cirebon                       | Jawa Barat<br>West Java         | 0232-879664          | KCP                  |
| KCP Cirebon-Majalengka<br>Cirebon-Majalengka Sub-Branch Office                        | Jl. Kh.Abdul Halim No. 81<br>RT/RW 03/11 Kab. Majalengka                                                   | Kab. Majalengka<br>Regency of Majalengka                 | Jawa Barat<br>West Java         | 0233-8286427         | KCP                  |
| KCP Cirebon-Arjawinangun<br>Cirebon-Arjawinangun Sub-Branch Office                    | Jl. Palimanan-Jakarta Km 02<br>Ds. Junjang RT/RW 05/03<br>Kab. Cirebon                                     | Kab. Cirebon<br>Regency of Cirebon                       | Jawa Barat<br>West Java         | 0231-357007          | KCP                  |
| KCP Cirebon-Sumber<br>Cirebon-Sumber Sub-Branch Office                                | Jl. Dewi Sartika No. 10 A,<br>Kel. Tukmudal Kec. Sumber<br>Kab. Cirebon                                    | Kab. Cirebon<br>Regency of Cirebon                       | Jawa Barat<br>West Java         | 0231-322775          | KCP                  |
| KCP Cianjur-Cipanas<br>Cianjur-Cipanas Sub-Branch Office                              | Jl. Raya Cipanas (Depan Pasar<br>Cipanas) No. 134 E<br>Cianjur                                             | Kab. Cianjur<br>Regency of Cianjur                       | Jawa Barat<br>West Java         | 0263-520267          | KCP                  |
| KCP Bandung-Soreang<br>Bandung-Soreang Sub-Branch Office                              | Jl. Raya Soreang Bandung,<br>Kec. Soreang, Kab. Bandung                                                    | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java         | 022-7305919          | KCP                  |
| KCP Sukabumi-Cibadak<br>Sukabumi-Cibadak Sub-Branch Office                            | Jl. Siliwangi No. 132 RT01/<br>RW17, Kel. Cibadak,<br>Kab. Sukabumi                                        | Kab. Sukabumi<br>Regency of Sukabumi                     | Jawa Barat<br>West Java         | 0266-536257          | KCP                  |
| KCP Pekanbaru-Kampar<br>Pekanbaru-Kampar Sub-Branch Office                            | Jl. Jend. Sudirman No. 8<br>Bangkinang                                                                     | Kab. Kampar<br>Regency of Kampar                         | Riau                            | 0762-20908           | KCP                  |
| KCP Medan-Serdang<br>Medan-Serdang Sub-Branch Office                                  | Jl. HM Yamin No. 237, Medan                                                                                | Kota Medan<br>City of Medan                              | Sumatera Utara<br>North Sumatra | 061-4144343          | KCP                  |
| KCP Padangsidempuan-Rantau Prapat<br>Padang Sidempuan-Rantau Prapat Sub-Branch Office | Jl. A. Yani No.171<br>Rantau Prapat<br>Kab. Labuhan Batu                                                   | Kota. Padang<br>Sidempuan<br>City of Padang<br>Sidempuan | Sumatera Utara<br>North Sumatra | 0624-327100          | KCP                  |
| KCP Padangsidempuan-Panyabungan<br>Padangsidempuan-Panyabungan Sub-Branch Office      | Jl. Willem Iskandar No. 173<br>Panyabungan 22912                                                           | Kota Padang<br>Sidempuan<br>City of Padang<br>Sidempuan  | Sumatera Utara<br>North Sumatra | 0636-321234          | KCP                  |
| KCP Tanjung Balai-Kisaran<br>Tanjung Balai-Kisaran Sub-Branch Office                  | Jl. Cokroaminoto No. 245<br>Kisaran                                                                        | Kota Tanjung Balai<br>City of Tanjung<br>Balai           | Sumatera Utara<br>North Sumatra | 0623-41767           | KCP                  |
| KCP Langsa-Lhokseumawe<br>Langsa-Lhokseumawe Sub-Branch Office                        | Jl. N. Merdeka No. 2-3<br>Kel. Simpang Empat,<br>Kec. Banda Sakti,<br>Kota Lhokseumawe                     | Kota Lhokseumawe<br>City of<br>Lhokseumawe               | Aceh                            | 0645-631616          | KCP                  |
| KCP Kalimantan-Rawamangun<br>Kalimantan-Rawamangun Sub-Branch Office                  | Jl. Sunan Giri No. 1<br>Rawamangun Jaktim                                                                  | Wil. Kota Jakarta<br>Timur<br>East Jakarta               | DKI Jakarta                     | 021-4706725          | KCP                  |
| KCP Fatmawati-Cikeas<br>Fatmawati-Cikeas Sub-Branch Office                            | Rukan Transyogi No. 11<br>Jl. Transyogi Cibubur, Kel.<br>Nagrak Kec. Gn. Putri                             | Kab. Bogor<br>Regency of Bogor                           | Jawa Barat<br>West Java         | 021-82481997         | KCP                  |

| Nama Kantor<br>Office Name                                                          | Alamat<br>Address                                                                 | Kota/<br>Kabupaten<br>City/Regency                                                                  | Provinsi<br>Province                                 | Telepon<br>Telephone | Kategori<br>Category |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------|----------------------|
| KCP Fatmawati-Cinere<br>Fatmawati-Cinere Sub-Branch Office                          | Jl. Cinere Raya Blok Na, 18d<br>Cinere Limo Depok                                 | Kota Depok<br>City of Depok                                                                         | Jawa Barat<br>West Java                              | 021-7536539          | KCP                  |
| KCP BSD-Merdeka<br>BSD-Merdeka Sub-Branch Office                                    | Jl. Merdeka Raya No. 101c<br>Cimone Raya, Karawaci                                | Kota. Tangerang<br>City of Tangerang                                                                | Banten                                               | 021-5581052          | KCP                  |
| KCP Fatmawati-Cimanggis<br>Fatmawati-Cimanggis Sub-Branch Office                    | Jl. Raya Bogor Km 29 No. 9b<br>Cimanggis                                          | Kota Depok<br>City of Depok                                                                         | Jawa Barat<br>West Java                              | 021-87713174         | KCP                  |
| KCP Kalimalang-Bekasi-Juanda<br>Kalimalang-Bekasi-Juanda Sub-Branch Office          | Jl. Ir. H. Juanda No. 60<br>Margajaya, Bekasi                                     | Kota Bekasi<br>City of Bekasi                                                                       | Jawa Barat<br>West Java                              | 021-8850966          | KCP                  |
| KCP Bandar Lampung-Bandarjaya<br>Bandar Lampung-Bandarjaya Sub-Branch Office        | Jl. Proklamator No. 138 A<br>Bandar Jaya, Lampung Tengah                          | Kab. Lampung Tengah<br>Regency of Central Lampung                                                   | Lampung                                              | 0725-527400          | KCP                  |
| KCP Bandar Lampung-Metro<br>Bandar Lampung-Metro Sub-Branch Office                  | Jl. Jend. Sudirman No. 282 B<br>Metro                                             | Kota Metro<br>City of Metro                                                                         | Lampung                                              | 0725-7850500         | KCP                  |
| KCP Bandar Lampung-Pagar Alam<br>Bandar Lampung-Pagar Alam Sub-Branch Office        | Jl. ZA Pagar Alam No. 12<br>Bandar Lampung                                        | Kota Bandar Lampung<br>City of Bandar Lampung                                                       | Lampung                                              | 0721-785535          | KCP                  |
| KCP Bandarlampung-Antasari<br>Bandarlampung-Antasari Sub-Branch Office              | Jl. P. Antasari No. 144<br>Bandar Lampung                                         | Kota Bandar Lampung<br>City of Bandarlampung                                                        | Lampung                                              | 0721263860           | KCP                  |
| KCP Palembang-Plaju<br>Palembang-Plaju Sub-Branch Office                            | Komp. RS Muhammadiyah<br>Palembang Jl. Jenderal A.Yani<br>13 Ulu Palembang        | Kota Palembang<br>City of Palembang                                                                 | Sumatera Selatan<br>South Sumatra                    | 0711-511107          | KCP                  |
| KCP Buaran Klender-Pondok Kopi Buaran<br>Klender-Pondok Kopi Sub-Branch Office      | Jalan Nusa Indah Raya<br>Blok 40 No. 15 Perumnas<br>Klender                       | Wil. Kota Jakarta Timur<br>East Jakarta                                                             | DKI Jakarta                                          | 021-86610490         | KCP                  |
| KCP Pangkal Pinang-Tanjungpandan<br>Pangkal Pinang-Tanjung Pandan Sub-Branch Office | Jl. Jend.Sudirman No. 28,<br>Pangkallalang                                        | Kab. Belitung<br>Regency of Belitung                                                                | Kepulauan Bangka Belitung<br>Bangka Belitung Islands | 0719-21513           | KCP                  |
| KCP Pangkal Pinang-Sungailiat<br>Pangkal Pinang-Sungailiat Sub-Branch Office        | Komp. Ruko Permata Indah<br>Blok B No.6-7 Jl. Jend.<br>Sudirman No. 30 Sungailiat | Kab Bangka<br>Regency of Bangka                                                                     | Kepulauan Bangka Belitung<br>Bangka Belitung Islands | 0717-95912           | KCP                  |
| KCP BSD-Pamulang<br>BSD-Pamulang Sub-Branch Office                                  | Jl. Raya Pamulang Blok Sh<br>19/9 Tangerang Selatan                               | Kota Tangerang<br>City of Tangerang                                                                 | Banten                                               | 021-7428885          | KCP                  |
| KCP BSD-UIN<br>BSD-UIN Sub-Branch Office                                            | Komp. Masjid Fatahillah<br>Jl. Ir. H. Juanda Ciputat<br>Tangerang                 | Kota Tangerang<br>Regency of Tangerang                                                              | Banten                                               | 021-7442465          | KCP                  |
| KCP Palembang-Baturaja<br>Palembang-Baturaja Sub-Branch Office                      | Jl. Jendral A.Yani No.324<br>Kel.Kemalaraja<br>Kec.Baturaja Timur                 | Kab. Ogan Komering Ulu<br>Regency of Ogan Komering Ulu I                                            | Sulawesi Selatan<br>South Sulawesi                   | 0735-321811          | KCP                  |
| KCP Palembang-Muara Enim<br>Palembang-Muara Enim Sub-Branch Office                  | Jl. Jend. Sudirman Talang<br>Jawa Atas                                            | Kab. Lematang Ilir Ogan Tengah<br>(Muara Enim)<br>Regency of Lematang Ilir Ogan Tengah (Muara Enim) | Sumatera Selatan<br>South Sumatra                    | 0734-421848          | KCP                  |
| KCP Padang-Capem Bukit Tinggi<br>Padang-Bukit Tinggi Sub-Branch Office              | Jl. A.Yani No 99 D<br>Kelurahan Benteng Psr Atas<br>Bukittinggi                   | Kota Bukittinggi<br>City of Bukittinggi                                                             | Sumatera Barat<br>West Sumatra                       | 0752-32006           | KCP                  |
| KCP Padang-Capem Payakumbuh<br>Padang-Payakumbuh Sub-Branch Office                  | Jl. Soekarno Hatta No. 87<br>Payakumbuh                                           | Kota Payakumbuh<br>City of Payakumbuh                                                               | Sumatera Barat<br>West Sumatra                       | 0752-796757          | KCP                  |



| Nama Kantor<br>Office Name                                                           | Alamat<br>Address                                                                                          | Kota/<br>Kabupaten<br>City/Regency                       | Provinsi<br>Province            | Telepon<br>Telephone | Kategori<br>Category |
|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------|----------------------|----------------------|
| KCP Padang-Capem Solok<br>Padang-Solok Sub-Branch Office                             | Jl. M.Yamin No. 87<br>Kel.Pasar Pandan Air Mati,<br>Kec. Tanjung Harapan<br>Kota Solok                     | Kota Solok<br>City of Solok                              | Sumatera Barat<br>West Sumatra  | 0755-20011           | KCP                  |
| KCP Bengkulu-Curup<br>Bengkulu-Curup Sub-Branch Office                               | Jl. Merdeka No. 732<br>RT03 RW02 Pasar Baru<br>Curup                                                       | Kab. Rejang Lebong<br>Regency of Rejang<br>Lebon g       | Bengkulu                        | 0732-22290           | KCP                  |
| KCP Jambi-Muara Bungo<br>Jambi-Muara Bungo Sub-Branch Office                         | Jl. M. Yamin No. 14,<br>Kec. Pasar Muara Bungo                                                             | Kab. Bungo<br>Regency of Bungo                           | Jambi                           | 0747-321778          | KCP                  |
| KCP Pancoran-Condet<br>Pancoran-Condet Sub-Branch Office                             | Ruko Mutiara Faza<br>Jl. Raya Condet Kelurahan<br>Gedong Kec. Pasar Rebo<br>Jakarta Timur                  | Wil. Kota Jakarta<br>Timur<br>East Jakarta               | DKI Jakarta                     | 021-87798827         | KCP                  |
| KCP Pancoran-Pasar<br>Minggu<br>Pancoran-Pasar Minggu<br>Sub-Branch Office           | Jl. Raya Ragunan No. 26,<br>Kel. Pasar Minggu, Kec. Pasar<br>Minggu, Jakarta Selatan                       | Wil. Kota Jakarta<br>Selatan<br>South Jakarta            | DKI Jakarta                     | 021-78848710         | KCP                  |
| KCP Medan Sudirman-<br>Stabat<br>Medan Sudirman-Stabat<br>Sub-Branch Office          | Jl. KH. Zainul Arifin No. 52 B-C,<br>Stabat                                                                | Kota Binjai<br>Regency of Binjai                         | Sumatera Utara<br>North Sumatra | 061-8912323          | KCP                  |
| KCP Bengkulu-Manna<br>Bengkulu-Manna Sub-Branch Office                               | Jl. Jendral Sudirman No. 81<br>Kota Manna Kabupaten<br>Bengkulu Selatan                                    | Kab. Bengkulu<br>Selatan<br>Regency of South<br>Bengkulu | Bengkulu                        | 0736-348100          | KCP                  |
| KCP Bengkulu-Arga<br>Makmur<br>Bengkulu-Arga Makmur<br>Sub-Branch Office             | Jl. Sutan Syahrir No. 10<br>Pasar Purwodadi Kota Arga<br>Makmur Kabupaten Bengkulu<br>Utara                | Kab. Bengkulu<br>Utara<br>Regency of North<br>Bengkulu   | Bengkulu                        | 0736-348100          | KCP                  |
| KCP Serang-Balaraja<br>Serang-Balaraja Sub-Branch Office                             | Jl. Raya Serang Jakarta Km 22,<br>Kec. Cikupa, Kab. Tangerang,<br>Banten                                   | Kab. Serang<br>Regency of Serang                         | Banten                          | 0254-229180          | KCP                  |
| KCP Bandar Lampung-Al-<br>Kautsar<br>Bandar Lampung-Al-<br>Kautsar Sub-Branch Office | Jl. Soekarno Hatta, Rajabasa,<br>Bandar Lampung                                                            | Kota. Bandar<br>Lampung<br>City of Bandar<br>Lampung     | Lampung                         | 0721-709097          | KCP                  |
| KCP Pangkal Pinang-Koba<br>Pangkal Pinang-Koba Sub-Branch Office                     | Jl. Soekarno Hatta II, Simpang<br>Perlang, Kec. Koba,<br>Kab. Bangka Tengah                                | Kota Tanjungpinang<br>City of<br>Tanjungpinang           | Kepulauan Riau<br>Riau Islands  | 0771-482777          | KCP                  |
| KCP Semarang-Kendal<br>Semarang-Kendal Sub-Branch Office                             | Jl. Soekarno Hatta No. 244,<br>Pekauman                                                                    | Kab. Kendal<br>Regency of Kendal                         | Jawa Tengah<br>Central Java     | 0294-382700          | KCP                  |
| KCP Semarang-Salatiga<br>Semarang-Salatiga Sub-Branch Office                         | Jl. Sukowati No 19 C Salatiga                                                                              | Kota Salatiga<br>City of Salatiga                        | Jawa Tengah<br>Central Java     | 0298-315937          | KCP                  |
| KCP Semarang-Wonosobo<br>Semarang-Wonosobo Sub-Branch Office                         | Jl. Rsu No. 10 Wonosobo                                                                                    | Kab. Wonosobo<br>Regency of<br>Wonosobo                  | Jawa Tengah<br>Central Java     | 0286-325197          | KCP                  |
| KCP Pekalongan-Batang<br>Pekalongan-Batang Sub-Branch Office                         | Ruko Niaga Srikandi<br>Blok A No. 3. Jl. Pangeran<br>Diponogoro, Kel<br>Proyonanggan Tengah,<br>Kec Batang | Kab. Batang<br>Regency of Batang                         | Jawa Tengah<br>Central Java     | 0285-7907511         | KCP                  |
| KCP Solo-Kartasura<br>Solo-Kartasura Sub-Branch Office                               | Jl. A. Yani No. 54 B Kartasura<br>Kelurahan Kartasura<br>Kecamatan Kartasura                               | Kab. Sukoharjo<br>Regency of<br>Sukoharjo                | Jawa Tengah<br>Central Java     | 0271-780523          | KCP                  |
| KCP Solo-Boyolali<br>Solo-Boyolali Sub-Branch Office                                 | Jl. Pandanaran No. 55,<br>Kel. Siswodipuran, Kec.<br>Boyolali                                              | Kota. Surakarta<br>City of Surakarta                     | Jawa Tengah<br>Central Java     | 0276-323484          | KCP                  |
| KCP Solo-Sragen<br>Solo-Sragen Sub-Branch Office                                     | Jl. Raya Sukowati 133 Sragen                                                                               | Kab. Sragen<br>Regency of Sragen                         | Jawa Tengah<br>Central Java     | 0271-891658          | KCP                  |
| KCP Solo-Karanganyar<br>Solo-Karanganyar Sub-Branch Office                           | Jl. Lawu 356 Karanganyar                                                                                   | Kab. Karanganyar<br>Regency of<br>Karanganyar            | Jawa Tengah<br>Central Java     | 0271-6497033         | KCP                  |
| KCP Yogyakarta-<br>Wirobrajan<br>Yogyakarta-Wirobrajan<br>Sub-Branch Office          | Jl. Mayjen Sutoyo No. 71 B<br>Mantrijeron, Yogyakarta                                                      | Kota Yogyakarta<br>City of Yogyakarta                    | D.I Yogyakarta                  | 0274-414666          | KCP                  |



| Nama Kantor<br>Office Name                                                            | Alamat<br>Address                                                                      | Kota/<br>Kabupaten<br>City/Regency            | Provinsi<br>Province                    | Telepon<br>Telephone | Kategori<br>Category |
|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------|----------------------|----------------------|
| KCP Purwokerto-Cilacap<br>Purworejo-Cilacap Sub-Branch Office                         | Jl. Gatot Soebroto No. 104 A                                                           | Kab. Cilacap<br>Regency of Cilacap            | Jawa Tengah<br>Central Java             | 0282-5253195         | KCP                  |
| KCP Purwokerto-<br>Purbalingga<br>Purwokerto-Purbalingga<br>Sub-Branch Office         | Jl. Jend. Sudirman No. 189,<br>Purbalingga, Kel. Bancar,<br>Kec. Purbalingga           | Kab. Purbalingga<br>Regency of<br>Purbalingga | Jawa Tengah<br>Central Java             | 0281-895415          | KCP                  |
| KCP Yogyakarta-Bantul<br>Yogyakarta-Bantul Sub-Branch Office                          | Jl. Jenderal Sudirman No. 40<br>Bantul                                                 | Kab. Bantul<br>Regency of Bantul              | D. I Yogyakarta                         | 0274367121           | KCP                  |
| KCP Samarinda-Bontang<br>Samarinda-Bontang Sub-Branch Office                          | Jl. MT Haryono No.15 RT29<br>RW09 Kel. Api-Api<br>Kec. Bontang Utara,<br>Bontang 75311 | Bontang, Kota.<br>City of Bontang             | Kalimantan Selatan<br>South Kalimantan  | 0548-21322           | KCP                  |
| KCP Samarinda-Sanggata<br>Samarinda-Sanggata Sub-Branch Office                        | Jl. Yos Sudarso li No. 27 RT22<br>Kec. Sanggata Utara ,<br>Kab. Kutai Timur 75611      | Kota Samarinda<br>City of Samarinda           | Kalimantan Timur<br>East Kalimantan     | 0549-5506227         | KCP                  |
| KCP Samarinda-Berau<br>Samarinda-Berau Sub-Branch Office                              | Jl. Aminuddin Kel. Bugis<br>Kec. Tanjung Redeb<br>Kab. Berau                           | Kab. Berau<br>Regency of Berau                | Kalimantan Timur<br>East Kalimantan     | 0554-2027043         | KCP                  |
| KCP Banjarmasin-Banjarbaru<br>Banjarmasin-Banjarbaru<br>Sub-Branch Office             | Jl. Ahmad Yani Km 36<br>Banjarbaru-Kalimantan<br>Selatan                               | Kab. Banjar<br>Regency of Banjar              | Kalimantan Selatan<br>South Kalimantan  | 0511-4773199         | KCP                  |
| KCP Balikpapan-Kilo<br>Balikpapan-Kilo Sub-Branch Office                              | Jl. Soekarno Hatta Km<br>2,5 RT15 No. 23 Kel. Gn.<br>Samarinda, Balikpapan, Kaltim     | Kota. Balikpapan<br>City of Balikpapan        | Kalimantan Timur<br>East Kalimantan     | 0542-417682          | KCP                  |
| KCP Palangkaraya-Sampit<br>Palangkaraya-Sampit Sub-Branch Office                      | Jl. Ais Nasution No. 8 Sampit<br>Kab. Kotawaringin Timur,<br>Kalimantan Tengah         | Kota Palangkaraya<br>City of<br>Palangkaraya  | Kalimantan Tengah<br>Central Kalimantan | 0531-30954           | KCP                  |
| KCP Palangkaraya-<br>Pangkalan Bun<br>Palangkaraya-Pangkalan<br>Bun Sub-Branch Office | Jl. P. Antasari Kab.<br>Kotawaringin Barat,<br>Kalimantan Tengah                       | Kota Palangkaraya<br>City of<br>Palangkaraya  | Kalimantan Tengah<br>Central Kalimantan | 0532-28133           | KCP                  |
| KCP Surabaya-Jombang<br>Surabaya-Jombang Sub-Branch Office                            | Jl. Merdeka No.22 Jombang                                                              | Kab. Jombang<br>Regency of<br>Jombang         | Jawa Timur<br>East Java                 | 0321-870021          | KCP                  |
| KCP Surabaya-Mojokerto<br>Surabaya-Mojokerto Sub-Branch Office                        | Jl. Gajah Mada No. 98 D<br>Mojokerto                                                   | Kab. Mojokerto<br>Regency of<br>Mojokerto     | Jawa Timur<br>East Java                 | 0321-381638          | KCP                  |
| KCP Surabaya-Sidoarjo<br>Surabaya-Sidoarjo Sub-Branch Office                          | Jl. Jenggolono 20 Kel. Pucang,<br>Kec. Sidoarjo, Kab. Sidoarjo,<br>Jawa Timur          | Kab. Sidoarjo<br>Regency of Sidoarjo          | Jawa Timur<br>East Java                 | 031-8959988          | KCP                  |
| KCP Malang-Probolinggo<br>Malang-Probolinggo Sub-Branch Office                        | Jl. Sukarno Hatta No. 275 Kav<br>4, Kel. Tisnonegaran,<br>Kec. Mayangan                | Kab. Probolinggo<br>Regency of<br>Probolinggo | Jawa Timur<br>East Java                 | 0335-430016          | KCP                  |
| KCP Malang-Kepanjen<br>Malang-Kepanjen Sub-Branch Office                              | Jl. Ahmad Yani No. 5, Ardirejo,<br>Kepanjen Kab. Malang                                | Kab. Malang<br>Regency of Malang              | Jawa Timur<br>East Java                 | 0341-393800          | KCP                  |
| KCP Malang-Batu<br>Malang-Batu Sub-Branch<br>Office                                   | Jl. Kh Agus Salim Kv 1<br>Batu Malang                                                  | Kab. Malang<br>Regency of Malang              | Jawa Timur<br>East Java                 | 0341-592544          | KCP                  |
| KCP Jember-Genteng<br>Banyuwangi<br>Jember-Genteng<br>Banyuwangi Sub-Branch<br>Office | Jl. Diponegoro No. 19<br>Genteng Banyuwangi                                            | Kab. Banyuwangi<br>Regency of<br>Banyuwangi   | Jawa Timur<br>East Java                 | 0333-846997          | KCP                  |
| KCP Jember-Situbondo<br>Jember-Situbondo Sub-Branch Office                            | Jl. A. Yani No. 197 A Situbondo                                                        | Kab. Situbondo<br>Regency of<br>Situbondo     | Jawa Timur<br>East Java                 | 0338-670766          | KCP                  |
| KCP Jember-Banyuwangi<br>Jember-Banyuwangi Sub-Branch Office                          | Jl. Adi Sucipto No.40 A,<br>Banyuwangi                                                 | Kab. Banyuwangi<br>Regency of<br>Banyuwangi   | Jawa Timur<br>East Java                 | 0333 412136          | KCP                  |
| KCP Kediri-Madiun<br>Kediri-Madiun Sub-Branch<br>Office                               | Jl. Urip Sumoharjo Ruko Gajah<br>Mada No 4-5 Madiun                                    | Kota. Madiun<br>City of Madiun                | Jawa Timur<br>East Java                 | 0351-493400          | KCP                  |
| KCP Kediri-Ponorogo<br>Kediri-Ponorogo Sub-Branch Office                              | Jl. Soekarno Hatta No 224-226<br>Ponorogo                                              | Kab. Ponorogo<br>Regency of<br>Ponorogo       | Jawa Timur<br>East Java                 | 0352-488400          | KCP                  |



| Nama Kantor<br>Office Name                                                | Alamat<br>Address                                                                                       | Kota/<br>Kabupaten<br>City/Regency                         | Provinsi<br>Province                     | Telepon<br>Telephone | Kategori<br>Category |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------|----------------------|----------------------|
| KCP Kediri-Nganjuk<br>Kediri-Nanjuk Sub-Branch<br>Office                  | Jl. Gatot Subroto No 52<br>Nganjuk                                                                      | Kab. Nganjuk<br>Regency of Nganjuk                         | Jawa Timur<br>East Java                  | 0358-331900          | KCP                  |
| KCP Kediri-Blitar<br>Kediri-Blitar Sub-Branch<br>Office                   | Jl. Ahmad Yani, Kompleks<br>Ruko Merdeka Timur Center<br>(Mtc) Blok H, Kel.Kepanjenlor,<br>Kec.Kepanjen | Kab. Blitar<br>Regency of Blitar                           | Jawa Timur<br>East Java                  | 0342-807867          | KCP                  |
| KCP Mas Mansyur-<br>Lamongan<br>Mas Mansyur-Lamongan<br>Sub-Branch Office | Kel. Sukomulyo,<br>Kec.Lamongan                                                                         | Kab. Lamongan<br>Regency of<br>Lamongan                    | Jawa Timur<br>East Java                  | 0322-321086          | KCP                  |
| KCP Makassar-Palopo<br>Makassar-Palopo Sub-<br>Branch Office              | Jl. Jend. Sudirman No. 43<br>Palopo Kab. Luwu, Kota<br>Palopo                                           | Kota Palopo<br>City of Palopo                              | Sulawesi Selatan<br>South Sulawesi       | 0471-326623          | KCP                  |
| KCP Makassar-Pare-Pare<br>Makassar-Pare Pare Sub-<br>Branch Office        | Jl. Sultan Hasanuddin Ruko<br>Sultan Hasanuddin Petak<br>No. 3                                          | Kota. Pare-Pare<br>City of Pare Pare                       | Sulawesi Selatan<br>South Sulawesi       | 0421-28061           | KCP                  |
| KCP Makassar-Bone<br>Makassar-Bone Sub-<br>Branch Office                  | Jl. Ahmad Yani No. 169<br>Kab. Bone                                                                     | Kab. Bone<br>Regency of Bone                               | Sulawesi Selatan<br>South Sulawesi       | 0481-27555           | KCP                  |
| KCP Makassar-Maros<br>Makassar-Maros Sub-<br>Branch Office                | Jl. Jend. Sudirman No.16<br>Maros, Sulsel                                                               | Kab. Maros<br>Regency of Maros                             | Sulawesi Selatan<br>South Sulawesi       | 0411-373975          | KCP                  |
| KCP Gorontalo-Limboto<br>Gorontalo-Limboto Sub-<br>Branch Office          | Jl. Jend. Sudirman<br>Komp. Menara Limboto                                                              | Kab. Gorontalo<br>Regency of<br>Gorontalo                  | Gorontalo                                | 0435-882186          | KCP                  |
| KCP Gorontalo-Boalemo<br>Gorontalo-Boalemo Sub-<br>Branch Office          | Jl. Husin Dj. Rahman Desa<br>Limbato Kec. Tilamuta                                                      | Kab. Bualemo<br>Regency of<br>Bualemo                      | Sulawesi Tengah<br>Central Sulawesi      | 0443-211109          | KCP                  |
| KCP Makassar-Pettarani<br>Makassar-Pettarani Sub-<br>Branch Office        | Jl. Ap. Pettarani Ruko No. 10 D                                                                         | Kota Makassar<br>City of Makassar                          | Sulawesi Selatan<br>South Sulawesi       | 0411-432422          | KCP                  |
| KCP Kendari-Kolaka<br>Kendari-Kolaka Sub-<br>Branch Office                | Jl. Chairil Anwar No. 28                                                                                | Kab. Kolaka<br>Regency of Kolaka                           | Sulawesi Tenggara<br>South East Sulawesi | 0405-2323947         | KCP                  |
| KCP Kendari-Bombana<br>Kendari-Bombana Sub-<br>Branch Office              | Jl. Yos Sudarso Kelurahan<br>Lantawonua Kecamatan<br>Rumbia                                             | Kab. Bombana<br>Regency of<br>Bombana                      | Sulawesi Tenggara<br>South East Sulawesi | 0816-248049          | KCP                  |
| KCP Kendari-Unaha<br>Konawe<br>Kendari-Unaha Konawe<br>Sub-Branch Office  | Jl. Ponggawa No. 506<br>Konawe                                                                          | Kab. Konawe<br>Regency of Konawe                           | Sulawesi Tenggara<br>South East Sulawesi | 0408-2422444         | KCP                  |
| KCP Palu-Luwuk<br>Palu-Luwuk Sub-Branch<br>Office                         | Jl. Urip Sumoharjo No. 30 C,<br>Luwuk                                                                   | Kota Palu<br>City of Palu                                  | Sulawesi Tengah<br>Central Sulawesi      | 0461-21736           | KCP                  |
| KCP Ternate-Labuha<br>Bacan<br>Ternate-Labuha Bacan<br>Sub-Branch Office  | Jl. Oesman Syah Labuha-<br>Bacan                                                                        | Kab. Halmahera<br>Selatan<br>Regency of South<br>Halmahera | Maluku Utara<br>North Maluku             | 0927-2321053         | KCP                  |
| KCP Ternate-Tidore<br>Ternate-Tidore Sub-<br>Branch Office                | Jl. Nusantara Kelurahan<br>Indonesiana                                                                  | Kota Ternate<br>City of Ternate                            | Maluku Utara<br>North Maluku             | 0921 3161734         | KCP                  |
| KCP Sorong-Aimas<br>Sorong-Aimas Sub-Branch<br>Office                     | Jl. Klamono Km.19 Depan<br>Alun-Alun Aimas<br>Kab. Sorong                                               | Kab. Sorong<br>Regency of Sorong                           | Papua Barat<br>West Papua                | 0951-323593          | KCP                  |
| KCP Sorong-Monokwari<br>Sorong-Manokwari Sub-<br>Branch Office            | Jl. Trikora Wosi,<br>Depan Transito                                                                     | Kab. Manokwari<br>Regency of<br>Manokwari                  | Papua Barat<br>West Papua                | 0986-2702588         | KCP                  |
| KCP Jayapura-Timika<br>Jayapura-Timika Sub-<br>Branch Office              | Jl. Poros Cendrawasih Kel.<br>Kwamki, Distrik Mimika Baru                                               | Kota Jayapura<br>City of Jayapura                          | Papua                                    | 0901-323999          | KCP                  |
| KCP Jayapura-Merauke<br>Jayapura-Merauke Sub-<br>Branch Office            | Jl. Raya Mandala Bampel<br>Distrik Merauke                                                              | Kab. Merauke<br>Regency of<br>Merauke                      | Papua                                    | 0971-324413          | KCP                  |
| KCP Mamuju-Wonomulyo<br>Mamuju-Wonomulyo Sub-<br>Branch Office            | Jl. Jend. Sudirman No. 91,<br>Kel. Sidadadi,<br>Kec. Wonomulyo                                          | Kab. Polewali<br>Mandar<br>Regency of Polewali<br>Mandar   | Sulawesi Barat<br>West Sulawesi          | 0428-52393           | KCP                  |

| Nama Kantor<br>Office Name                                                         | Alamat<br>Address                                                                          | Kota/<br>Kabupaten<br>City/Regency                         | Provinsi<br>Province                      | Telepon<br>Telephone | Kategori<br>Category |
|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------|----------------------|----------------------|
| KCP Cirebon-Indramayu<br>Cirebon-Indramayu Sub-Branch Office                       | Jl. Jend. Sudirman No. 170,<br>Kel. Karang Anyar,<br>Kec. Indramayu                        | Kab. Indramayu<br>Regency of Indramayu                     | Jawa Barat<br>West Java                   | 0234-527881          | KCP                  |
| KCP Bandung-Ujung Berung<br>Bandung-Ujung Berung Sub-Branch Office                 | Ruko Tritan Point Blok B5-15<br>Jl. AH Nasution, Kel. Cipadung Wetan, Kec. Panyileukan     | Kota Bandung<br>City of Bandung                            | Jawa Barat<br>West Java                   | 022-7832132          | KCP                  |
| KCP Kalimalang-Bintara<br>Kalimalang-Bintara Sub-Branch Office                     | Jl. Bintara Raya Komplek Ruko Bintara Bisnis Center No. 8, Bekasi Barat                    | Wil. Kota Jakarta Timur<br>East Jakarta                    | DKI Jakarta                               | 021-86906904         | KCP                  |
| KCP Semarang-Magelang<br>Semarang-Magelang Sub-Branch Office                       | Jl. Tentara Pelajar No. 54 Ruko C, Kel. Cacaban, Kec. Magelang Tengah                      | Kota Magelang<br>City of Magelang                          | Jawa Tengah<br>Central Java               | 0293-313358          | KCP                  |
| KCP Kalimalang-Pondok Gede<br>Kalimalang-Pondok Gede Sub-Branch Office             | Jl. Raya Pondok Gede No. 50B, Kav. N0.9, Kel. Jatirahayu, Kec. Melati, Bekasi              | Kota Bekasi<br>City of Bekasi                              | Jawa Barat<br>West Java                   | 021-84938042         | KCP                  |
| KCP Pekalongan-Pemalang<br>Pekalongan-Pemalang Sub-Branch Office                   | Jl. Jend. Sudirman Timur No. 32                                                            | Kab. Pemalang<br>Regency of Pemalang                       | Jawa Tengah<br>Central Java               | 0284-324767          | KCP                  |
| KCP Kendari-Bau Bau<br>Kendari-Bau Bau Sub-Branch Office                           | Jl. Betoambari No. 50A, Kel. Lanto, Kec. Batu Poaro                                        | Kota Bau-Bau<br>City of Bau-Bau                            | Sulawesi Tenggara<br>South East Sulawesi  | 0402-2822577         | KCP                  |
| KCP Bandar Lampung-Kota Bumi<br>Bandar Lampung-Kota Bumi Sub-Branch Office         | Jl. Jend. Sudirman Lingkungan 6 RT001, RW006                                               | Kab. Lampung Utara<br>Regency of North Lampung             | Lampung                                   | 0724-22402           | KCP                  |
| KCP Sukaramai<br>Sukaramai Sub-Branch Office                                       | Jl. AR. Hakim No. 70A-70B Medan                                                            | Kota Medan<br>City of Medan                                | Sumatera Utara<br>North Sumatra           | 061-7367476          | KCP                  |
| KCP Surabaya-Mas Mansyur-Sumenep<br>Surabaya-Mas Mansyur-Sumenep Sub-Branch Office | Komplek Ruko Raden Arya Wiraraja Kav. Blok A, Jl. Trunojoyo No. 214                        | Kab. Sumenep<br>Regency of Sumenep                         | Jawa Timur<br>East Java                   | 032-86763228         | KCP                  |
| KCP Solo-Klaten<br>Solo-Klaten Sub-Branch Office                                   | Jl. Pemuda Utara No.80, RT03/01, Bareng, Klaten Tengah                                     | Kab. Klaten<br>Regency of Klaten                           | Jawa Timur<br>East Java                   | 0272-323244          | KCP                  |
| KCP Roxy-Slipi<br>Roxy-Slipi Sub-Branch Office                                     | Jl. KS Tubun No. 146, Petamburan, Tanah Abang, Jakarta Pusat                               | Wil. Kota Jakarta Pusat<br>Central Jakarta                 | DKI Jakarta                               | 021-22127289         | KCP                  |
| KCP Balikpapan-Tanah Grogot<br>Balikpapan-Tanah Grogot Sub-Branch Office           | Jl. Jendral Sudirman No. 86, RT05/03, Kel. Tanah Grogot, Kab. Paser, Kalimantan Timur      | Kab. Penajam Paser Utara<br>Regency of North Penajam Paser | Kalimantan Timur<br>East Kalimantan       | 0543-23434           | KCP                  |
| KCP Surabaya Darmo-Rungkut<br>Surabaya Darmo-Rungkut Sub-Branch Office             | Jl. Ir Soekarno No.392 Kel. Kedung Baruk (Merr), Kec. Rungkut                              | Kota Surabaya<br>City of Surabaya                          | Jawa Timur<br>East Java                   | 031-8419030          | KCP                  |
| KCP Mataram-Sumbawa<br>Matara-Sumbawa Sub-Branch Office                            | Jl. Urip Sumoharjo No. 20 Kel. Seketeng, Kec. Sumbawa                                      | Kab. Sumbawa<br>Regency of Sumbawa                         | Nusa Tenggara Barat<br>West Nusa Tenggara | 0371-2621200         | KCP                  |
| KCP Kediri-Tulungagung<br>Kediri-Tulungagung Sub-Branch Office                     | Ruko Panglima Sudirman Blok C No.2 Jl. Hasanudin, Kel. Kenayan, Kec Tulungagung            | Kab. Tulungagung<br>Regency of Tulungagung                 | Jawa Timur<br>East Java                   | 0355-328500          | KCP                  |
| KCP Solo-Wonogiri<br>Solo-Wonogiri Sub-Branch Office                               | Jl. Achmad Yani No. 119 B, Kel. Giripurwo, Kec. Wonogiri                                   | Kab. Wonogiri<br>Regency of Wonogiri                       | Jawa Timur<br>East Java                   | 0273-324021          | KCP                  |
| KCP Makassar-Gowa<br>Makassar-Gowa Sub-Branch Office                               | Jl. Kh. Wahid Hasyim, Ruko Balla Lompaa Plaza Blok B2, Gowa                                | Kab. Gowa<br>Regency of Gowa                               | Sulawesi Selatan<br>South Sulawesi        | 0411-8220375         | KCP                  |
| KCP Palu-Palu Barat<br>Palu-Palu Barat Sub-Branch Office                           | Jl. Sis Aljufri Kompleks Ruko Swalayat Al Khairat No. 48B, Kel. Siranindi, Kec. Palu Barat | Kota Palu<br>City of Palu                                  | Sulawesi Tengah<br>Central Sulawesi       | 0451-429444          | KCP                  |
| KCP Semarang-Pati<br>Semarang-Pati Sub-Branch Office                               | Jl. Kol Sunandar, Ruko Puri Plaza No.15A, Kel. Puri, Kec. Pati                             | Kab. Pati<br>Regency of Pati                               | Jawa Tengah<br>Central Java               | 0295-387796          | KCP                  |



| Nama Kantor<br>Office Name                                                                                      | Alamat<br>Address                                                                    | Kota/<br>Kabupaten<br>City/Regency                       | Provinsi<br>Province                   | Telepon<br>Telephone | Kategori<br>Category |
|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------|----------------------|----------------------|
| KCP Medan Sudirman-Binjai<br>Medan Sudirman-Binjai Sub-Branch Office                                            | Jl. Jendral Sudirman No. 202, Pekanbaru, Pekanbaru Kota                              | Kota Binjai<br>City of Binjai                            | Sumatera Utara<br>North Sumatra        | 061-8823434          | KCP                  |
| KCP Bandung-Rancaekek<br>Bandung-Rancaekek Sub-Branch Office                                                    | Jl. Raya Rancaekek No. 20, RT01/02, Desa Bojongloa, Kec. Rancaekek                   | Kab. Bandung<br>Regency of Bandung                       | Jawa Barat<br>West Java                | 022-4214261          | KCP                  |
| KCP Samarinda-Tarakan<br>Samarinda-Tarakan Sub-Branch Office                                                    | Jl. Jendral Sudirman RT04, Kel. Pamusian, Kec. Tarakan Tengah                        | Kota. Tarakan<br>City of Tarakan                         | Kalimantan Utara<br>North Kalimantan   | 0551-37001           | KCP                  |
| KCP Bandar Lampung-Sukarame<br>Bandar Lampung-Sukarame Sub-Branch Office                                        | Jl. Letkol H. Endro Suratmin No. 178, Kelurahan Sukarame, Kecamatan Sukarame         | Kota. Bandar Lampung<br>City of Bandar Lampung           | Lampung                                | 0721-32019           | KCP                  |
| KCP Banjarmasin-Barabai<br>Banjarmasin-Barabai Sub-Branch Office                                                | Jl. Brigjend H. Hasan Basri Kemasam Luar, RT03/01, Kel. Barabai Tengah, Kec. Barabai | Kab. Hulu Sungai Tengah<br>Regency of Hulu Sungai Tengah | Kalimantan Selatan<br>South Kalimantan | 0517-43681           | KCP                  |
| KCP Malang-Pasuruan<br>Malang-Pasuruan Sub-Branch Office                                                        | Jl. Panglima Sudirman No. 40C                                                        | Kab. Pasuruan<br>Regency of Pasuruan                     | Jawa Timur<br>East Java                | 0343-416260          | KCP                  |
| KCP Bandung-Setiabudi<br>Bandung-Setiabudi Sub-Branch Office                                                    | Jl. Dr. Setiabudhi No. 192c, RT.04/05, Kel. Hegarmanah, Kec. Cidadap                 | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java                | 022 2035859          | KCP                  |
| KK Bandung-Istiqomah<br>Bandung-Istiqomah Cash Office                                                           | Jl. Citarum No. 1 Bandung                                                            | Kota Bandung<br>City of Bandung                          | Jawa Barat<br>West Java                | 022-4234156          | KK                   |
| KK Cianjur-Ciamis<br>Cianjur-Ciamis Cash Office                                                                 | Jl. Mr. Iwakusumasumantri Ruko No 9 Kabupaten Ciamis                                 | Kab. Ciamis<br>Regency of Ciamis                         | Jawa Barat<br>West Java                | 0265-777998          | KK                   |
| KK Kalimalang-Kemang Pratama<br>Kalimalang-Kemang Pratama Cash Office                                           | Komplek YPI Al Azhar Kemang Pratama Bojong Rawalumbu, Bekasi                         | Kota Bekasi<br>City of Bekasi                            | Jawa Barat<br>West Java                | 021-82400251         | KK                   |
| KK Jababeka-Cikarang<br>Jababeka-Cikarang Cash Office                                                           | Ruko Sentra Cikarang Blok A No. A7 Desa Sukaesmi, Cikarang Selatan Kab. Bekasi       | Kab. Bekasi<br>Regency of Bekasi                         | Jawa Barat<br>West Java                | 021-89900638         | KK                   |
| KK Fatmawati-PB Sudirman<br>Fatmawati-PB Sudirman Cash Office                                                   | Jl. Raya Bogor Km 24 Cijantung Jaktim                                                | Wil. Kota Jakarta Timur<br>East Jakarta                  | DKI Jakarta                            | 021-8413728          | KK                   |
| KK Jakarta-Buaran Klender-Asrama Haji Pondok Gede<br>Buaran Klender-Asrama Haji Pondok Gede Jakarta Cash Office | Jl. Raya Pondok Gede Kel. Pinang Ranti Kec. Makasar                                  | Wil. Kota Jakarta Timur<br>East Jakarta                  | DKI Jakarta                            | 021-8011233          | KK                   |
| KK Fatmawati-Darunnajah<br>Fatmawati-Darunnajah Cash Office                                                     | Komp. Pesantren Darunnajah Jl. Ululjami Raya RT.001/004 No 86 , Pesanggrahan         | Wil. Kota Jakarta Selatan<br>South Jakarta               | DKI Jakarta                            | 021-7376085          | KK                   |
| KK Fatmawati-Kranggan<br>Fatmawati-Kranggan Cash Office                                                         | Jl. Transyogi Cibubur Komp. Ruko Kranggan Blok Xvi No.11                             | Wil. Kota Jakarta Timur<br>East Jakarta                  | DKI Jakarta                            | 021-8444694          | KK                   |
| KK Jakarta-Panglima Polim-Al Azhar<br>Panglima Polim-Al Azhar Jakarta Cash Office                               | YPI Al Azhar Jl. Sisingamangaraja                                                    | Wil. Kota Jakarta Selatan<br>South Jakarta               | DKI Jakarta                            | 021-7253404          | KK                   |
| KK BSD-Cikupa (Citra Raya)<br>BSD-Cikupa (Citra Raya) Cash Office                                               | Ruko Citra Raya Blok H-1 No. 17 R, Desa Cikupa, Kec. Cikupa                          | Kota Tangerang<br>City of Tangerang                      | Banten                                 | 021-44622426         | KK                   |
| KK BSD-Al Azhar<br>BSD-Al Azhar Cash Office                                                                     | Jl. Puspitaloka III/2 BSD Serpong Tangerang Selatan                                  | Kota Tangerang<br>City of Tangerang                      | Banten                                 | 021-5381944          | KK                   |
| KK Jakarta-Matraman-Gedung Sutikno Slamet<br>Matraman-Sutikno Slamet Building Jakarta Cash Office               | Gedung Sutikno Slamet, Jl. Dr. Wahidin Raya No. 1                                    | Wil. Kota Jakarta Pusat<br>Central Jakarta               | DKI Jakarta                            | 021 42885956         | KK                   |

| Nama Kantor<br>Office Name                                                                               | Alamat<br>Address                                                                                       | Kota/<br>Kabupaten<br>City/Regency          | Provinsi<br>Province                            | Telepon<br>Telephone | Kategori<br>Category |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------------|----------------------|----------------------|
| KK Pekalongan-Pekajangan<br>Pekalongan-Pakajangan<br>Cash Office                                         | Jl. Raya Pekajangan No. 74<br>Pekalongan                                                                | Kab. Pekalongan<br>Regency of<br>Pekalongan | Jawa Tengah<br>Central Java                     | 0285-785787          | KK                   |
| KK Yogyakarta-Bantul<br>Yogyakarta-Bantul Cash<br>Office                                                 | RSU PKU Muhammadiyah<br>Bantul, Jl. Jend. Sudirman 124<br>Bantul                                        | Kab. Bantul<br>Regency of Bantul            | D.I Yogyakarta                                  | 0274-368801          | KK                   |
| KK Yogyakarta-Universitas<br>Islam Indonesia<br>Yogyakarta-Universitas<br>Islam Indonesia Cash<br>Office | Kampus Terpadu UII,<br>Jl. Kaliurang Km 14,5                                                            | Kab. Sleman<br>Regency of Sleman            | D.I Yogyakarta                                  | 0274-898505          | KK                   |
| KK Yogyakarta-Universitas<br>Gajah Mada<br>Yogyakarta-Universitas<br>Gajah Mada Cash Office              | Masjid Kampus Ugm,<br>Jl. Tevisia 1 Bulaksumur                                                          | Kab. Sleman<br>Regency of Sleman            | D.I Yogyakarta                                  | 0274-548777          | KK                   |
| KK Yogyakarta-Yogyakarta-<br>Amikom<br>Yogyakarta-Yogyakarta<br>Amikom Cash Office                       | Kampus Stmik Amikom,<br>Jl. Ring Road Utara,<br>Condongcatur, Depok                                     | Kab. Sleman<br>Regency of Sleman            | D.I Yogyakarta                                  | 0274-4477663         | KK                   |
| KK Semarang-Masjid<br>Baiturrahman<br>Semarang-Masjid<br>Baiturrahman Cash Office                        | Jl. Pandanaran No. 126                                                                                  | Kota Semarang<br>City of Semarang           | Jawa Tengah<br>Central Java                     | 024-8445285          | KK                   |
| KK Surabaya-Sidoarjo<br>Surabaya-Sidoarjo Cash<br>Office                                                 | Jl. KH Mukmin No.11 B6<br>Sidoarjo                                                                      | Kab. Sidoarjo<br>Regency of Sidoarjo        | Jawa Timur<br>East Java                         | 031-8958570          | KK                   |
| KK Mataram-Masbagik<br>Mataram-Masbagik Cash<br>Office                                                   | Komplek Masjid Jami Al-Akbar<br>Masbagik                                                                | Kota Mataram<br>City of Mataram             | Nusa Tenggara<br>Barat<br>West Nusa<br>Tenggara | 0376-631898          | KK                   |
| KK Jember-Bondowoso<br>Jember-Bondowoso Cash<br>Office                                                   | Jl. Ahmad Yani No. 82<br>Bondowoso                                                                      | Kab. Bondowoso<br>Regency of<br>Bondowoso   | Jawa Timur<br>East Java                         | 0332-431450          | KK                   |
| KK Surabaya-Mas<br>Mansyur-Sepanjang<br>Mas Mansyur-Sepanjang<br>Surabaya Cash Office                    | Jl. Raya Ngelom No. 83,<br>Taman Sidoarjo                                                               | Kab. Sidoarjo<br>Regency of Sidoarjo        | Jawa Timur<br>East Java                         | 031-7880311          | KK                   |
| KK Makassar-Athirah<br>Makassar-Athirah Cash<br>Office                                                   | Jl. Kajaolalido No. 22,<br>Makassar                                                                     | Kota Makassar<br>City of Makassar           | Sulawesi Selatan<br>South Sulawesi              | 0411-322929          | KK                   |
| KK Makassar-Pengayoman<br>Makassar-Pengayoman<br>Cash Office                                             | Jl. Pengayoman Komp. Mirah<br>F8 Kel. Tello Baru<br>Kec. Panakukang                                     | Kota Makassar<br>City of Makassar           | Sulawesi Selatan<br>South Sulawesi              | 0411-433755          | KK                   |
| KK Makassar-Daya<br>Makassar-Daya Cash<br>Office                                                         | Jl. Perintis Kemerdekaan<br>Km 12 Daya, Komp. Bukit<br>Katulistiwa Ruko Blok A No. 7                    | Kota Makassar<br>City of Makassar           | Sulawesi Selatan<br>South Sulawesi              | 0411-4772200         | KK                   |
| KK Kalimalang-Grand<br>Wisata<br>Kalimalang-Grand Wisata<br>Cash Office                                  | Jl. Celebration Boulevard<br>Ruko Grand Wisata Blok Aa 12<br>No.7, Tambun                               | Kota Bekasi<br>City of Bekasi               | Jawa Barat<br>West Java                         | 021-80871489         | KK                   |
| KK Bandung-Kopo<br>Bandung-Kopo Cash Office                                                              | Jl. Kopo Sayati No. 98A-2, Blok<br>Bihbul, Desa Sayati,<br>Kec. Margahayu                               | Kota Bandung<br>City of Bandung             | Jawa Barat<br>West Java                         | 022-5430297          | KK                   |
| KK Palembang-UIN Raden<br>Fatah<br>Palembang-UIN Raden<br>Fatah Cash Office                              | Jl. Prof. KH. Zainal Abidin Fikri,<br>Kel. Pahlawan, Komplek Univ.<br>Islam Negeri (UIN) Raden<br>Patah | Kota Palembang<br>City of Palembang         | Sumatera Selatan<br>South Sumatra               | 0711-355844          | KK                   |

Keterangan | Remarks:

KCU : Kantor Cabang Utama | Main Branch Office  
 KCP : Kantor Cabang Pembantu | Sub-branch Office  
 KK : Kantor Kas | Cash Office



# Peta Jaringan Bisnis dan Wilayah Operasi

## Map of Business Network and Operating Areas



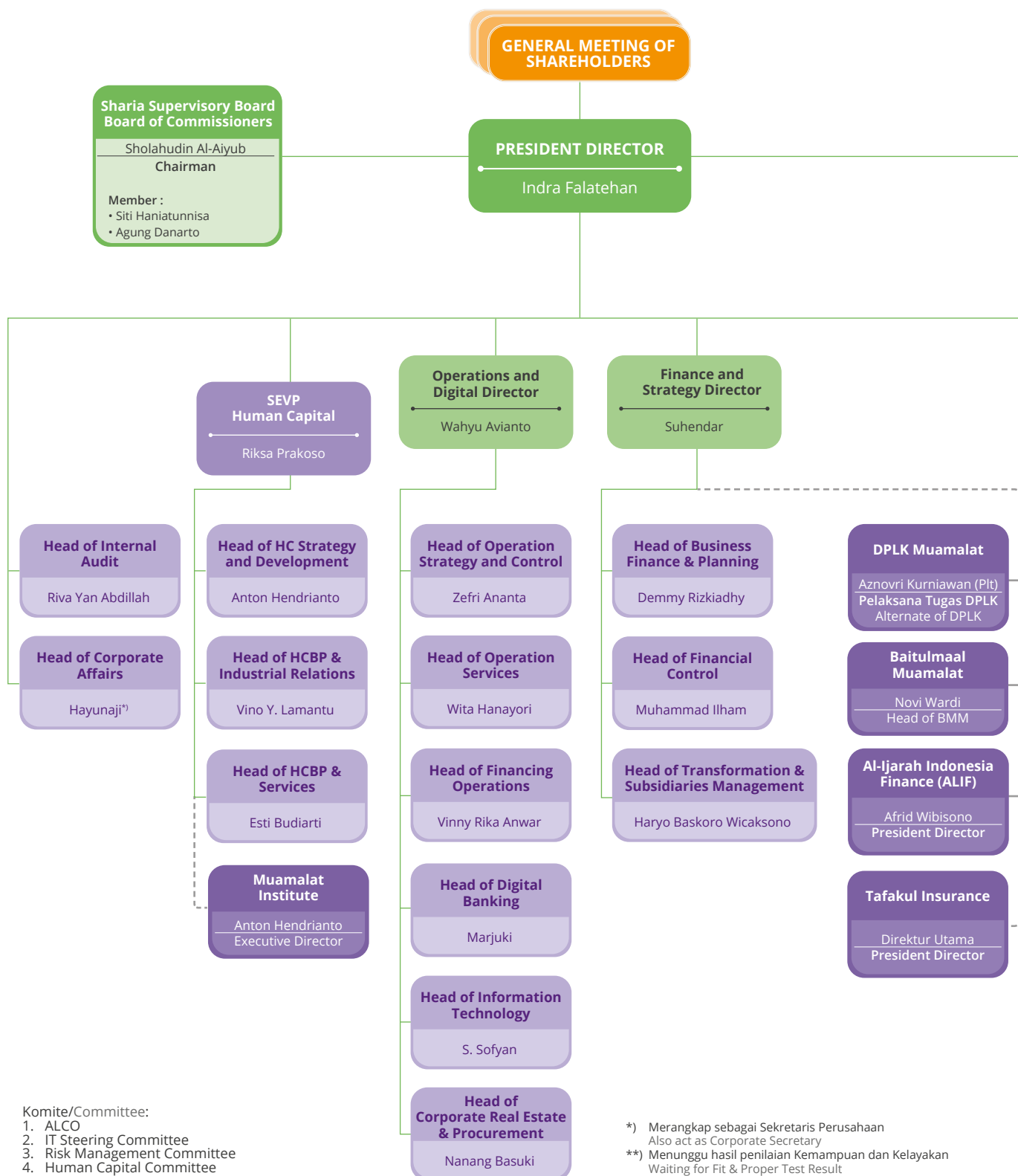


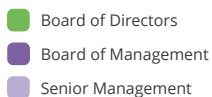
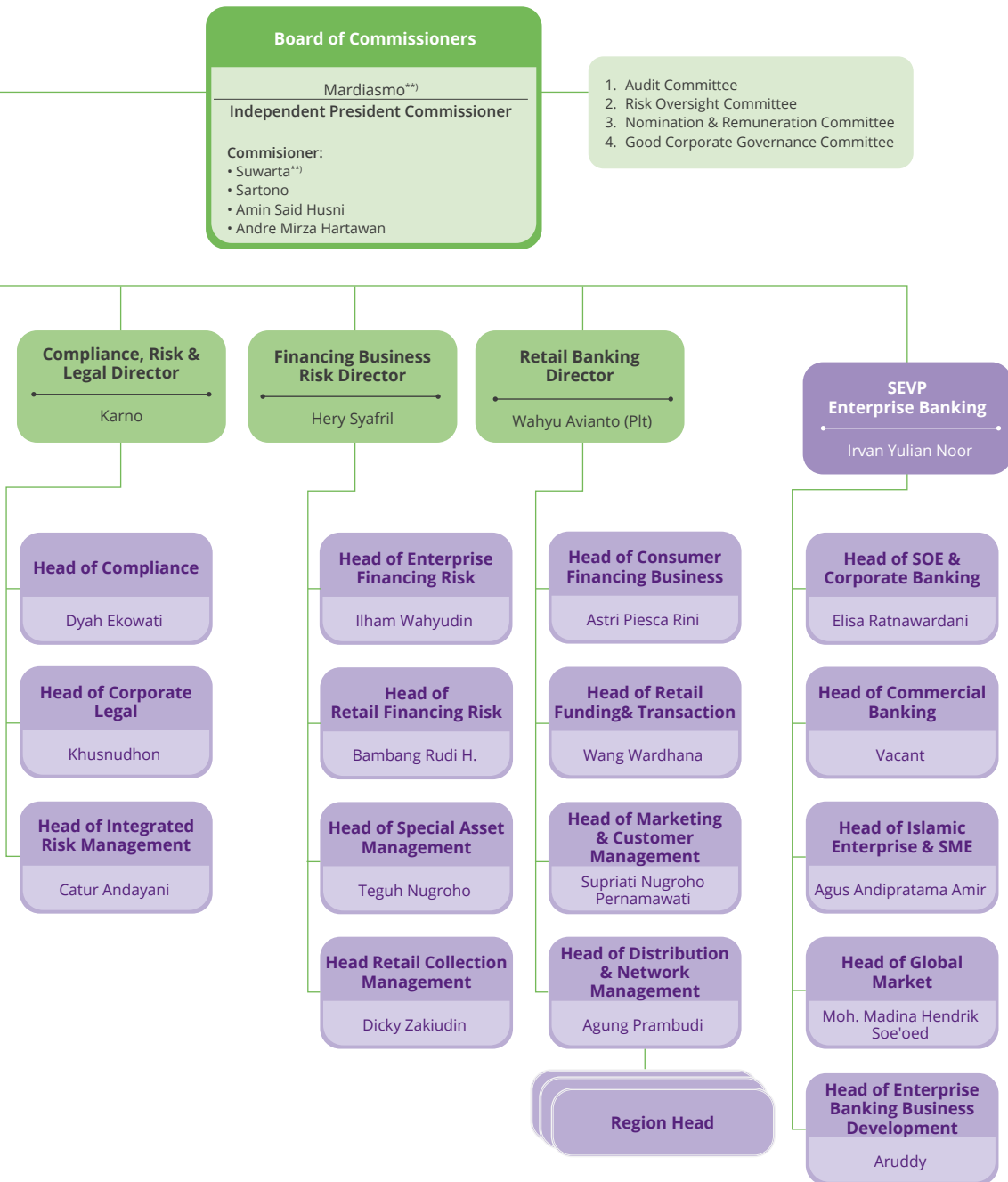




# Struktur Organisasi

## Organization Structure

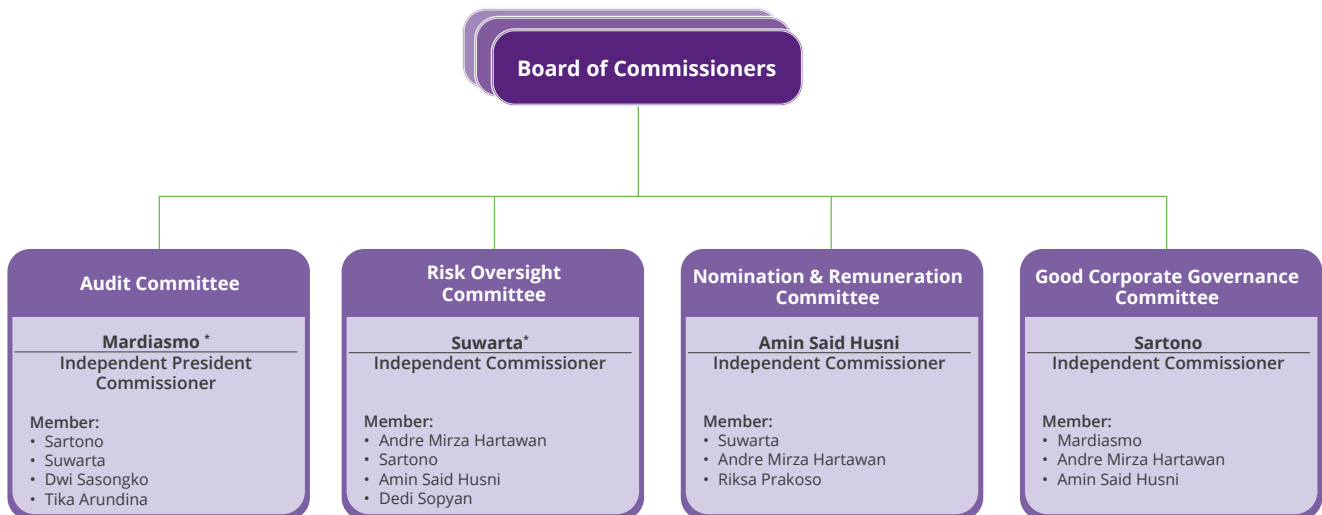






# Komite Level Komisaris

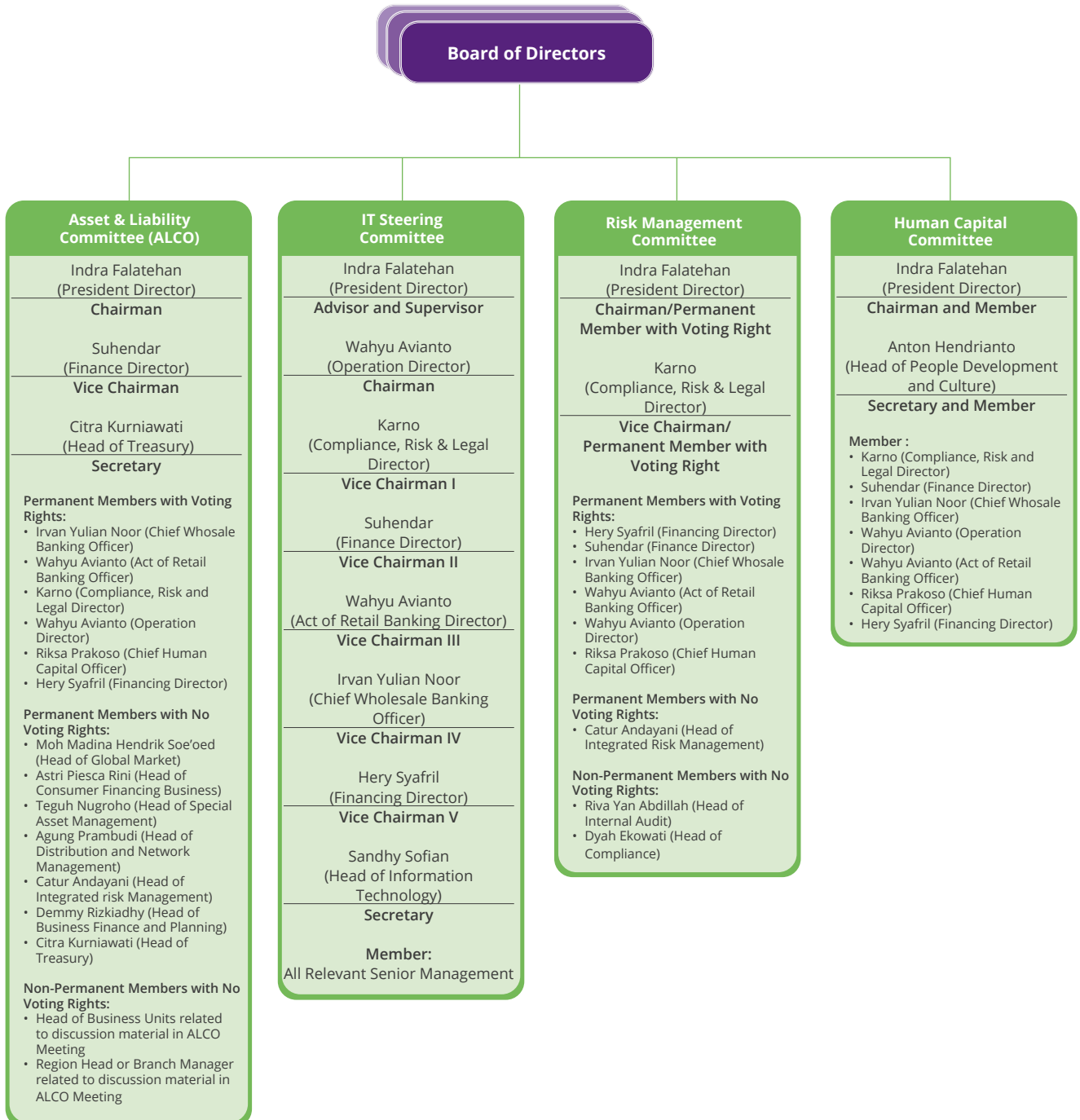
## Board of Commissioners Level Committees



<sup>\*)</sup> Efektif menjabat setelah mendapatkan persetujuan penilaian kemampuan dan kepatutan OJK.  
Effectively in office following OJK approval of fit and proper test.

# Komite Level Direksi

## Board of Directors Level Committees





# Profil Dewan Pengawas Syariah

## Profile of the Sharia Supervisory Board



**Drs. H. Sholahudin Al Aigub, M.Si**

Ketua Dewan Pengawas Syariah  
Chairman of the Sharia Supervisory Board

|                                                                                  |                                                                                                                             |                                                                                                            |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                   | Indonesia                                                                                                  |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                     | Jakarta                                                                                                    |
| <b>Usia</b><br>Age                                                               | 48 tahun pada akhir Tahun Buku 2022                                                                                         | 48 as of the end of the 2022 Financial Year                                                                |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Tahunan tanggal 29 Juni 2016 dan telah mendapat persetujuan dari OJK pada tanggal 2 Februari 2017 | Annual General Meeting of Shareholders on June 29, 2016 and received approval from FSA on February 2, 2017 |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 16 Desember 2019                                                               | The Extraordinary General Meeting of Shareholders on December 16, 2019                                     |
| <b>Periode Jabatan</b><br>Term of Office                                         | Kedua                                                                                                                       | Second                                                                                                     |
| <b>Riwayat Pendidikan</b><br>Education Background                                | • Magister Ekonomi dan Keuangan Syariah dari Universitas Indonesia (2007)                                                   | • Master of Sharia Economics and Finance from the University of Indonesia (2007)                           |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                           | -                                                                                                          |



|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rangkap Jabatan</b><br>Dual Position                             | <ul style="list-style-type: none"> <li>• Anggota Dewan Pengawas Syariah Indo Mobil Finance Indonesia Syariah</li> <li>• Ketua Dewan Pengawas Syariah PT Reasuransi Syariah Indonesia (ReINDO Syariah)</li> <li>• Anggota Dewan Pengawas Syariah Bank Aladin Syariah</li> <li>• Anggota Dewan Penasehat Syariah BP TAPERA</li> </ul>                                                                                                                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>• Member of the Sharia Supervisory Board of Indo Mobil Finance Indonesia Syariah</li> <li>• Chairman of the Sharia Supervisory Board of PT Reasuransi Syariah Indonesia (ReINDO Syariah)</li> <li>• Member of the Sharia Supervisory Board of Bank Aladin Syariah</li> <li>• Member of the Sharia Advisor Board of BP TAPERA</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Wakil Ketua Badan Pengurus Harian DSN-MUI (2020-2025)</li> <li>• Ketua MUI bidang Ekonomi Syariah (2020-2025)</li> <li>• Ketua Dewan Pengawas Syariah PT Bank Muamalat Indonesia Tbk (2019-sekarang)</li> <li>• Anggota Dewan Pengawas Syariah PT Bank Muamalat Indonesia Tbk (2017-2019)</li> <li>• Wakil Sekretaris Jenderal Bidang Fatwa dan Bidang Pengkajian Majelis Ulama Indonesia (MUI) (2015-2020)</li> <li>• Wakil Sekretaris Badan Pelaksana Harian Dewan Syariah Nasional (DSN) (2015-2020)</li> <li>• Ketua Dewan Pengawas Syariah Suzuki Finance Indonesia Syariah (2013-2017)</li> <li>• Katib Syariah Bidang Bahtsul Masail PBNU (2010- 2020)</li> </ul> | <ul style="list-style-type: none"> <li>• Deputy Chairman of Daily Management Board of the DSN-MUI (2020-2025)</li> <li>• Chairman of the Sharia Economics Division of MUI (2020-2025)</li> <li>• Chairman of the Sharia Supervisory Board of PT Bank Muamalat Indonesia Tbk (2019-present)</li> <li>• Member of the Sharia Supervisory Board of PT Bank Muamalat Indonesia Tbk (2017-2019)</li> <li>• Deputy Secretary General for Fatwa and Studies of the Indonesian Ulema Council (MUI) (2015-2020)</li> <li>• Deputy Secretary of the National Sharia Council (DSN) Daily Executive Board (2015-2020)</li> <li>• Chairman of the Sharia Supervisory Board of Suzuki Finance Indonesia Syariah (2013-2017)</li> <li>• Katib Syariah of PBNU Bahtsul Masail Division (2010-2020)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |



## Hj. Siti Haniatunnisa, LLB., MH

Anggota Dewan Pengawas Syariah  
Member of the Sharia Supervisory Board

|                                                                                  |                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                                                                                                                     | Indonesia                                                                                                                                                                                                                                                                                                                                                 |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                                                                                                                       | Jakarta                                                                                                                                                                                                                                                                                                                                                   |
| <b>Usia</b><br>Age                                                               | 38 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                           | 38 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                                               |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 16 Desember 2019 dan telah mendapat persetujuan dari OJK pada tanggal 22 Januari 2021                                                                                                                                                                            | The Extraordinary General Meeting of Shareholders was held on December 16, 2019 and received approval from FSA on January 22, 2021                                                                                                                                                                                                                        |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 16 Desember 2019                                                                                                                                                                                                                                                 | The Extraordinary General Meeting of Shareholders on December 16, 2019                                                                                                                                                                                                                                                                                    |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                                                                                                                                       | First                                                                                                                                                                                                                                                                                                                                                     |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Magister Ilmu Hukum dari Universitas Indonesia (2015)</li> <li>• Sarjana dari Ahmad Ibrahim Kuliyah of Laws International Islamic University Malaysia (2010)</li> </ul>                                                                                              | <ul style="list-style-type: none"> <li>• Master of Law Science from the University of Indonesia (2015)</li> <li>• Bachelor from the Ahmad Ibrahim Kuliyah of Laws International Islamic University Malaysia (2010)</li> </ul>                                                                                                                             |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                                                                                                                                             | -                                                                                                                                                                                                                                                                                                                                                         |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | <ul style="list-style-type: none"> <li>• Anggota Dewan Pengawas Syariah PT BNI Life Insurance</li> <li>• Anggota Dewan Pengawas Syariah PT Asuransi Jasindo Syariah</li> <li>• Anggota Dewan Pengawas Syariah PT Asuransi BRI Life</li> <li>• Anggota Dewan Pengawas Syariah DPLK Syariah Muamalat</li> </ul> | <ul style="list-style-type: none"> <li>• Member of the Sharia Supervisory Board of PT BNI Life Insurance</li> <li>• Member of the Sharia Supervisory Board of PT Asuransi Jasindo Syariah</li> <li>• Member of the Sharia Supervisory Board of PT Asuransi BRI Life</li> <li>• Member of the Sharia Supervisory Board of DPLK Syariah Muamalat</li> </ul> |
| <b>Kepemilikan Saham</b><br>Share Ownership                                      | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                               | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                           |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Anggota Dewan Pengawas Syariah PT Bank Muamalat Indonesia Tbk (2019-sekarang)</li> <li>• Anggota DPS BNI Life Insurance (2020-sekarang)</li> <li>• Anggota DPS Dana Pensiun Lembaga Keuangan (DPLK) Syariah Muamalat (2017-sekarang)</li> <li>• Anggota DPS PT BRILife (2016-sekarang)</li> <li>• Ketua DPS PT Asuransi Jasindo Syariah (2016-sekarang)</li> <li>• Dosen dan Ketua Sekolah Tinggi Ilmu Fiqih (STIF) Syeikh Nawawi Tanara (SYENTRA), Serang, Banten (2016-sekarang)</li> <li>• Anggota DPS PT Asuransi Jiwa Syariah Bumiputera (AJSB) (2016-2020)</li> </ul> | <ul style="list-style-type: none"> <li>• Member of the Sharia Supervisory Board of PT Bank Muamalat Indonesia Tbk (2019-present)</li> <li>• Member of DPS BNI Life Insurance (2020-present)</li> <li>• Member of the Syariah Muamalat Financial Institution Pension Fund (DPLK) (2017-present)</li> <li>• Member of DPS PT BRILife (2016-present)</li> <li>• Chairman of DPS PT Asuransi Jasindo Syariah (2016-present)</li> <li>• Lecturer and Chair of the School of Fiqh (STIF) Syeikh Nawawi Tanara (SYENTRA), Serang, Banten (2016-present)</li> <li>• Member of DPS PT Asuransi Jiwa Syariah Bumiputera (AJSB) (2016-2020)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                           | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                            |



## Dr. H. Agung Danarto, M. Ag

Anggota Dewan Pengawas Syariah  
Member of the Sharia Supervisory Board

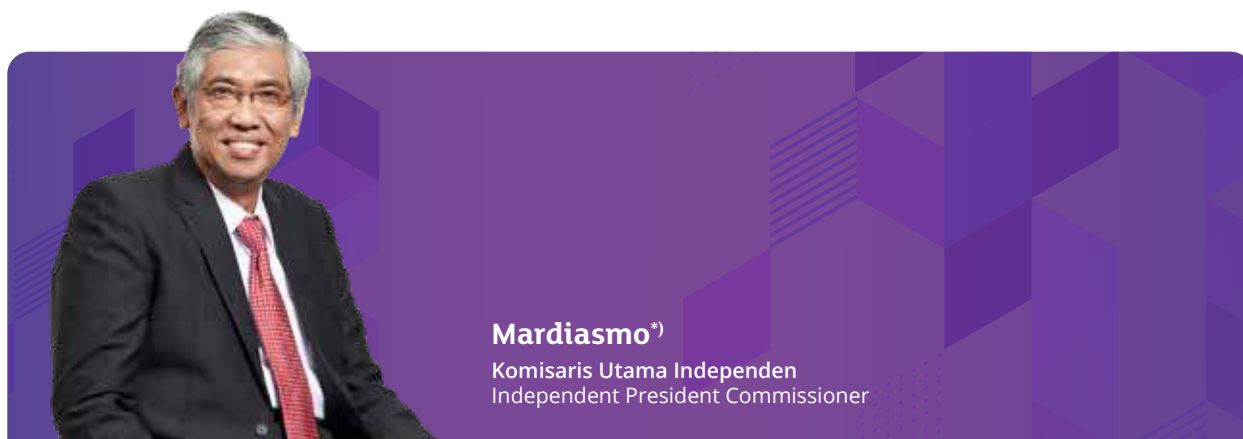
|                                                                                  |                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                                                                                       | Indonesia                                                                                                                                                                                                                                                                                                            |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                                                                                         | Jakarta                                                                                                                                                                                                                                                                                                              |
| <b>Usia</b><br>Age                                                               | 54 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                             | 54 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                          |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 30 Agustus 2021 dan telah mendapatkan keputusan efektif dari OJK tanggal 7 Juli 2022                                                                                                                                               | Extraordinary General Meeting of Shareholders on 30 August 2021 and has received an effective decision from OJK on 7 July 2022                                                                                                                                                                                       |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 30 Agustus 2021                                                                                                                                                                                                                    | The Extraordinary General Meeting of Shareholders on August 30, 2021                                                                                                                                                                                                                                                 |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                                                                                                         | First                                                                                                                                                                                                                                                                                                                |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>Doktor jurusan Studi Islam dari IAIN Sunan Kalijaga Yogyakarta (2006)</li> <li>Magister Agama jurusan Studi Islam dari IAIN Alauddin Makassar (1996)</li> <li>Sarjana Tafsir Hadis dari IAIN Sunan Kalijaga Yogyakarta (1993)</li> </ul> | <ul style="list-style-type: none"> <li>Doctorate in Islamic Studies from IAIN Sunan Kalijaga Yogyakarta (2006)</li> <li>Master's Degree in Religion majoring in Islamic Studies from IAIN Alauddin Makassar (1996)</li> <li>Bachelor's Degree of Hadith Tafsir from IAIN Sunan Kalijaga Yogyakarta (1993)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                                                                                                               | -                                                                                                                                                                                                                                                                                                                    |

|                                                                     |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rangkap Jabatan</b><br>Dual Position                             | Tidak memiliki rangkap jabatan                                                                                                                                                                                                                                                                                                           | He has no dual position                                                                                                                                                                                                                                                                                                                                          |
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                          | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                  |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Anggota Dewan Pengawas Syariah PT Bank Muamalat Indonesia Tbk (2021-sekarang)</li> <li>• Sekretaris Pimpinan Pusat Muhammadiyah (2015-sekarang)</li> <li>• Sekretaris Umum Pimpinan Pusat Muhammadiyah (2010-2015)</li> <li>• Dosen di UIN Sunan Kalijaga Yogyakarta (1994-sekarang)</li> </ul> | <ul style="list-style-type: none"> <li>• Member of the Sharia Supervisory Board of PT Bank Muamalat Indonesia Tbk (2021-present)</li> <li>• Secretary of Muhammadiyah Central Executive (2015-present)</li> <li>• General Secretary of Muhammadiyah Central Executive (2010-2015)</li> <li>• Lecturer at UIN Sunan Kalijaga Yogyakarta (1994-present)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                    | Presented in a separate section                                                                                                                                                                                                                                                                                                                                  |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                               | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                 |



# Profil Dewan Komisaris

## Profile of the Board of Commissioners



**Mardiasmo<sup>\*)</sup>**

Komisaris Utama Independen  
Independent President Commissioner

|                                                                                  |                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                                                                                                                                                      | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                                                                                                                                                        | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Usia</b><br>Age                                                               | 64 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                                                            | 64 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Keputusan ke Otoritas Jasa Keuangan (OJK)                                                                                                                                                                      | The Extraordinary General Meeting of Shareholders on November 29, 2022 and is currently in the process of Fit and Proper test by the Financial Services Authority (OJK)                                                                                                                                                                                                                                      |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Keputusan ke Otoritas Jasa Keuangan (OJK).                                                                                                                                                                     | Extraordinary General Meeting of Shareholders on November 29, 2022 and is currently in the process of Fit and Proper test by the Financial Services Authority (OJK)                                                                                                                                                                                                                                          |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                                                                                                                                                                        | First                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Doctor School of Public Policy dari University of Birmingham, Inggris (1999)</li> <li>• Master of Business Administration dari University of Bridgeport, Connecticut, Amerika Serikat (1989)</li> <li>• Sarjana Ekonomi dari Universitas Gadjah Mada (UGM) Yogyakarta (1981)</li> </ul>               | <ul style="list-style-type: none"> <li>• Doctor, School of Public Policy from the University of Birmingham, UK (1999)</li> <li>• Master of Business Administration from the University of Bridgeport, Connecticut, USA (1989)</li> <li>• Bachelor of Economics from Gadjah Mada University (UGM) Yogyakarta (1981)</li> </ul>                                                                                |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                                                                                                                                                                              | -                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | <ul style="list-style-type: none"> <li>• Ketua Komite Audit (2022 – Sekarang)</li> <li>• Ketua Umum Komite Nasional Kebijakan Governansi (KNKG) (2021-sekarang)</li> <li>• Ketua Umum Pengawas Perpajakan Kementerian Keuangan RI (2019-sekarang)</li> <li>• Ketua Dewan Pengurus Nasional Ikatan Akuntan Indonesia (2010-sekarang)</li> </ul> | <ul style="list-style-type: none"> <li>• Chairman of Audit Committee (2022-Present)</li> <li>• Chairman of the National Committee on Governance Policy (KNKG) (2021-present)</li> <li>• Chairman of the Supervisor of Taxation of the Indonesian Ministry of Finance (2019-present)</li> <li>• Chairman of the National Executive Board of the Indonesian Institute of Accountants (2010-present)</li> </ul> |



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|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Ketua Umum Komite Nasional Kebijakan Governansi (KNKG) (2021-sekarang)</li> <li>• Ketua Umum Pengawas Perpajakan Kementerian Keuangan RI (2019-sekarang)</li> <li>• Wakil Menteri Keuangan dan sekaligus sebagai Anggota Dewan Komisiner Otoritas Jasa Keuangan (OJK) ex officio dari Kementerian Keuangan (2014-2019)</li> <li>• Kepala Badan Pengawasan Keuangan dan Pembangunan (BPKP) (2010-2014)</li> <li>• Ketua Dewan Pengurus Nasional Ikatan Akuntan</li> </ul> | <ul style="list-style-type: none"> <li>• Chairman of the National Committee on Governance Policy (KNKG) (2021-present)</li> <li>• Chairman of the Supervisor of Taxation of the Indonesian Ministry of Finance (2019-present)</li> <li>• Deputy Minister of Finance and Member of the Board of Commissioners of the Financial Services Authority (OJK) ex officio from the Ministry of Finance (2014-2019)</li> <li>• Head of the Financial and Development Supervisory Agency (BPKP) (2010-2014)</li> <li>• Chairman of the National Executive Board of the Accountants</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                               | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                    |

<sup>\*)</sup> Efektif menjabat setelah mendapatkan persetujuan penilaian kemampuan dan kepatutan OJK.  
 Effectively in office following OJK approval of fit and proper test.



## Amin Said Husni

Komisaris Independen  
Independent Commissioner

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|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                         | Indonesia                                                                                                                                                                                                                                    |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                           | Jakarta                                                                                                                                                                                                                                      |
| <b>Usia</b><br>Age                                                               | 56 tahun pada akhir Tahun Buku 2022                                                                                                                                                                               | 56 as of the end of the 2022 Financial Year                                                                                                                                                                                                  |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Tahunan tanggal 24 Juni 2022 dan telah mendapat keputusan efektif dari Otoritas Jasa Keuangan (OJK) tanggal 16 Januari 2023                                                             | Annual General Meeting of Shareholders on June 24, 2022 and has received an effective decision from the Financial Services Authority (OJK) on January 16, 2023                                                                               |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Tahunan tanggal 24 Juni 2022 dan telah mendapat keputusan efektif dari Otoritas Jasa Keuangan (OJK) tanggal 16 Januari 2023                                                             | Annual General Meeting of Shareholders on June 24, 2022 and has received an effective decision from the Financial Services Authority (OJK) on January 16, 2023                                                                               |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                                           | First                                                                                                                                                                                                                                        |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Magister Program Studi Antropologi Budaya dari Universitas Indonesia (1993)</li> <li>• Sarjana di Fakultas Syari'ah IKAHA, Pesantren Tebuireng Jombang (1990)</li> </ul> | <ul style="list-style-type: none"> <li>• Master's Degree in Cultural Anthropology from University of Indonesia (1993)</li> <li>• Bachelor's degree in Faculty of Shari'ah IKAHA, Tebuireng Islamic Boarding School Jombang (1990)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | <i>Training Risk Management Certification</i> Level 1-2 for Komisaris                                                                                                                                             | Training on Risk Management Certification Level 1-2 for Commissioners                                                                                                                                                                        |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | <ul style="list-style-type: none"> <li>• Ketua Pengurus Besar Nahdlatul Ulama (2022 – Sekarang)</li> <li>• Ketua Komite Nominasi dan Remunerasi (2023-sekarang)</li> </ul>                                        | <ul style="list-style-type: none"> <li>• Chairman of Nahdlatul Ulama Executive Board (2022 - Present)</li> <li>• Chairman of Nomination and Remuneration Committee (2023-present)</li> </ul>                                                 |

|                                                                     |                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                             | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                              |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Ketua Pengurus Besar Nahdlatul Ulama (2022 – Sekarang)</li> <li>• Bupati Pemerintah Kabupaten Bondowoso (2008 – 2018)</li> <li>• Anggota Komisi X DPR RI (2007-2008)</li> <li>• Wakil Ketua Badan Anggaran Dewan Perwakilan Rakyat (DPR) Republik Indonesia (2004-2007)</li> </ul> | <ul style="list-style-type: none"> <li>• Chairman of the Executive Board of Nahdlatul Ulama (2022 - Present)</li> <li>• Regent of Bondowoso Regency Government (2008 - 2018)</li> <li>• Member of Commission X DPR RI (2007-2008)</li> <li>• Vice Chairman of the Budget Committee of the House of Representatives (DPR) of the Republic of Indonesia (2004-2007)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                       | Presented in a separate section                                                                                                                                                                                                                                                                                                                                              |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                         | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                             |

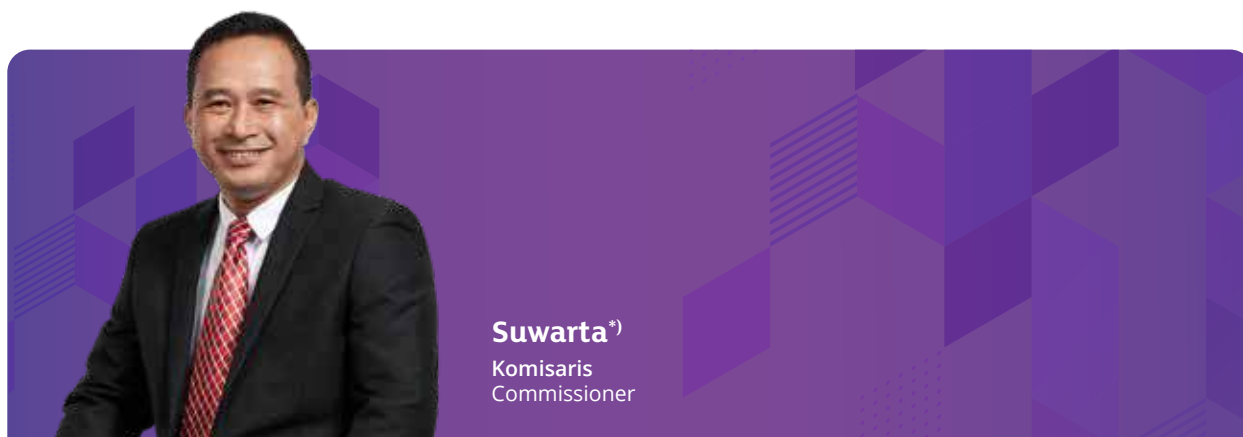


## Sartono

Komisaris Independen  
Independent Commissioner

|                                                                                  |                                                                                                                                                       |                                                                                                                                                                |
|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                             | Indonesia                                                                                                                                                      |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                               | Jakarta                                                                                                                                                        |
| <b>Usia</b><br>Age                                                               | 61 tahun pada akhir Tahun Buku 2022                                                                                                                   | 61 as of the end of the 2022 Financial Year                                                                                                                    |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Tahunan tanggal 24 Juni 2022 dan telah mendapat keputusan efektif dari Otoritas Jasa Keuangan (OJK) tanggal 16 Januari 2023 | Annual General Meeting of Shareholders on June 24, 2022 and has received an effective decision from the Financial Services Authority (OJK) on January 16, 2023 |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Tahunan tanggal 24 Juni 2022 dan telah mendapat keputusan efektif dari Otoritas Jasa Keuangan (OJK) tanggal 16 Januari 2023 | Annual General Meeting of Shareholders on June 24, 2022 and has received an effective decision from the Financial Services Authority (OJK) on January 16, 2023 |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                               | First                                                                                                                                                          |
| <b>Riwayat Pendidikan</b><br>Education Background                                | Sarjana Hukum dari Universitas Padjadjaran Bandung (1987)                                                                                             | Bachelor of Law from Padjadjaran University Bandung (1987)                                                                                                     |
| <b>Sertifikasi</b><br>Certification                                              | <i>Training Risk Management Certification</i> Level 1 dan Level 2 untuk Komisaris                                                                     | Risk Management Certification Level 1 and Level 2 Training for Commissioners                                                                                   |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | Ketua Komite Tata Kelola Perusahaan (2023-sekarang)                                                                                                   | Chairman of the Corporate Governance Committee (2023-present)                                                                                                  |
| <b>Kepemilikan Saham</b><br>Share Ownership                                      | Tidak memiliki saham perusahaan                                                                                                                       | Has no entitled corporate share                                                                                                                                |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Jaksa Fungsional Kejaksaan Agung (September 2021 – 2022)</li> <li>• Sekretaris JAM Pembinaan Kejaksaan Agung (Desember 2019 – September 2021)</li> <li>• Inspektur Keuangan pada Jamwas Kejaksaan Agung (September 2019 – Desember 2019)</li> <li>• Kepala Kejaksaan Tinggi Lampung (Maret 2019 – September 2019)</li> <li>• Kepala Biro Keuangan Kejaksaan Agung (Februari 2016 – Maret 2019)</li> <li>• Koordinator JAM Intel Kejaksaan Agung (Mei 2014 – Februari 2016)</li> <li>• Asisten Pembinaan Kejaksaan Tinggi Jawa Timur (Februari 2012 – Mei 2014)</li> <li>• Kepala Kejaksaan Negeri Jakarta Timur (Februari 2010 – Februari 2012)</li> <li>• Kabag Pendapatan dan BRN Kejaksaan Agung (Agustus 2008 – Februari 2010)</li> <li>• Kabag Anggaran Kejaksaan Agung (Mei 2006 – Agustus 2008)</li> <li>• Kepala Kejaksaan Negeri Bengkayang (Oktober 2004 – Mei 2006)</li> <li>• Pengkaji kejaksaan Tinggi Jawa Barat (Maret 2004 – Oktober 2004)</li> </ul> | <ul style="list-style-type: none"> <li>• Functional Prosecutor of the Attorney General's Office (September 2021 - 2022)</li> <li>• Secretary of JAM Development of the Attorney General's Office (December 2019 - September 2021)</li> <li>• Financial Inspector at the Attorney General's Office (September 2019 - December 2019)</li> <li>• Head of Lampung High Prosecutor's Office (March 2019 - September 2019)</li> <li>• Head of the Finance Bureau of the Attorney General's Office (February 2016 - March 2019)</li> <li>• Coordinator of JAM Intel of the Attorney General's Office (May 2014 - February 2016)</li> <li>• Assistant Development of the East Java High Prosecutor's Office (February 2012 - May 2014)</li> <li>• Head of the East Jakarta District Attorney's Office (February 2010 - February 2012)</li> <li>• Head of Revenue and BRN at the Attorney General's Office (August 2008 - February 2010)</li> <li>• Head of Budget of the Attorney General's Office (May 2006 - August 2008)</li> <li>• Head of the Bengkayang District Attorney's Office (October 2004 - May 2006)</li> <li>• Reviewer of the West Java High Prosecutor's Office (March 2004 - October 2004)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Presented in a separate discussion.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



**Suwarta<sup>\*)</sup>**

Komisaris  
Commissioner

|                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                         | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                           | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Usia</b><br>Age                                                               | 51 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                                                                                                                                                               | 51 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Keputusan ke Otoritas Jasa Keuangan (OJK)                                                                                                                                                                                                                                                                         | Extraordinary General Meeting of Shareholders dated November 29, 2022 and currently still in the process of Fit and Proper test by the Financial Services Authority (OJK)                                                                                                                                                                                                                                                                                |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Keputusan ke Otoritas Jasa Keuangan (OJK)                                                                                                                                                                                                                                                                         | Extraordinary General Meeting of Shareholders on November 29, 2022 and is currently in the process of Fit and Proper test by the Financial Services Authority (OJK)                                                                                                                                                                                                                                                                                      |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                                                                                                                                                                                                                                                                           | First                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Doktor Manajemen Bisnis dari Universitas Brawijaya (2021)</li> <li>• Magister di Bidang Hukum Bisnis dari Universitas Indonesia (2007)</li> <li>• Sarjana Hukum dari Universitas Indonesia (2009)</li> <li>• Sarjana Fakultas Akuntansi dari Universitas Satya Negara Indonesia (1997)</li> <li>• Diploma III Spesialisasi Akuntansi Ekonomi di Sekolah Tinggi Akuntansi Negara (STAN) (1994)</li> </ul> | <ul style="list-style-type: none"> <li>• Doctorate in Business Management from Brawijaya University (2021)</li> <li>• Master in Business Law from University of Indonesia (2007)</li> <li>• Bachelor of Law from University of Indonesia (2009)</li> <li>• Bachelor in Accounting from Universitas Satya Negara Indonesia (1997)</li> <li>• Diploma III Specializing in Economic Accounting at the State College of Accountancy (STAN) (1994)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                                                                                                                                                                                                                                                                                 | -                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | <ul style="list-style-type: none"> <li>• Ketua Komite Pemantau Risiko (2022 – Sekarang)</li> <li>• Partner Pendiri Firma Hukum Bisnis JMT Law House (2010 – Sekarang)</li> </ul>                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>• Chairman of Risk Monitoring Committee (2022 - Present)</li> <li>• Founding Partner of JMT Law House Business Law Firm (2010 - Present)</li> </ul>                                                                                                                                                                                                                                                               |



|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Komisaris Independen PT Bank Pembangunan Jawa Barat dan Banten Tbk (BJB) (2016-2018)</li> <li>• Direktur Utama PT Rizgold Resources (2015-2016)</li> <li>• Komite Audit PT Bank Pembangunan Jawa Barat dan Banten Tbk (BJB) (2012-2016)</li> <li>• Komite Audit KSO Sucofindo-Surveyor Indonesia (2012-2015)</li> <li>• Direktur Utama PT Gear Capital (2010-2012)</li> <li>• Partner Pendiri Firma Hukum Bisnis JMT Law House (2010-Sekarang)</li> </ul> | <ul style="list-style-type: none"> <li>• Independent Commissioner of PT Bank Pembangunan Jawa Barat and Banten Tbk (BJB) (2016-2018)</li> <li>• President Director of PT Rizgold Resources (2015-2016)</li> <li>• Audit Committee of PT Bank Pembangunan Jawa Barat dan Banten Tbk (BJB) (2012-2016)</li> <li>• Audit Committee of KSO Sucofindo-Surveyor Indonesia (2012-2015)</li> <li>• President Director of PT Gear Capital (2010-2012)</li> <li>• Founding Partner of JMT Law House Business Law Firm (2010-Present)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                      |

<sup>\*)</sup> Efektif menjabat setelah mendapatkan persetujuan penilaian kemampuan dan kepatutan OJK.  
 Effectively in office following OJK approval of fit and proper test.



## Andre Mirza Hartawan

Komisaris  
Commissioner

|                                                                                  |                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                                                                                                          | Indonesia                                                                                                                                                                                                                                                                                                                             |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                                                                                                            | Jakarta                                                                                                                                                                                                                                                                                                                               |
| <b>Usia</b><br>Age                                                               | 53 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                | 53 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                           |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Tahunan tanggal 23 April 2009                                                                                                                                                                                                                                            | Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk on April 23, 2009                                                                                                                                                                                                                                            |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 28 Februari 2022 dan telah mendapat keputusan efektif dari Otoritas Jasa Keuangan (OJK) tanggal 19 Juli 2022                                                                                                                                          | Extraordinary General Meeting of Shareholders on 28 February 2022 and has received an effective decision from the Financial Services Authority (OJK) on 19 July 2022                                                                                                                                                                  |
| <b>Periode Jabatan</b><br>Term of Office                                         | Kedua                                                                                                                                                                                                                                                                                              | Second                                                                                                                                                                                                                                                                                                                                |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>Doktor Ilmu Ekonomi dari Universitas Trisakti (2020)</li> <li>Master of Business Administration dari Graduate School of Business, Curtin University Perth Australia (1996)</li> <li>Sarjana Teknik Industri di Institut Teknologi Bandung (1993)</li> </ul> | <ul style="list-style-type: none"> <li>Doctor of Economics from Universitas Trisakti (2020)</li> <li>Master of Business Administration from the Graduate School of Business, Curtin University Perth Australia (1996)</li> <li>Bachelor's degree in Industrial Engineering from the Bandung Institute of Technology (1993)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                                                                                                                                  | -                                                                                                                                                                                                                                                                                                                                     |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | <ul style="list-style-type: none"> <li>Komisaris Utama PT Wisma Seratus Sejahtera (2016-sekarang)</li> <li>Komisaris Independen PT Bank Oke Indonesia Tbk (2019-sekarang)</li> </ul>                                                                                                               | <ul style="list-style-type: none"> <li>President Commissioner of PT Wisma Seratus Sejahtera (2016-present)</li> <li>Independent Commissioner of PT Bank Oke Indonesia Tbk (2019-present)</li> </ul>                                                                                                                                   |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Memiliki saham perusahaan sebanyak 5,19%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Has 5.19% of the company's shares                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Komisaris PT Bank Muamalat Indonesia Tbk (2022-sekarang)</li> <li>• Komisaris Utama PT Wisma Seratus Sejahtera (2016-sekarang)</li> <li>• Komisaris Independen PT Bank Oke Indonesia Tbk (2019-sekarang)</li> <li>• Komisaris Utama PT Syres Power Energy (2014-2019)</li> <li>• Komisaris Utama PT Auto Daya Amara (2014-2019)</li> <li>• Komisaris PT Panca Amara Utama (2008-2019)</li> <li>• Komisaris Utama di PT Auto Daya Keisindo (2014-2019)</li> <li>• Komisaris PT Bank Muamalat Indonesia Tbk (2009-2014)</li> </ul> | <ul style="list-style-type: none"> <li>• Commissioner of PT Bank Muamalat Indonesia Tbk (2022-present)</li> <li>• President Commissioner of PT Wisma Seratus Sejahtera (2016-present)</li> <li>• Independent Commissioner of PT Bank Oke Indonesia Tbk (2019-present).</li> <li>• President Commissioner of PT Syres Power Energy (2014-2019)</li> <li>• President Commissioner of PT Auto Daya Amara (2014-2019)</li> <li>• Commissioner of PT Panca Amara Utama (2008-2019)</li> <li>• President Commissioner of PT Auto Daya Keisindo (2014-2019)</li> <li>• Commissioner of PT Bank Muamalat Indonesia Tbk (2009-2014)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Presented in a separate discussion.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                   | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                            |



# Profil Direksi dan Pejabat Eksekutif Senior

## Profile of the Board of Directors and Senior Executive Officers



**Indra Falatehan**  
Direktur Utama  
President Director

|                                                                                  |                                                                                                                                                                                                          |                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                                | Indonesia                                                                                                                                                                                                            |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                                  | Jakarta                                                                                                                                                                                                              |
| <b>Usia</b><br>Age                                                               | 44 tahun pada akhir Tahun Buku 2022                                                                                                                                                                      | 44 as of the end of the 2022 Financial Year                                                                                                                                                                          |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Keputusan ke Otoritas Jasa Keuangan (OJK)                                | The Extraordinary General Meeting of Shareholders on November 29, 2022 and currently is in the stage of fulfilling the provisions for the OJK fit and proper test process                                            |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Keputusan ke Otoritas Jasa Keuangan (OJK)                                | Extraordinary General Meeting of Shareholders on November 29, 2022 and is currently in the stage of fulfilling the provisions for the OJK fit and proper assessment process                                          |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                                  | First                                                                                                                                                                                                                |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Magister Manajemen Bisnis dari Universitas Indonesia (2012)</li> <li>• Sarjana Gas &amp; Petrochemical Engineering dari Universitas Indonesia (2002)</li> </ul> | <ul style="list-style-type: none"> <li>• Master of Business Management from University of Indonesia (2012)</li> <li>• Bachelor of Gas &amp; Petrochemical Engineering from University of Indonesia (2002)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                                        | -                                                                                                                                                                                                                    |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | Tidak memiliki rangkap jabatan                                                                                                                                                                           | He has no dual position                                                                                                                                                                                              |
| <b>Kepemilikan Saham</b><br>Share Ownership                                      | Tidak memiliki saham perusahaan                                                                                                                                                                          | Has no entitled corporate share                                                                                                                                                                                      |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Direktur Utama PT KB Bukopin Syariah (sampai 30 September 2022)</li> <li>• Direktur Utama PT Bank Pembangunan Jawa Barat dan Banten (Bank BJB) Syariah Tbk (2018-2022)</li> <li>• Direktur Pembiayaan PT Bank Pembangunan Jawa Barat dan Banten Syariah Tbk (BJBS) (2017-2018)</li> <li>• Direktur Keuangan PT Bank Pembangunan Jawa Barat dan Banten Syariah Tbk (BJBS) (2016)</li> <li>• Group Head of Corporate Banking 2 Bank Syariah Mandiri (2015-2016)</li> <li>• Kepala Divisi Special Financing &amp; Syndication PT Bank Syariah Mandiri (2012-2015)</li> <li>• Department Head of Desk of Structured Finance &amp; Syndication PT Bank Syariah Mandiri (2007-2012)</li> </ul> | <ul style="list-style-type: none"> <li>• President Director of PT KB Bukopin Syariah (until September 30, 2022)</li> <li>• President Director of PT Bank Pembangunan Jawa Barat dan Banten (Bank BJB) Syariah Tbk (2018-2022)</li> <li>• Financing Director of PT Bank Pembangunan Jawa Barat dan Banten Syariah Tbk (BJBS) (2017-2018)</li> <li>• Finance Director of PT Bank Pembangunan Jawa Barat dan Banten Syariah Tbk (BJBS) (2016)</li> <li>• Group Head of Corporate Banking 2 Bank Syariah Mandiri (2015-2016)</li> <li>• Head of Special Financing &amp; Syndication Division of PT Bank Syariah Mandiri (2012-2015)</li> <li>• Department Head of Desk of Structured Finance &amp; Syndication PT Bank Syariah Mandiri (2007-2012)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |



## Karno

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

|                                                                                  |                                                                                                                                                                                               |                                                                                                                                                                                                          |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                     | Indonesia                                                                                                                                                                                                |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                       | Jakarta                                                                                                                                                                                                  |
| <b>Usia</b><br>Age                                                               | 50 tahun pada akhir Tahun Buku 2022                                                                                                                                                           | 50 as of the end of the 2022 Financial Year                                                                                                                                                              |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 24 Juni 2022 dan telah mendapatkan keputusan efektif dari OJK tanggal 3 Oktober 2022                                                             | Extraordinary General Meeting of Shareholders on June 24, 2022 and has received an effective decision from OJK on October 3, 2022                                                                        |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 24 Juni 2022 dan telah mendapatkan keputusan efektif dari OJK tanggal 3 Oktober 2022                                                             | Extraordinary General Meeting of Shareholders on June 24, 2022 and has received an effective decision from OJK on October 3, 2022                                                                        |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                       | First                                                                                                                                                                                                    |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Magister Manajemen dari Institut Pertanian Bogor dan lulus pada tahun (2012)</li> <li>• Sarjana Ekonomi dari Universitas Indonesia (2000)</li> </ul> | <ul style="list-style-type: none"> <li>• Master of Management from Bogor Agricultural University and graduated in (2012)</li> <li>• Bachelor of Economics from University of Indonesia (2000)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | Pengelolaan Risiko Berbasis ERM Dalam Persaingan New Landscape Perbankan Digital, Antisipasi KUB dan Disruptive Technology Dalam Dinamika Ekonomi                                             | ERM-Based Risk Management in the Competition of New Digital Banking Landscape, Anticipation of KUB and Disruptive Technology in Economic Dynamics                                                        |



|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Rangkap Jabatan</b><br>Dual Position                             | Tidak memiliki rangkap jabatan                                                                                                                                                                                                                                                                                                                                                                                                     | He has no dual position                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                                                                                                                    | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Deputy Manajemen Risiko di Badan Pengelola Keuangan Haji (2018-2022)</li> <li>• Head of Risk Management PT Bank Panin Dubai Syariah Tbk (2016-2018)</li> <li>• Kepala Departemen Manajemen Risiko PT Bank BCA Syariah (2013-2016)</li> <li>• Kepala Cabang Mataram dan Purwokerto PT Bank Bukopin Tbk (2011-2013)</li> <li>• Manajer Kepatuhan PT Bank Bukopin Tbk (2002-2011)</li> </ul> | <ul style="list-style-type: none"> <li>• Deputy of Risk Management at the Hajj Financial Management Agency (2018-2022)</li> <li>• Head of Risk Management PT Bank Panin Dubai Syariah Tbk (2016-2018)</li> <li>• Head of Risk Management Department of PT Bank BCA Syariah (2013-2016)</li> <li>• Head of Mataram and Purwokerto Branch of PT Bank Bukopin Tbk (2011-2013)</li> <li>• Compliance Manager of PT Bank Bukopin Tbk (2002-2011)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                              | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                       |



## Hery Syafri

Direktur Risiko Bisnis Pembiayaan  
Financing Business Risk Director

|                                                                                  |                                                                                                                                                                                                     |                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                                           | Indonesia                                                                                                                                                                                                          |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                             | Jakarta                                                                                                                                                                                                            |
| <b>Usia</b><br>Age                                                               | 53 tahun pada akhir Tahun Buku 2022                                                                                                                                                                 | 53 as of the end of the 2022 Financial Year                                                                                                                                                                        |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 7 September 2015 dan mendapatkan keputusan efektif dari OJK tanggal 21 Maret 2016                                                                      | The Extraordinary General Meeting of Shareholders on September 7, 2015 and received an effective decision from the FSA on March 21, 2016                                                                           |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022, sekaligus merangkap sebagai Pelaksana Tugas (Plt) Direktur Utama Perseroan sejak 30 November 2022                                    | Extraordinary General Meeting of Shareholders on November 29, 2022, as well as the Acting President Director of the Company since November 30, 2022                                                                |
| <b>Periode Jabatan</b><br>Term of Office                                         | Kedua                                                                                                                                                                                               | Second                                                                                                                                                                                                             |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Master of Business Administration dari IPMI International Business School (2020)</li> <li>• Sarjana Akuntansi dari Universitas Indonesia (1996)</li> </ul> | <ul style="list-style-type: none"> <li>• Master of Business Administration dfromari IPMI International Business School (2020)</li> <li>• Bachelor of Accounting from the University of Indonesia (1996)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | Refreshment Risk Management Certification: "Indonesia Risk Management outlook 2022 Next Stage of Great Change"                                                                                      | Refreshment Risk Management Certification: "Indonesia Risk Management outlook 2022 Next Stage of Great Change"                                                                                                     |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | Tidak memiliki rangkap jabatan                                                                                                                                                                      | He has no dual position                                                                                                                                                                                            |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Direktur Risiko Bisnis Pembiayaan PT Bank Muamalat Indonesia Tbk, merangkap Plt Direktur Utama (29 Nov 2022-sekarang)</li> <li>• Direktur Keuangan PT Bank Muamalat Indonesia Tbk (2015-2022)</li> <li>• CFO &amp; Finance Director di PT Bank QNB Indonesia Tbk (2012-2015)</li> <li>• Controller PT Bank Rabobank International Indonesia (2009-2012)</li> <li>• Chief Financial Officer &amp; Legal Entity Controller JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch &amp; PT JP Morgan Securities Indonesia) (2003-2009)</li> <li>• Audit Manager Ernst &amp; Young Indonesia (2001-2003)</li> <li>• Audit Manager Ernst &amp; Young LLP, New York Metro Office USA (1999-2001)</li> <li>• Assistant Manager Ernst &amp; Young LLP Indonesia (1998-1999)</li> <li>• Senior Internal Auditor Bank Credit Lyonnais Indonesia (1997-1998)</li> <li>• Senior Auditor Ernst &amp; Young Indonesia (1993-1997)</li> </ul> | <ul style="list-style-type: none"> <li>• Financing Business Risk Director of PT Bank Muamalat Indonesia Tbk, concurrently Acting President Director (Nov 29, 2022-present)</li> <li>• Finance Director of PT Bank Muamalat Indonesia Tbk (2015-2022)</li> <li>• CFO &amp; Finance Director at PT Bank QNB Indonesia Tbk (2012-2015)</li> <li>• Controller of PT Bank Rabobank International Indonesia (2009-2012)</li> <li>• Chief Financial Officer &amp; Legal Entity Controller JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch &amp; PT JP Morgan Securities Indonesia) (2003-2009)</li> <li>• Audit Manager at Ernst &amp; Young Indonesia (2001-2003)</li> <li>• Audit Manager at Ernst &amp; Young LLP, New York Metro Office USA (1999-2001)</li> <li>• Assistant Manager at Ernst &amp; Young LLP Indonesia (1998-1999)</li> <li>• Senior Internal Auditor of Bank Credit Lyonnais Indonesia (1997-1998)</li> <li>• Senior Auditor Ernst &amp; Young Indonesia (1993-1997)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



## Wahyu Avianto

Direktur Operasi dan Digital  
Operation & Digital Director

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|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                          | Indonesia                                                                                                                                                                                                 |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                            | Jakarta                                                                                                                                                                                                   |
| <b>Usia</b><br>Age                                                               | 50 tahun pada akhir Tahun Buku 2022                                                                                                                                                | 50 as of the end of the 2022 Financial Year                                                                                                                                                               |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan telah mendapatkan persetujuan OJK atas penilaian kemampuan dan kepatutan sejak tanggal 3 Oktober 2022            | Extraordinary General Meeting of Shareholders dated November 29, 2022 and has obtained OJK approval for the fit and proper assessment since October 3, 2022                                               |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan telah mendapatkan persetujuan OJK atas penilaian kemampuan dan kepatutan sejak tanggal 3 Oktober 2022            | Extraordinary General Meeting of Shareholders dated November 29, 2022 and has obtained OJK approval for the fit and proper assessment since October 3, 2022                                               |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                            | First                                                                                                                                                                                                     |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Magister Manajemen Keuangan dari Universitas Indonesia (2004)</li> <li>• Sarjana Teknik dari Institut Teknologi Bandung (1995)</li> </ul> | <ul style="list-style-type: none"> <li>• Master of Financial Management from the University of Indonesia (2004)</li> <li>• Bachelor of Engineering from Bandung Institute of Technology (1995)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | -                                                                                                                                                                                  | -                                                                                                                                                                                                         |
| <b>Rangkap Jabatan</b><br>Dual Position                                          | Tidak memiliki rangkap jabatan                                                                                                                                                     | He has no dual position                                                                                                                                                                                   |
| <b>Kepemilikan Saham</b><br>Share Ownership                                      | Tidak memiliki saham perusahaan                                                                                                                                                    | Has no entitled corporate share                                                                                                                                                                           |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Operations PT Bank Syariah Indonesia Tbk (2021)</li> <li>• Anggota Tim Percepatan Integrasi dan Peningkatan Nilai Bank Syariah BUMN (2020-2021)</li> <li>• Direktur Keuangan &amp; Operasional PT Bank BNI Syariah (2018-2021)</li> <li>• Kepala Divisi Keuangan/Koordinator Keuangan dan Jaringan PT Bank BNI Syariah (2016-2018)</li> <li>• Kepala Divisi Strategi dan Keuangan PT Bank BNI Syariah (2013-2016)</li> <li>• Kepala Divisi Perencanaan dan Kinerja Strategis PT Bank BNI Syariah (2010-2013)</li> <li>• AVP Perencanaan &amp; Pengembangan/Manager Produk Syariah PT Bank Negara Indonesia (persero) Tbk (2004-2010)</li> <li>• Manager/Officer Project Management Unit, Strategic Planning Division PT Bank Negara Indonesia (Persero) Tbk (1996-2004)</li> </ul> | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Operations PT Bank Syariah Indonesia Tbk (2021)</li> <li>• Member of the Team for Accelerating the Integration and Value Enhancement of State-Owned Islamic Banks (2020-2021)</li> <li>• Director of Finance &amp; Operations of PT Bank BNI Syariah (2018-2021)</li> <li>• Head of Finance Division/Finance and Network Coordinator of PT Bank BNI Syariah (2016-2018)</li> <li>• Head of Strategy and Finance Division of PT Bank BNI Syariah (2013-2016)</li> <li>• Head of Strategic Planning and Performance Division of PT Bank BNI Syariah (2010-2013)</li> <li>• AVP Planning &amp; Development/Sharia Product Manager PT Bank Negara Indonesia (Persero) Tbk (2004-2010)</li> <li>• Manager/Officer Project Management Unit, Strategic Planning Division PT Bank Negara Indonesia (Persero) Tbk (1996-2004)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Presented in a separate section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |



## Suhendar

Direktur Keuangan & Strategi  
Finance & Strategy Director

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|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                                   | Indonesia                                                                                                                                                                               | Indonesia                                                                                                                                                                                          |
| <b>Domisili</b><br>Domicile                                                      | Jakarta                                                                                                                                                                                 | Jakarta                                                                                                                                                                                            |
| <b>Usia</b><br>Age                                                               | 46 tahun pada akhir Tahun Buku 2022                                                                                                                                                     | 46 as of the end of the 2022 Financial Year                                                                                                                                                        |
| <b>Dasar Hukum Pengangkatan Pertama</b><br>Legal Basis for First Appointment     | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Kepatutan ke Otoritas Jasa Keuangan (OJK)               | The Extraordinary General Meeting of Shareholders on November 29 and currently is in the process of Fit and Proper Test by the Financial Services Authority (OJK)                                  |
| <b>Dasar Hukum Pengangkatan Terakhir</b><br>Legal Basis for the Last Appointment | Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022 dan saat ini masih dalam proses pengajuan Penilaian Kemampuan dan Kepatutan ke Otoritas Jasa Keuangan (OJK)               | The Extraordinary General Meeting of Shareholders on November 29 and currently is in the process of Fit and Proper Test by the Financial Services Authority (OJK).                                 |
| <b>Periode Jabatan</b><br>Term of Office                                         | Pertama                                                                                                                                                                                 | First                                                                                                                                                                                              |
| <b>Riwayat Pendidikan</b><br>Education Background                                | <ul style="list-style-type: none"> <li>• Magister Islamic Banking and Finance dari Universitas Indonesia (2009)</li> <li>• Sarjana Ekonomi dari Universitas Indonesia (2002)</li> </ul> | <ul style="list-style-type: none"> <li>• Master of Islamic Banking and Finance from University of Indonesia (2009)</li> <li>• Bachelor of Economics from University of Indonesia (2002)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                                              | Training Risk Management Certification Level 5                                                                                                                                          | Training Risk Management Certification Level 5                                                                                                                                                     |



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|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rangkap Jabatan</b><br>Dual Position                             | Tidak memiliki rangkap jabatan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | He has no dual position                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Kepemilikan Saham</b><br>Share Ownership                         | Tidak memiliki saham perusahaan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Has no entitled corporate share                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Pengalaman Kerja</b><br>Working Experience                       | <ul style="list-style-type: none"> <li>• Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021)</li> <li>• Group Head/Senior Vice President Corporate Transformation PT Bank Syariah Mandiri (2019-2021)</li> <li>• Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (2014-2019)</li> <li>• Department Head/Assistant Vice President, Financial Report Analyst Management, Operation and Accounting Group (OAG) PT Bank Syariah Mandiri (2006-2014)</li> <li>• Section Head, Consolidation and Analysis Operatin and Accounting Group, PT Bank Mandiri Syariah (2004-2006)</li> <li>• Auditor, Ernst and Young (2002-2004)</li> </ul> | <ul style="list-style-type: none"> <li>• Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021)</li> <li>• Group Head/Senior Vice President Corporate Transformation PT Bank Syariah Mandiri (2019-2021)</li> <li>• Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (2014-2019)</li> <li>• Department Head/Assistant Vice President, Financial Report Analyst Management, Operation and Accounting Group (OAG) PT Bank Syariah Mandiri (2006-2014)</li> <li>• Section Head, Consolidation and Analysis Operatin and Accounting Group, PT Bank Mandiri Syariah (2004-2006)</li> <li>• Auditor, Ernst and Young (2002-2004)</li> </ul> |
| <b>Pendidikan dan Pelatihan 2022</b><br>Education and Training 2022 | Disampaikan dalam pembahasan terpisah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Presented in a separate discussion                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Hubungan Afiliasi</b><br>Affiliate Relations                     | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali baik langsung maupun tidak langsung                                                                                                                                                                                                                                                                                                                                                                                                                                            | Has no affiliation, either in terms of financial or family relationship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors and Major Shareholders or Controlling Shareholders, both directly and indirectly                                                                                                                                                                                                                                                                                                                                                                                                                               |



**Irvan Yulian Noor**  
SEVP Enterprise Banking

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|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                 | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Domisili</b><br>Domicile                                    | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Usia</b><br>Age                                             | 49 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 49 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Surat Keputusan Direksi No. 0024/HCE/TAP/REORG/I/2023 tanggal 30 Januari 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Board of Directors Decree No. 0024/HCE/TAP/REORG/I/2023 dated January 30, 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Riwayat Pendidikan</b><br>Education Background              | Sarjana Ekonomi Jurusan Keuangan dari Universitas Airlangga (1995)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Bachelor of Economics majoring in Finance from Airlangga University (1995)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Pengalaman Kerja</b><br>Working Experience                  | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Enterprise Banking PT Bank Muamalat Indonesia Tbk (2023 - Sekarang)</li> <li>• Chief Whosale Banking Officer PT Bank Muamalat Indonesia Tbk (2018-2023)</li> <li>• Executive Director dan Country Head – Commercial Banking Standard Chartered Bank Indonesia (2014-2018)</li> <li>• Country Head of Emerging Corporate Banking PT Bank ANZ Indonesia (2011-2014)</li> <li>• Senior VP, Deputy Group Head Corporate Banking 2 Group (Local Corporate) PT Bank ICBC Indonesia Tbk (2010-2011s)</li> <li>• Assistant Vice President (Senior Relationship Manager) Global Commercial Bank, Citibank NA (2007-2010)</li> <li>• Assistant Vice President Commercial Banking (Team Leader) PT Bank Mandiri Tbk (2004-2007)</li> <li>• Executive Development Training (Program Pendidikan Executive – PPE) &amp; Assistant Managerial Commercial Banking PT Bank Niaga Tbk (1996)</li> </ul> | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Enterprise Banking PT Bank Muamalat Indonesia Tbk (2023 - Present)</li> <li>• Chief Whosale Banking Officer PT Bank Muamalat Indonesia Tbk (2018-2023)</li> <li>• Executive Director and Country Head – Commercial Banking of Standard Chartered Bank Indonesia (2014-2018)</li> <li>• Country Head of Emerging Corporate Banking of PT Bank ANZ Indonesia (2011-2014)</li> <li>• Senior VP, Deputy Group Head of Corporate Banking 2 Group (Local Corporate) of PT Bank ICBC Indonesia Tbk (2010-2011s)</li> <li>• Assistant Vice President (Senior Relationship Manager) Global Commercial Bank, of Citibank NA (2007-2010)</li> <li>• Assistant Vice President for Commercial Banking (Team Leader) of PT Bank Mandiri Tbk (2004-2007)</li> <li>• Executive Development Training (Executive Education Program - PPE) &amp; Assistant Managerial Commercial Banking of PT Bank Niaga Tbk (1996)</li> </ul> |



**Riksa Prakoso**  
SEVP Human Capital

|                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                 | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Domisili</b><br>Domicile                                    | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Jakarta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Usia</b><br>Age                                             | 51 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 51 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Surat Keputusan Direksi No. 0023/HCE/TAP/REORG/I/2023 tanggal 30 Januari 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Board of Directors Decree No. 0023/HCE/TAP/REORG/I/2023 dated January 30, 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Riwayat Pendidikan</b><br>Education Background              | <ul style="list-style-type: none"> <li>• Magister Ekonomi &amp; Keuangan Islam dari Universitas Trisakti (2022)</li> <li>• Sarjana S1 Hubungan Internasional dari Universitas Padjadjaran (1995)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>• Master in Islamic Economics &amp; Finance from Trisakti University (2022)</li> <li>• Bachelor Degree in International Relations from Padjadjaran University (1995)</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Pengalaman Kerja</b><br>Working Experience                  | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Human Capital PT Bank Muamalat Indonesia Tbk (2023-Sekarang)</li> <li>• Chief Human Capital Officer PT Bank Muamalat Indonesia Tbk (2018-2023)</li> <li>• SVP, Head of Human Capital Strategy Bank Muamalat Indonesia (2015-2018)</li> <li>• SVP, Human Capital Division Head PT Bank Mega Syariah Tbk (2012-2015)</li> <li>• SVP, Senior HC Business Partner PT Bank BII Mayabank Tbk (2010-2012)</li> <li>• VP, Head Organisation Learning, Senior HCBP, Head Reward PT Bank Permata Tbk (2006-2010)</li> <li>• Senior Manager, HR Division Head PT Bank Niaga (1996-2006)</li> <li>• Management Development Program Trainee PT Bank Niaga Tbk (1996)</li> </ul> | <ul style="list-style-type: none"> <li>• Senior Executive Vice President Human Capital PT Bank Muamalat Indonesia Tbk (2023-present)</li> <li>• Chief Human Capital Officer PT Bank Muamalat Indonesia Tbk (2018-2023)</li> <li>• SVP, Head of Human Capital Strategy of Bank Muamalat Indonesia (2015-2018)</li> <li>• SVP, Human Capital Division Head of PT Bank Mega Syariah Tbk (2012-2015)</li> <li>• SVP, Senior HC Business Partner of PT Bank BII Mayabank Tbk (2010-2012)</li> <li>• VP, Head of Organisation Learning, Senior HCBP, Head Reward of PT Bank Permata Tbk (2006-2010)</li> <li>• Senior Manager, HR Division Head of PT Bank Niaga (1996-2006)</li> <li>• Management Development Program Trainee of PT Bank Niaga Tbk (1996)</li> </ul> |



# Profil Pejabat Eksekutif

## Profile of Executive Officers

| Nama<br>Name                 | Tanggal Bergabung<br>Joining Date     | Jabatan<br>Position                         | Usia<br>(tahun)<br>Age<br>(years old) | Pendidikan<br>Terakhir<br>Last Education | Institusi Pendidikan<br>Educational Institution |
|------------------------------|---------------------------------------|---------------------------------------------|---------------------------------------|------------------------------------------|-------------------------------------------------|
| Agung Prambudi               | 20 Februari 2017<br>February 20, 2017 | Head of Distribution & Network Management   | 53                                    | S1                                       | Universitas Brawijaya                           |
| Agus Andipratama Amir        | 19 Mei 2016<br>May 19, 2016           | Head of Islamic Business & SME              | 46                                    | S1                                       | University Of South Australia                   |
| Anton Hendrianto             | 3 Juli 2017<br>July 3, 2017           | Head of HC Strategy and Development         | 44                                    | S2                                       | Universitas Bina Nusantara                      |
| Aruddy                       | 11 Mei 2012<br>May 11, 2012           | Head of Enterprise Banking Development      | 52                                    | S2                                       | Institut Pertanian Bogor                        |
| Astri Piesca Rini            | 7 Januari 2019<br>January 7, 2019     | Head of Consumer Financing Business         | 41                                    | S1                                       | Institut Teknologi Bandung                      |
| Bambang Rudi Hariyanto       | 14 Mei 2018<br>May 14, 2018           | Head of Retail Financing Risk               | 50                                    | S1                                       | Institut Pertanian Bogor                        |
| Catur Andayani               | 1 Oktober 2012<br>October 1, 2012     | Head of Integrated Risk Management          | 53                                    | S2                                       | Universitas Indonesia                           |
| Demmy Rizkiadhy              | 15 Oktober 2015<br>October 15, 2015   | Head of Business Finance & Planning         | 41                                    | S1                                       | Universitas Trisakti                            |
| Dicky Zakiudin               | 16 April 2018<br>April 16, 2018       | Head of Retail Collection Management        | 52                                    | S1                                       | Universitas 17 Agustus 1945 Jakarta             |
| Dyah Ekowati                 | 7 Mei 1997<br>May 7, 1997             | Head of Compliance                          | 51                                    | S1                                       | Institut Pertanian Bogor                        |
| Elisa Ratnawardani           | 13 Januari 2022<br>January 13, 2022   | Head of SOE and Corporate Banking           | 52                                    | S2                                       | Monash University                               |
| Esti Budiarti                | 18 Juli 2016<br>July 18, 2016         | Head of HCBP and Services                   | 43                                    | S1                                       | Universitas Indonesia                           |
| Hayunaji                     | 17 Desember 2018<br>December 17, 2018 | Head of Corporate Affairs                   | 51                                    | S1                                       | Universitas Indonesia                           |
| Ilham Wahyudin               | 9 April 2018<br>April 9, 2018         | Head of Enterprise Financing Risk           | 47                                    | S1                                       | Sekolah Tinggi Ilmu Manajemen                   |
| Khusnudhon                   | 12 Januari 2022<br>January 12, 2022   | Head of Corporate Legal                     | 47                                    | S2                                       | Universitas Gadjah Mada                         |
| Marjuki                      | 12 Februari 2018<br>February 12, 2018 | Head of Digital Banking                     | 59                                    | S2                                       | Sekolah Tinggi Manajemen PPM Jakarta            |
| Moh. Madina Hendrik Soe'oed  | 12 April 2019<br>April 12, 2019       | Head of Global Market                       | 48                                    | S2                                       | Melbourne Unix Monash                           |
| Muhammad Ilham               | 1 September 2016<br>September 1, 2016 | Head of Accounting & Tax                    | 51                                    | S1                                       | Universitas Andalas                             |
| Nanang Basuki                | 22 Juni 1993<br>June 22, 1993         | Head of Corporate Real Estate & Procurement | 52                                    | S2                                       | Institut Teknologi Bandung                      |
| Novi Wardi                   | 9 Januari 2017<br>January 9, 2017     | Head of Financial Control                   | 48                                    | S2                                       | Universitas Trisakti                            |
| Riva Yan Abdillah            | 28 Januari 2021<br>January 28, 2021   | Head of Internal Audit                      | 50                                    | S1                                       | STEKPI                                          |
| Sandhy Sofian                | 14 Januari 2022<br>January 14, 2022   | Head of Information Technology              | 50                                    | S1                                       | Universitas Gunadarma                           |
| Supriati Nugroho Pernamawati | 22 Juli 2015<br>July 22, 2015         | Head of Marketing & Customer Management     | 48                                    | S1                                       | Universitas Sebelas Maret                       |
| Teguh Nugroho                | 1 Oktober 2012<br>October 1, 2012     | Head of Special Asset Management            | 40                                    | S1                                       | Institut Pertanian Bogor                        |
| Vinny Rika Anwar             | 26 Maret 2018<br>March 26, 2018       | Head of Financing Operations                | 47                                    | S1                                       | Institut Pertanian Bogor                        |

| Nama<br>Name           | Tanggal Bergabung<br>Joining Date       | Jabatan<br>Position                               | Usia<br>(tahun)<br>Age<br>(years old) | Pendidikan<br>Terakhir<br>Last Education | Institusi Pendidikan<br>Educational Institution |
|------------------------|-----------------------------------------|---------------------------------------------------|---------------------------------------|------------------------------------------|-------------------------------------------------|
| Vino Yudessa Lamantu   | 9 Mei 2016<br>May 9, 2016               | Head of HCBP & Industrial Relations               | 44                                    | S1                                       | Universitas Islam Indonesia                     |
| Wang Wardhana          | 4 Juni 2018<br>June 4, 2018             | Head of Retail Funding and Transaction            | 50                                    | S2                                       | La Trobe University                             |
| Wita Hanayori          | 13 Juni 2016<br>June 13, 2016           | Head of Operation Services                        | 49                                    | S2                                       | Sekolah Tinggi Manajemen IPMI                   |
| Ahmad Salihin          | 8 September 1997<br>September 8, 1997   | Region Head - Regional Sulawesi, Maluku & Papua   | 49                                    | S1                                       | Universitas Hasanuddin Makassar                 |
| Ana Hastuti            | 18 September 1996<br>September 18, 1996 | Region Head - Regional Jakarta East               | 46                                    | S1                                       | STIE Adhy Niaga                                 |
| Aufrieda Artsiana Dewi | 1 Agustus 2017<br>August 1, 2017        | Region Head - Regional Jatim, Bali & Nusra        | 53                                    | S1                                       | Universitas Airlangga                           |
| Erick Ermawan          | 1 Mei 2013<br>May 1, 2013               | Region Head - Plt. Regional Jakarta West          | 51                                    | S1                                       | Institut Pertanian Bogor                        |
| Eryk Lufiat            | 19 September 2016<br>September 19, 2016 | Region Head - Regional Jabar & Kalimantan 1       | 44                                    | S1                                       | Universitas Gadjah Mada                         |
| Sahlan                 | 1 Mei 2001<br>May 1, 2001               | Region Head - Regional Sumatera                   | 45                                    | S1                                       | Universitas Sumatera Utara                      |
| Sulistyanto Hibrizie   | 3 Oktober 2016<br>October 3, 2016       | Region Head - Regional Jateng, DIY & Kalimantan 2 | 53                                    | S1                                       | Universitas Gadjah Mada                         |
| Mahmud Abu Bakar       | 15 April 2019<br>April 15, 2019         | General Manager - Kuala Lumpur Branch             | 58                                    | S2                                       | University of Leicester, UK                     |
| Abdillah Wahyudi       | 15 Januari 2018<br>January 15, 2018     | Branch Manager - Plt. Palu Branch                 | 45                                    | S1                                       | Universitas Muslim Indonesia                    |
| Additya Dian Eko Putra | 8 Mei 2014<br>May 8, 2014               | Branch Manager - Tanjung Pinang Branch            | 32                                    | S1                                       | Universitas Sriwijaya                           |
| Aditya Nugroho         | 9 Mei 2022<br>May 9, 2022               | Branch Manager - Jababeka Branch                  | 34                                    | S1                                       | STMIK Cikarang                                  |
| Ahmad Azwar            | 1 April 2014<br>April 1, 2014           | Branch Manager - Plt. Lampung Branch              | 40                                    | S1                                       | Universitas Muhammadiyah Yogyakarta             |
| Aisya Anik Farida Musa | 15 Juli 2021<br>July 15, 2021           | Branch Manager - Cipulir Branch                   | 48                                    | S1                                       | Universitas Pembangunan Nasional                |
| Akbar Sulaiman Karib   | 31 Desember 2004<br>December 31, 2004   | Branch Manager - Ambon Branch                     | 43                                    | S1                                       | Universitas Hasanuddin Makassar                 |
| Anike Defriana         | 27 Februari 2017<br>February 27, 2017   | Branch Manager - Kelapa Gading Branch             | 48                                    | S1                                       | Universitas Tanjungpura                         |
| Anshar                 | 12 Juni 1999<br>June 12, 1999           | Branch Manager - Samarinda Branch                 | 51                                    | S1                                       | Universitas Hasanuddin Makassar                 |
| Arie Boentaram         | 17 Mei 2001<br>May 17, 2001             | Branch Manager - Pontianak Branch                 | 44                                    | S1                                       | UPI YAI Jakarta                                 |
| Arief Nur Yusuf        | 1 Oktober 2016<br>October 1, 2016       | Branch Manager - Kalimas Bekasi Branch            | 52                                    | S1                                       | Universitas Merdeka Malang                      |
| Bambang Haryo Nugroho  | 1 Agustus 2006<br>August 1, 2006        | Branch Manager - Purwokerto Branch                | 38                                    | S1                                       | Universitas Muhammadiyah Yogyakarta             |
| Betha Muhammad Zaky    | 1 Februari 2007<br>February 1, 2007     | Branch Manager - Banjarmasin Branch               | 42                                    | S1                                       | Institut Pertanian Bogor                        |
| Bimo Setyawan          | 6 April 2017<br>April 6, 2017           | Branch Manager - Fatmawati Branch                 | 44                                    | S2                                       | Universitas Atma jaya                           |



| Nama<br>Name                                  | Tanggal Bergabung<br>Joining Date       | Jabatan<br>Position                             | Usia<br>(tahun)<br>Age<br>(years old) | Pendidikan<br>Terakhir<br>Last Education | Institusi Pendidikan<br>Educational Institution |
|-----------------------------------------------|-----------------------------------------|-------------------------------------------------|---------------------------------------|------------------------------------------|-------------------------------------------------|
| Budi Santoso                                  | 1 Maret 1996<br>March 1, 1996           | Branch Manager -<br>Semarang Branch             | 49                                    | S1                                       | STIE Stikubank                                  |
| Budi Sulaksana                                | 21 April 2001<br>April 21, 2001         | Branch Manager - Plt.<br>Pekalongan Branch      | 47                                    | S1                                       | Universitas Muhammadiyah<br>Surakarta           |
| Cahya Adi                                     | 2 Januari 2017<br>January 2, 2017       | Branch Manager - Puri<br>Indah Branch           | 44                                    | S1                                       | Institut Perbanas                               |
| Christin Widyaningrum                         | 26 April 2017<br>April 26, 2017         | Branch Manager -<br>Kalimalang Branch           | 42                                    | S1                                       | Universitas Gadjah Mada                         |
| Christinawulansari Elok<br>Jatiwaluyaningtias | 1 September 2006<br>September 1, 2006   | Branch Manager -<br>Jayapura Branch             | 41                                    | S1                                       | Institut Teknologi Sepuluh<br>Nopember Surabaya |
| Danang Rokhmad<br>Sulendra                    | 15 Juni 2009<br>Juni 15, 2009           | Branch Manager -<br>Surabaya Darmo<br>Branch    | 37                                    | S1                                       | Universitas Negeri Surabaya                     |
| Deny Hindarto                                 | 1 Agustus 2016<br>August 1, 2016        | Branch Manager -<br>Bogor Branch                | 53                                    | S2                                       | The IPMI Business School                        |
| Dewi Fathia                                   | 1 Desember 2016<br>December 1, 2016     | Branch Manager - BSD<br>Branch                  | 49                                    | S1                                       | STIE Kampus Ungu                                |
| Dwi Poedji Widodo                             | 3 Januari 2017<br>Januari 3, 2017       | Branch Manager -<br>Makassar Branch             | 51                                    | S2                                       | STIE Malangkucecwara<br>Malang                  |
| Dwi Rahayu<br>Warnaningsih                    | 9 Mei 2022<br>May 9, 2022               | Branch Manager -<br>Mataram Branch              | 42                                    | S1                                       | Universitas Udayana Bali                        |
| Dyanne Poespa Sari                            | 16 Maret 2020<br>March 16, 2020         | Branch Manager - KPO<br>Muamalat Tower          | 44                                    | S2                                       | Universitas Gadjah Mada                         |
| Efrida Yanti Siregar                          | 18 Maret 2003<br>March 18, 2003         | Branch Manager -<br>Padang Sidimpuan<br>Branch  | 44                                    | S1                                       | Universitas Sumatera Utara                      |
| Erine Widya<br>Kusumawati                     | 10 Juni 2019<br>June 10, 2019           | Branch Manager -<br>Surabaya Sungkono<br>Branch | 44                                    | S1                                       | Universitas Wijaya Kusuma,<br>Surabaya          |
| Erwin Hatta                                   | 11 September 2017<br>September 11, 2017 | Branch Manager -<br>Sorong Branch               | 51                                    | S1                                       | Universitas Sawerigading<br>Makassar            |
| Evia Lutvita Sarie                            | 5 Januari 2006<br>January 5, 2006       | Branch Manager -<br>Yogyakarta Branch           | 41                                    | S1                                       | Universitas Islam Indonesia                     |
| Feri Ferdian                                  | 1 September 2006<br>September 1, 2006   | Branch Manager -<br>Ternate Branch              | 41                                    | S1                                       | Universitas Cenderawasih                        |
| Firmansyah Safari                             | 3 Januari 2012<br>January 3, 2012       | Branch Manager -<br>Cengkareng Branch           | 41                                    | S1                                       | Universitas Islam Bandung                       |
| Fitra Nirwan                                  | 28 April 2008<br>April 28, 2008         | Branch Manager -<br>Pangkal Pinang Branch       | 38                                    | S1                                       | STAIN Batusangkar                               |
| Fitrawan                                      | 7 Januari 2004<br>January 7, 2004       | Branch Manager -<br>Kendari Branch              | 41                                    | S2                                       | Universitas Haluoleo                            |
| Gama Sugara                                   | 13 Mei 2022<br>May 13, 2022             | Branch Manager - Roxy<br>Branch                 | 30                                    | S1                                       | Universitas Islam Malang                        |
| Giat Waluyo                                   | 7 Januari 2004<br>January 7, 2004       | Branch Manager - Solo<br>Branch                 | 46                                    | S1                                       | Universitas Jendral<br>Soedirman                |
| Hyang Pramesti<br>Kesumawijaya                | 24 November 2014<br>November 24, 2014   | Branch Manager -<br>Cianjur Branch              | 42                                    | S1                                       | Universitas Jenderal<br>Achmad Yani             |
| Imam Pudji Rahardjo                           | 3 Juli 1995<br>July 3, 1995             | Branch Manager -<br>Cirebon Branch              | 52                                    | D3                                       | Politeknik Negeri Bandung                       |
| Ismupdalifah                                  | 2 September 1993<br>September 2, 1993   | Branch Manager -<br>Ciledug Branch              | 53                                    | S1                                       | Universitas Indonesia                           |
| Januar Fadlillah                              | 26 September 2016<br>September 26, 2016 | Branch Manager - Jambi<br>Branch                | 36                                    | S1                                       | Universitas Lampung                             |
| M. Asrul                                      | 31 Oktober 2008<br>October 31, 2008     | Branch Manager -<br>Mamuju Branch               | 38                                    | S1                                       | Universitas Negeri Makassar                     |
| M. Helmi                                      | 24 Januari 2005<br>January 24, 2005     | Branch Manager -<br>Palembang Branch            | 46                                    | S1                                       | Universitas Andalas                             |
| M. Nahdhudin Al Asady                         | 2 Januari 2004<br>January 2, 2004       | Branch Manager -<br>Serang Branch               | 45                                    | S1                                       | IAIN Walisongo                                  |



| Nama<br>Name               | Tanggal Bergabung<br>Joining Date       | Jabatan<br>Position                                   | Usia<br>(tahun)<br>Age<br>(years old) | Pendidikan<br>Terakhir<br>Last Education | Institusi Pendidikan<br>Educational Institution |
|----------------------------|-----------------------------------------|-------------------------------------------------------|---------------------------------------|------------------------------------------|-------------------------------------------------|
| Madiah Insaniyah           | 1 Oktober 2013<br>October 1, 2013       | Branch Manager -<br>Buaran Klender Branch             | 32                                    | S1                                       | Universitas Padjadjaran                         |
| Maghfiroh                  | 27 Juni 2016<br>June 27, 2016           | Branch Manager -<br>Kebon Jeruk Branch                | 40                                    | S1                                       | Universitas Jayabaya                            |
| Mahmud K Diko              | 20 Juni 2007<br>June 20, 2007           | Branch Manager - Plt.<br>Manado Branch                | 39                                    | S1                                       | Universitas Muslim<br>Indonesia                 |
| Melinawati Amran           | 1 Desember 2016<br>December 1, 2016     | Branch Manager -<br>Bintaro Jaya Branch               | 49                                    | S2                                       | Universitas Persada<br>Indonesia (YAI)          |
| Mhd Taufik                 | 3 April 2011<br>April 3, 2011           | Branch Manager -<br>Padang Branch                     | 37                                    | S1                                       | Universitas Komputer<br>Indonesia               |
| Miky Mardiansyah Pino      | 25 Agustus 2016<br>August 25, 2016      | Branch Manager -<br>Medan Baru Branch                 | 47                                    | S1                                       | Universitas Sumatera Utara                      |
| Moch Khoiruddin            | 15 Desember 2003<br>December 15, 2003   | Branch Manager -<br>Jember Branch                     | 44                                    | S1                                       | Universitas Jember                              |
| Mohamad Haerudin           | 23 Maret 2007<br>March 23, 2007         | Branch Manager -<br>Kediri Branch                     | 38                                    | S1                                       | Universitas Sultan Ageng<br>Tirtayasa           |
| Mohammad Badrudin          | 13 Agustus 2007<br>August 13, 2007      | Branch Manager -<br>Tasikmalaya Branch                | 42                                    | S1                                       | Institut Pertanian Bogor                        |
| Muhammad Amin              | 18 April 2005<br>April 18, 2005         | Branch Manager -<br>Pekanbaru Branch                  | 43                                    | S1                                       | Universitas Islam Bandung                       |
| Muhammad Husein<br>Sucipto | 1 Maret 2008<br>March 1, 2008           | Branch Manager -<br>Denpasar Branch                   | 38                                    | S1                                       | Universitas Sriwijaya                           |
| Muhammad Nurwahyu<br>Ishak | 20 September 2018<br>September 20, 2018 | Branch Manager -<br>Gorontalo Branch                  | 33                                    | S1                                       | Institut Manajemen Telkom                       |
| Muhammad Rajab<br>Lubis    | 2 Juli 2018<br>July 2, 2018             | Branch Manager -<br>Pematangsiantar<br>Branch         | 45                                    | S2                                       | Universitas Islam Negeri<br>Sumatera Utara      |
| Nasrulloh                  | 1 Maret 2004<br>March 1, 2004           | Branch Manager -<br>Cilegon Branch                    | 43                                    | S2                                       | Universitas Negeri Jember                       |
| Neneng Siti Rahmah<br>Niar | 15 September 2017<br>September 15, 2017 | Branch Manager -<br>Melawai Branch                    | 50                                    | S1                                       | STIE Adhy Niaga                                 |
| Pandu Angga Ikhsana        | 1 September 2015<br>September 1, 2015   | Branch Manager -<br>Depok Branch                      | 40                                    | S1                                       | Institut Teknologi Bandung                      |
| Prasetyo Nur Cahyo         | 1 Desember 2017<br>December 1, 2017     | Branch Manager -<br>Rawamangun Branch                 | 39                                    | S1                                       | Universitas Bina Nusantara                      |
| Rani Savitri Azhari        | 1 Juni 2021<br>June 1, 2021             | Branch Manager -<br>Kupang Branch                     | 44                                    | S1                                       | Universitas Nusa Cendana                        |
| Retno Ferna Astuti         | 9 Mei 2022<br>May 9, 2022               | Branch Manager -<br>Kramat Raya Branch                | 48                                    | S1                                       | STMI Depperindag RI                             |
| Ribut Budi Putro Utomo     | 10 Agustus 2003<br>August 10, 2003      | Branch Manager -<br>Palangkaraya Branch               | 43                                    | S1                                       | Universitas Muhammadiyah<br>Surakarta           |
| Rifyal Fajri               | 18 Desember 2006<br>December 18, 2006   | Branch Manager -<br>Bengkulu Branch                   | 40                                    | S1                                       | STT Telkom                                      |
| Rina Kanthi                | 1 Januari 2022<br>January 1, 2022       | Branch Manager -<br>Bandung Branch                    | 56                                    | S1                                       | STIE YPKP BANDUNG                               |
| Rizma                      | 13 Maret 1995<br>March 13, 1995         | Branch Manager -<br>Surabaya KH Mas<br>Mansyur Branch | 52                                    | S1                                       | Universitas Muhammadiyah<br>Malang              |
| Sari Astuti                | 1 Juli 2019<br>July 1, 2019             | Branch Manager - Plt.<br>Tangerang City Branch        | 32                                    | S1                                       | STIE Mulia Pratama                              |
| Siti Herlina               | 17 September 2018<br>September 17, 2018 | Branch Manager -<br>Sawangan Bojongsari<br>Branch     | 40                                    | S1                                       | Universitas Sriwijaya                           |
| Sopian                     | 25 April 2011<br>April 25, 2011         | Branch Manager -<br>Batam Branch                      | 34                                    | S1                                       | Universitas Riau                                |
| Suriyansyah                | 1 April 2001<br>April 1, 2001           | Branch Manager -<br>Balikpapan Branch                 | 48                                    | S1                                       | Universitas Lambung<br>Mangkurat                |
| Syahrul Effendi            | 5 Desember 2016<br>December 5, 2016     | Branch Manager - Aceh<br>Branch                       | 45                                    | S1                                       | Universitas Syiah Kuala                         |



| Nama<br>Name         | Tanggal Bergabung<br>Joining Date       | Jabatan<br>Position                             | Usia<br>(tahun)<br>Age<br>(years old) | Pendidikan<br>Terakhir<br>Last Education | Institusi Pendidikan<br>Educational Institution |
|----------------------|-----------------------------------------|-------------------------------------------------|---------------------------------------|------------------------------------------|-------------------------------------------------|
| T. Abdullah Suherman | 23 April 2004<br>April 23, 2004         | Branch Manager -<br>Sukabumi Branch             | 42                                    | S1                                       | Universitas Padjadjaran                         |
| Uki A Wibowo         | 9 Januari 2017<br>Januari 9, 2017       | Branch Manager -<br>Wolter Monginsidi<br>Branch | 47                                    | S1                                       | Universitas Sam Ratulangi                       |
| Wahid Fitrian        | 15 Oktober 2012<br>October 15, 2012     | Branch Manager -<br>Medan Branch                | 41                                    | S1                                       | Universitas Sriwijaya                           |
| Widyanti Hidayat     | 23 Desember 2019<br>December 23, 2019   | Branch Manager -<br>Karawang Branch             | 41                                    | S1                                       | Universitas Padjadjaran                         |
| Wisnu Satria Bharata | 13 September 2008<br>September 13, 2008 | Branch Manager -<br>Malang Branch               | 37                                    | S1                                       | Universitas Negeri<br>Semarang                  |
| Wisnu Zul Hilmy      | 1 Juni 2010<br>June 1, 2010             | Branch Manager -<br>Kudus Branch                | 37                                    | S1                                       | Universitas Islam Indonesia                     |
| Yayan Hadiyanto      | 23 Juni 2008<br>June 23, 2008           | Branch Manager - Tegal<br>Branch                | 42                                    | S2                                       | Universitas Gadjah Mada                         |
| Yeyen Djannati       | 26 Agustus 2006<br>Agustus 26, 2006     | Branch Manager -<br>Pancoran Branch             | 42                                    | S1                                       | Universitas Muslim<br>Indonesia                 |

# Statistik Karyawan

## Employee Statistics

Hingga 31 Desember 2022, jumlah karyawan Bank Muamalat Indonesia tercatat sebanyak 2.480, dengan rincian sebagai berikut:

As of 31 December 2022, the number of Bank Muamalat Indonesia employees was recorded at 2,480, with the following details:

### Jumlah Karyawan berdasarkan Masa Kerja

### Number of Employees based on Years of Service

| Masa Kerja    | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Years of Service |
|---------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|------------------|
|               | 2022                                                                     | %          | 2021         | %          | 2020         | %          |                  |
| <1 tahun      | 278                                                                      | 11         | 125          | 5          | 111          | 4          | <1 years         |
| 1–2 tahun     | 161                                                                      | 6          | 208          | 8          | 368          | 12         | 1–2 years        |
| 3–5 tahun     | 371                                                                      | 15         | 494          | 18         | 483          | 16         | 3–5 years        |
| 6–10 tahun    | 577                                                                      | 23         | 939          | 35         | 1.177        | 40         | 6–10 years       |
| >10 tahun     | 1.093                                                                    | 44         | 934          | 35         | 829          | 28         | >10 years        |
| <b>Jumlah</b> | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b>     |

### Jumlah Karyawan berdasarkan Gender

### Number of Employees based on Gender

| Gender        | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Gender       |
|---------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|--------------|
|               | 2022                                                                     | %          | 2021         | %          | 2020         | %          |              |
| Laki-laki     | 1.524                                                                    | 61         | 1.640        | 61         | 1.803        | 61         | Male         |
| Perempuan     | 956                                                                      | 39         | 1.060        | 39         | 1.165        | 39         | Female       |
| <b>Jumlah</b> | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b> |

### Jumlah Karyawan berdasarkan Lokasi Kerja

### Number of Employees based on Work Location

| Lokasi Kerja  | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Work Location |
|---------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|---------------|
|               | 2022                                                                     | %          | 2021         | %          | 2020         | %          |               |
| Sumatera      | 316                                                                      | 13         | 381          | 14         | 430          | 14         | Sumatra       |
| Jawa          | 1.764                                                                    | 71         | 1.881        | 70         | 2.049        | 69         | Java          |
| Kalimantan    | 104                                                                      | 4          | 116          | 4          | 135          | 5          | Kalimantan    |
| Bali          | 11                                                                       | 0          | 12           | 0          | 16           | 1          | Bali          |
| Nusa Tenggara | 22                                                                       | 1          | 24           | 1          | 28           | 1          | Nusa Tenggara |
| Maluku        | 25                                                                       | 1          | 27           | 1          | 32           | 1          | Maluku        |
| Sulawesi      | 180                                                                      | 7          | 199          | 1          | 216          | 7          | Sulawesi      |
| Papua         | 32                                                                       | 1          | 34           | 1          | 36           | 1          | Papua         |
| Malaysia      | 26                                                                       | 1          | 26           | 1          | 26           | 1          | Malaysia      |
| <b>Jumlah</b> | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b>  |


**Jumlah Karyawan berdasarkan Status Karyawan**
**Number of Employees based on Employment Status**

| Status Karyawan | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Employment Status |
|-----------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|-------------------|
|                 | 2022                                                                     | %          | 2021         | %          | 2020         | %          |                   |
| Permanen        | 2.426                                                                    | 98         | 2.644        | 98         | 2.914        | 98         | Permanent         |
| Kontrak         | 54                                                                       | 2          | 56           | 2          | 54           | 2          | Contract          |
| <b>Jumlah</b>   | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b>      |

**Jumlah Karyawan berdasarkan Usia**
**Number of Employees based on Age**

| Usia                   | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Age                |
|------------------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|--------------------|
|                        | 2022                                                                     | %          | 2021         | %          | 2020         | %          |                    |
| Sampai dengan 30 tahun | 237                                                                      | 10         | 234          | 9          | 314          | 11         | up to 30 years old |
| 31-40 tahun            | 1.500                                                                    | 60         | 1.731        | 64         | 1.962        | 66         | 31-40 years old    |
| di atas 40 tahun       | 743                                                                      | 30         | 735          | 27         | 692          | 23         | over 40 years old  |
| <b>Jumlah</b>          | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b>       |

**Jumlah Karyawan berdasarkan Level Organisasi**
**Number of Employees based on Organisation Level**

| Level Organisasi                 | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Organisation Level               |
|----------------------------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|----------------------------------|
|                                  | 2022                                                                     | %          | 2021         | %          | 2020         | %          |                                  |
| Dewan Komisaris                  | 5                                                                        | 0          | 5            | 0          | 5            | 0          | Board of Commissioners           |
| Dewan Pengawas Syariah           | 3                                                                        | 0          | 3            | 0          | 2            | 0          | Sharia Supervisory Board         |
| Direksi                          | 4                                                                        | 0          | 6            | 0          | 6            | 0          | Board of Directors               |
| Chief                            | 2                                                                        | 0          | 2            | 0          | 2            | 0          | Chief                            |
| Head of L1                       | 28                                                                       | 1          | 25           | 1          | 28           | 1          | Head of L1                       |
| Head of Subsidiaries             | 1                                                                        | 0          | 3            | 0          | 2            | 0          | Head of Subsidiaries             |
| Region Head                      | 8                                                                        | 0          | 9            | 0          | 9            | 0          | Region Head                      |
| Head of L2                       | 108                                                                      | 4          | 107          | 4          | 110          | 4          | Head of L2                       |
| L2 Specialist                    | 7                                                                        | 0          | 6            | 0          | 8            | 0          | L2 Specialist                    |
| Branch Manager                   | 77                                                                       | 3          | 76           | 3          | 79           | 3          | Branch Manager                   |
| Priority Center Manager          | 3                                                                        | 0          | 3            | 0          | 3            | 0          | Priority Center Manager          |
| Head of L3                       | 9                                                                        | 0          | 11           | 0          | 12           | 0          | Head of L3                       |
| Region Commercial Head           | 2                                                                        | 0          | 3            | 0          | 5            | 0          | Region Commercial Head           |
| Region Operation Service Manager | 7                                                                        | 0          | 8            | 0          | 7            | 0          | Region Operation Service Manager |
| Region Retail FOP Manager        | 3                                                                        | 0          | 3            | 0          | 6            | 0          | Region Retail FOP Manager        |
| Branch Operation Service Manager | 81                                                                       | 3          | 81           | 3          | 79           | 3          | Branch Operation Service Manager |
| Sub Branch Manager               | 120                                                                      | 5          | 122          | 5          | 129          | 4          | Sub Branch Manager               |
| Operation Supervisor             | 152                                                                      | 6          | 143          | 5          | 127          | 4          | Operation Supervisor             |
| Team Leader                      | 90                                                                       | 4          | 74           | 3          | 86           | 3          | Team Leader                      |
| Other Officer                    | 765                                                                      | 31         | 784          | 29         | 827          | 28         | Other Officer                    |
| Clerical                         | 1.000                                                                    | 40         | 1.218        | 45         | 1.428        | 48         | Clerical                         |
| NBS                              | 5                                                                        | 0          | 8            | 0          | 8            | 0          | NBS                              |
| <b>Jumlah</b>                    | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b>                     |

#### Jumlah Karyawan berdasarkan Tingkat Pendidikan

#### Number of Employees based on Education Level

| Tingkat Pendidikan | Jumlah Karyawan per 31 Desember<br>Number of Employees as of December 31 |            |              |            |              |            | Education Level |
|--------------------|--------------------------------------------------------------------------|------------|--------------|------------|--------------|------------|-----------------|
|                    | 2022                                                                     | %          | 2021         | %          | 2020         | %          |                 |
| Pasca Sarjana      | 134                                                                      | 5          | 145          | 5          | 134          | 5          | Post Graduate   |
| Sarjana            | 2.138                                                                    | 86         | 2.333        | 86         | 2.589        | 87         | Graduate        |
| Diploma            | 194                                                                      | 8          | 211          | 8          | 233          | 8          | Diploma         |
| Di Bawah Diploma   | 14                                                                       | 1          | 11           | 0          | 12           | 0          | Under Diploma   |
| <b>Jumlah</b>      | <b>2.480</b>                                                             | <b>100</b> | <b>2.700</b> | <b>100</b> | <b>2.968</b> | <b>100</b> | <b>Total</b>    |

#### PENGEMBANGAN KOMPETENSI KARYAWAN

#### EMPLOYEE COMPETENCY DEVELOPMENT

##### Biaya Pengembangan Kompetensi

Pada tahun 2022 Bank Muamalat Indonesia mengalokasikan biaya sebanyak Rp29,93 miliar untuk pengembangan kompetensi karyawan. Jumlah tersebut menurun dibandingkan tahun 2021 yang sebesar Rp34,87 miliar.

##### Competency Development Costs

Bank Muamalat Indonesia allocated Rp29.93 billion for employee competency development in 2022. This figure is lower than the figure for 2021, which was IDR 34.87 billion.

#### Pengembangan Kompetensi Karyawan

#### Employee Competency Development

| No. | Level Jabatan<br>Level of Position | Jumlah Peserta<br>Number of Participants | Jenis Pelatihan<br>Type of Training                                  | Tujuan Pelatihan<br>Training Objectives                                                                                                                                                                                                                                                                                                                                                                                                              | Penyelenggara<br>Organizer                                               |
|-----|------------------------------------|------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| 1   | Board                              | 24                                       | Business Core, Management, Leadership, Operation, Suport, Soft Skill | Mengembangkan kompetensi SDM yang dibutuhkan melalui pendekatan terintegrasi yang dirancang dengan memperhatikan kebutuhan individu karyawan, organisasi, perencanaan suskesi karyawan, dan sasaran bisnis dalam jangka pendek maupun jangka panjang.<br>Developing HR competencies in an integrated manner, taking into account the needs of individual employees, organizations, employee success planning, and short and long-term company goals. | Bank Muamalat Indonesia, Muamalat Institute, dan pihak eksternal lainnya |
| 2   | Senior Management                  | 700                                      |                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                          |
| 3   | Middle Management                  | 5.824                                    |                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Bank Muamalat Indonesia, Muamalat Institute, and other external parties  |
| 4   | Junior Management                  | 29.973                                   |                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                          |
| 5   | Staff                              | 71.943                                   |                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                          |

#### Pengembangan Kompetensi Dewan Komisaris

#### Competency Development of the Board of Commissioners

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position                                      | Jenis Pelatihan<br>Type of Training                                   | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation        | Penyelenggara<br>Organizer |
|-----|-------------------------------------|----------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------|
| 1   | Mardiasmo                           | Komisaris Utama<br>Independent President<br>Commissioner | General Banking for Executive                                         | 28 Desember 2022 di Jakarta<br>Desember 28, 2022 in Jakarta                  | Muamalat Institute         |
| 2   | Sartono                             | Komisaris Independen<br>Independent<br>Commissioner      | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                          | Muamalat Institute         |
|     |                                     |                                                          | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via <i>online</i> | Muamalat Institute         |
|     |                                     |                                                          | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via <i>online</i>       | Muamalat Institute         |



| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position                              | Jenis Pelatihan<br>Type of Training                                   | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|--------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 3   | Amin Said Husni                     | Komisaris Independen<br>Independent Commissioner | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                                                  | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via online | Muamalat Institute         |
|     |                                     |                                                  | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via online       | Muamalat Institute         |
| 4   | Suwarda                             | Komisaris Independen<br>Independent Commissioner | -                                                                     | -                                                                     | -                          |
| 5   | Andre Mirza Hartawan                | Komisaris<br>Commissioner                        | Sharia Banking for Executive - Online                                 | 20 April 2022 via <i>online</i><br>April 20, 2022 via online          | Muamalat Institute         |

#### Pengembangan Kompetensi Direksi dan Pejabat Eksekutif Senior

#### Competency Development of the Board of Directors and Senior Executive Officers

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position                                                           | Jenis Pelatihan<br>Type of Training                                 | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 1   | Indra Falatehan                     | Presiden Direktur<br>President Director                                       | -                                                                   | -                                                                     | -                          |
| 2   | Karno                               | Direktur Kepatuhan, Risiko, dan Hukum<br>Compliance, Risk, and Legal Director | -                                                                   | -                                                                     | -                          |
| 3   | Hery Syafril                        | Direktur Risiko Bisnis Pembiayaan<br>Financing Business Risk Director         | Indonesia Risk Management Outlook 2022 - Next Stage of Great Change | 27 Januari 2022 di Jakarta<br>January 27, 2022 in Jakarta             | LPPI                       |
| 4   | Wahyu Avianto                       | Direktur Operasi dan Digital<br>Operation and Digital Director                | -                                                                   | -                                                                     | -                          |
| 5   | Suhendar                            | Direktur Keuangan dan Strategi<br>Finance and Strategy Director               | Training Risk Management Certification Level 5                      | 7 Desember 2022 di Jakarta<br>December 7, 2022 in Jakarta             | Asbisindo                  |
|     |                                     |                                                                               | Sharia Banking for Executive                                        | 19 Desember 2022 di Jakarta<br>Desember 19, 2022 in Jakarta           | Muamalat Institute         |
| 6   | Irvan Yulian Noor                   | Senior Executive Vice President Enterprise Banking                            | Operational Risk : New Trend and Basel III Implementation           | 9 Juni 2022 di Jakarta<br>June 9, 2022 in Jakarta                     | BARA Risk Management       |
|     |                                     |                                                                               | Refreshment Sertifikasi Kompetensi Bidang Treasury Dealer           | 16 September 2022 di Jakarta<br>September 16, 2022 in Jakarta         | Muamalat Institute         |
| 7   | Riksa Prakoso                       | Senior Executive Vice President Human Capital                                 | Workshop Consumer Payroll, Multiguna for ASN & Pensiun              | 9 Januari 2022 di Jakarta<br>January 9, 2022 in Jakarta               | Muamalat Institute         |
|     |                                     |                                                                               | Indonesia Human Capital Conference & Award - VIII - 2022            | 31 Agustus 2022 di Jakarta<br>August 31, 2022 in Jakarta              | Economic Riview            |



| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                           | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|---------------------|---------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
|     |                                     |                     | Refreshment Sertifikasi Manajemen Risiko<br>"RISK IN DIGITAL" | 28 September 2022<br>di Jakarta<br>September 28, 2022<br>in Jakarta   | Muamalat Institute         |
|     |                                     |                     | Talk Show Cyber Security - Hybrid                             | 27 Oktober 2022<br>(Hybrid)<br>October 27, 2022<br>(Hybrid)           | Bank Muamalat<br>Indonesia |

#### Pengembangan Kompetensi Dewan Pengawas Syariah

#### Competency Development of the Sharia Supervisory Board

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position                                                  | Jenis Pelatihan<br>Type of Training                                          | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation            | Penyelenggara<br>Organizer                       |
|-----|-------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------|
| 1   | Sholahudin Al-Aiyub                 | Ketua Dewan Pengawas Syariah<br>Chairman of Sharia Supervisory Board | -                                                                            | -                                                                                | -                                                |
| 2   | Siti Haniatunnisa                   | Anggota Dewan Pengawas Syariah<br>Sharia Supervisory Board Member    | -                                                                            | -                                                                                | -                                                |
| 3   | Agung Danarto                       | Anggota Dewan Pengawas Syariah<br>Sharia Supervisory Board Member    | Pelatihan Daring Dasar Pengawas Syariah<br>Bidang Perbankan Syariah - Online | 24 Februari-17 Maret 2022 via<br>online<br>Februari 24-Maret 17, 2022 via online | Dewan Syariah Nasional - Majelis Ulama Indonesia |

#### Pengembangan Kompetensi Komite Audit

#### Competency Development of the Audit Committee

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                      | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|---------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 1   | Mardiasmo                           | Ketua<br>Chairman   | General Banking for Executive                                            | 28 Desember 2022<br>di Jakarta<br>December 28, 2022<br>in Jakarta     | Muamalat Institute         |
| 2   | Sartono                             | Anggota<br>Member   | Basic Sharia Banking for Executive                                       | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification<br>Level 1 for Komisaris - Online | 12-13 Agustus 2022<br>via online<br>August 12-13, 2022<br>via online  | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification<br>Level 2 for Komisaris - Online | 27 Agustus 2022 via<br>online<br>August 27, 2022 via<br>online        | Muamalat Institute         |
| 3   | Suwarda                             | Anggota<br>Member   | -                                                                        | -                                                                     | -                          |
| 4   | Dwi Sasongko                        | Anggota<br>Member   | -                                                                        | -                                                                     | -                          |
| 5   | Tika Arundina                       | Anggota<br>Member   | -                                                                        | -                                                                     | -                          |


**Pengembangan Kompetensi Komite Nominasi dan Remunerasi**
**Competency Development of the Nomination and Remuneration Committee**

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                   | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|---------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 1   | Amin Said Husni                     | Ketua<br>Chairman   | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via online | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via online       | Muamalat Institute         |
| 2   | Suwata                              | Anggota<br>Member   | -                                                                     | -                                                                     | -                          |
| 3   | Andre Mirza Hartawan                | Anggota<br>Member   | Sharia Banking for Executive - Online                                 | 20 April 2022 via <i>online</i><br>April 20, 2022 via online          | Muamalat Institute         |
| 4   | Riksa Prakoso                       | Anggota<br>Member   | Indonesia Human Capital Conference & Award - VIII - 2022              | 31 Agustus 2022 di Jakarta<br>Agustus 31, 2022 in Jakarta             | Economic Riview            |

**Pengembangan Kompetensi Komite Pemantau Risiko**
**Competency Development of the Risk Oversight Committee**

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                   | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|---------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 1   | Suwarda                             | Ketua<br>Chairman   | -                                                                     | -                                                                     | -                          |
| 2   | Andre Mirza Hartawan                | Anggota<br>Member   | Sharia Banking for Executive - Online                                 | 20 April 2022 via <i>online</i><br>April 20, 2022 via online          | Muamalat Institute         |
| 3   | Sartono                             | Anggota<br>Member   | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via online | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via online       | Muamalat Institute         |
| 4   | Amin Said Husni                     | Anggota<br>Member   | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via online | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via online       | Muamalat Institute         |
| 5   | Dedi Sopyan                         | Anggota<br>Member   | -                                                                     | -                                                                     | -                          |

**Pengembangan Kompetensi Komite Tata Kelola Perusahaan**

**Competency Development of the Corporate Governance Committee**

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                   | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|---------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 1   | Sartono                             | Ketua<br>Chairman   | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via online | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via online       | Muamalat Institute         |
| 2   | Amin Said Husni                     | Anggota<br>Member   | Basic Sharia Banking for Executive                                    | 25 Juli 2022 di Jakarta<br>July 25, 2022 in Jakarta                   | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 1 for Komisaris - Online | 12-13 Agustus 2022 via <i>online</i><br>August 12-13, 2022 via online | Muamalat Institute         |
|     |                                     |                     | Training Risk Management Certification Level 2 for Komisaris - Online | 27 Agustus 2022 via <i>online</i><br>August 27, 2022 via online       | Muamalat Institute         |
| 3   | Andre Mirza Hartawan                | Anggota<br>Member   | Sharia Banking for Executive - Online                                 | 20 April 2022 via <i>online</i><br>April 20, 2022 via online          | Muamalat Institute         |
| 4   | Dedi Sopyan                         | Anggota<br>Member   | -                                                                     | -                                                                     | -                          |

**Pengembangan Kompetensi Sekretaris Perusahaan**

**Corporate Secretary Competency Development**

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position       | Jenis Pelatihan<br>Type of Training                                                                                                | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer                       |
|-----|-------------------------------------|---------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------|
| 1   | Hayunaji                            | Head of Corporate Affairs | Senior Management Forum                                                                                                            | 10-12 Januari 2022 di Jakarta<br>January 10-12, 2022 in Jakarta       | Bank Muamalat Indonesia                          |
|     |                                     |                           | Workshop Pendalaman materi Annual Report (POJK29/2016 & SEOJK 16/2021) dan Sustainability Report (POJK 51/2017)                    | 3 Februari 2022 via <i>online</i><br>February 03, 2022 via online     | Indonesia Corporate Secretary Association (ICSA) |
|     |                                     |                           | Workshop – Pendalaman Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2022 tentang Transaksi Material dan Perubahan Kegiatan Usaha | 24 Februari 2022                                                      | Indonesia Corporate Secretary Association (ICSA) |
|     |                                     |                           | Workshop – Integrity Matters                                                                                                       | 4 Maret 2022 via <i>online</i><br>March 04, 2022 via online           | Chartered Institute of Securities & Investment   |
|     |                                     |                           | The Rising Importance of Operational Risk Tools & Risk                                                                             | 25 Maret 2022 di Jakarta<br>March 25, 2022 in Jakarta                 | Bank Muamalat Indonesia                          |
|     |                                     |                           | Seminar – G20 Seri 2 – Sistem Pembayaran Digital Lintas Negara dan Pengembangan Mata Uang Digital Bank Sentral                     | 19 Mei 2022                                                           | Lembaga Pengembangan Perbankan Indonesia (LPPI)  |



| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                                           | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of<br>Implementation | Penyelenggara<br>Organizer                       |
|-----|-------------------------------------|---------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------|
|     |                                     |                     | Webinar – Tata Kelola Korporat di Indonesia: Prinsip dan Praktik                              | 9 Agustus 2022                                                           | IICD, FEB UI & IAI                               |
|     |                                     |                     | Preparing Leaders to Think and Act Like CEO                                                   | 10 Agustus 2022 di Jakarta<br>August 10, 2022 in Jakarta                 | Muamalat Institute                               |
|     |                                     |                     | Workshop – Pendalaman SEOJK 7/ SEOJK.04/2022 tentang Caraa Pemeriksaan di Sektor Pasar Modal  | 25 Agustus 2022                                                          | Indonesia Corporate Secretary Association (ICSA) |
|     |                                     |                     | Seminar – G20 Seri 3 – Inklusi Keuangan Melalui Fintech                                       | 1 September 2022                                                         | Lembaga Pengembangan Perbankan Indonesia (LPPI)  |
|     |                                     |                     | Workshop – One Step Closer to Your Goals: Be a Good Negotiator & Lobbyist                     | 9 September 2022                                                         | Indonesia Corporate Secretary Association (ICSA) |
|     |                                     |                     | Webinar – Metaverse in Banking                                                                | 15 September 2022                                                        | Otoritas Jasa Keuangan (OJK) Institute           |
|     |                                     |                     | Refreshment Sertifikasi Manajemen Risiko "RISK IN DIGITAL                                     | 28 September 2022 di Jakarta<br>September 28, 2022 in Jakarta            | Muamalat Institute                               |
|     |                                     |                     | Talk Show Cyber Security – Hybrid                                                             | 27 Oktober 2022<br>(Hybrid)<br>October 27, 2022<br>(Hybrid)              | Bank Muamalat Indonesia                          |
|     |                                     |                     | Dirasah Islamiyah DPS - Metodologi Penetapan Fatwa DSN MUI dalam Transaksi Pembiayaan Syariah | 24 November 2022 di Jakarta<br>November 24, 2022 in Jakarta              | Bank Muamalat Indonesia                          |
|     |                                     |                     | Seminar – The Finance Sharia Outlook 2022 – Menuju Pusat Industri Halal Dunia                 | 24 November 2022                                                         | KNEKS & Infobank                                 |
|     |                                     |                     | Becoming an Effective Secretary                                                               | 6-20 Desember 2022 di Jakarta<br>December 6-20, 2022 in Jakarta          | Muamalat Institute                               |

## Pengembangan Kompetensi Unit Audit Internal

## Competency Development of the Internal Audit Committee

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position    | Jenis Pelatihan<br>Type of Training                                                                               | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer |
|-----|-------------------------------------|------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------|
| 1   | Riva Yan Abdillah                   | Head of Internal Audit | Senior Management Forum                                                                                           | 10-12 Januari 2022 di Jakarta<br>January 10-12, 2022 in Jakarta       | Bank Muamalat Indonesia    |
|     |                                     |                        | The Rising Importance of Operational Risk Tools & Risk Awareness in the Fast Changing & Growing Business - Hybrid | 25 Maret 2022 (Hybrid)<br>March 25, 2022 (Hybrid)                     | Bank Muamalat Indonesia    |
|     |                                     |                        | How to Communicate Audit Result Effectively - Online                                                              | 25 Maret 2022 via <i>online</i><br>March 25, 2022 via <i>online</i>   | Bank Muamalat Indonesia    |
|     |                                     |                        | Preparing Leaders to Think and Act Like CEO                                                                       | 10 Agustus 2022 di Jakarta<br>August 10, 2022 in Jakarta              | Muamalat Insitute          |
|     |                                     |                        | Workshop Enhacement Consumer Financing Process                                                                    | 22-24 Agustus 2022 di Jakarta<br>August 22-24, 2022 in Jakarta        | Bank Muamalat Indonesia    |
|     |                                     |                        | Refreshment Sertifikasi Manajemen Risiko "RISK IN DIGITAL"                                                        | 28 September 2022 di Jakarta<br>September 28, 2022 in Jakarta         | Muamalat Institute         |
|     |                                     |                        | Talk Show Cyber Security - Hybrid                                                                                 | 27 Oktober 2022 (Hybrid)<br>October 27, 2022 (Hybrid)                 | Bank Muamalat Indonesia    |

## Pengembangan Kompetensi Departemen Manajemen Risiko

## Competency Development of the Risk Management Department

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position                | Jenis Pelatihan<br>Type of Training                                                                               | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation          | Penyelenggara<br>Organizer                      |
|-----|-------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------|
| 1   | Catur Andayani                      | Head of Integrated Risk Management | Workshop Finalisasi Skema Akad Dalam SOP Akad Pembiayaan - Online                                                 | 9-10 Februari 2022 via <i>online</i><br>February 09-10, 2022 via <i>online</i> | Bank Muamalat Indonesia                         |
|     |                                     |                                    | Dari Bank Hybrid Menuju Bank Digital                                                                              | 17 Februari 2022 via <i>online</i><br>February 18, 2022 via <i>online</i>      | Otoritas Jasa Keuangan (OJK) Institute          |
|     |                                     |                                    | Casual Talk: Building A Resilient Sustainable Finance                                                             | 18 Februari 2022 via <i>online</i><br>February 18, 2022 via <i>online</i>      | Otoritas Jasa Keuangan (OJK) Institute          |
|     |                                     |                                    | NFT Antara Blockchain dan Cryptocurrency: Risk & Opportunity                                                      | 24 Februari 2022 via <i>online</i><br>February 24, 2022 via <i>online</i>      | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
|     |                                     |                                    | The Rising Importance of Operational Risk Tools & Risk Awareness in the Fast Changing & Growing Business - Hybrid | 25 Maret 2022 (Hybrid)<br>March 25, 2022 (Hybrid)                              | Bank Muamalat Indonesia                         |
|     |                                     |                                    | Strategi dan Inovasi dalam Memperkuat Branding Produk Keuangan Syariah                                            | 7 April 2022 via <i>online</i><br>April 07, 2022 via <i>online</i>             | Otoritas Jasa Keuangan (OJK) Institute          |



| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                                           | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation      | Penyelenggara<br>Organizer                      |
|-----|-------------------------------------|---------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------|
|     |                                     |                     | Peran Perempuan Indonesia di Sektor Perbankan dan Jasa Keuangan                               | 21 April 2022<br>via <i>online</i><br>April 21, 2022<br>via online         | Lembaga Pengembangan Perbankan Indonesia (LPPI) |
|     |                                     |                     | Preparing Leaders to Think and Act Like CEO                                                   | 10 Agustus 2022 di Jakarta<br>August 10, 2022 in Jakarta                   | Muamalat Institute                              |
|     |                                     |                     | Workshop Enhancement Consumer Financing Process                                               | 22-24 Agustus 2022 di Jakarta<br>August 22-24, 2022 in Jakarta             | Bank Muamalat Indonesia                         |
|     |                                     |                     | Refreshment Sertifikasi Manajemen Risiko "RISK IN DIGITAL - Online                            | 28 September 2022<br>via <i>online</i><br>September 28, 2022<br>via online | Muamalat Institute                              |
|     |                                     |                     | Project Enhancement Consumer Financing Process                                                | 13 November 2022 di Jakarta<br>November 13, 2022 in Jakarta                | Muamalat Institute                              |
|     |                                     |                     | Talk Show Cyber Security - Hybrid                                                             | 27 November 2022 ( <i>Hybrid</i> )<br>November 27, 2022 ( <i>Hybrid</i> )  | Bank Muamalat Indonesia                         |
|     |                                     |                     | Dirasah Islamiyah DPS - Metodologi Penetapan Fatwa DSN MUI dalam Transaksi Pembiayaan Syariah | 24 November 2022 di Jakarta<br>November 24, 2022 in Jakarta                | Bank Muamalat Indonesia                         |

**Pengembangan Kompetensi Satuan Kerja Kepatuhan**
**Competency Development of the Compliance Unit**

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                                                               | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation        | Penyelenggara<br>Organizer             |
|-----|-------------------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------|
| 1   | Dyah Ekowati                        | Head of Compliance  | Senior Management Forum                                                                                           | 10-12 Januari 2022 di Jakarta<br>January 10-12, 2022 in Jakarta              | Bank Muamalat Indonesia                |
|     |                                     |                     | The Impact of ESG in the Performance of the Financial Services                                                    | 27 Januari 2022<br>via <i>online</i><br>January 27, 2022<br>Via Online       | Otoritas Jasa Keuangan (OJK) Institute |
|     |                                     |                     | Workshop Finalisasi Skema Akad Dalam SOP Akad Pembiayaan - Online                                                 | 9-10 Februari 2022<br>via <i>online</i><br>February 9-10, 2022<br>via online | Bank Muamalat Indonesia                |
|     |                                     |                     | Dari Bank Hibrid menuju Bank Digital                                                                              | 17 Februari 2022 di Jakarta<br>February 17, 2022 in Jakarta                  | Otoritas Jasa Keuangan (OJK) Institute |
|     |                                     |                     | The Rising Importance of Operational Risk Tools & Risk Awareness in the Fast Changing & Growing Business - Hybrid | 25 Maret 2022 ( <i>Hybrid</i> )<br>March 25, 2022 ( <i>Hybrid</i> )          | Bank Muamalat Indonesia                |
|     |                                     |                     | Strategi dan Inovasi dalam Memperkuat Branding Produk Keuangan Syariah                                            | 7 April 2022 di Jakarta<br>April 07, 2022 in Jakarta                         | Otoritas Jasa Keuangan (OJK) Institute |
|     |                                     |                     | Sosialisasi - Global Sukuk Issuance in Reliance with Regulation S of the US Securities Act of 1933                | 24 Mei 2022 di Jakarta<br>May 24, 2022 in Jakarta                            | Allen and Overy                        |

| No. | Nama Peserta<br>Name of Participant | Jabatan<br>Position | Jenis Pelatihan<br>Type of Training                                                           | Waktu dan Tempat<br>Penyelenggara<br>Time and Place of Implementation | Penyelenggara<br>Organizer             |
|-----|-------------------------------------|---------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------|
|     |                                     |                     | Preventing & Combating Financial Crime in Financial Industry                                  | 9 Juni 2022 di Jakarta<br>June 09, 2022 in Jakarta                    | Otoritas Jasa Keuangan (OJK) Institute |
|     |                                     |                     | Konvensi Nasional RSKKNI                                                                      | 14 Juni 2022 di Bandung<br>Juni 14, 2022 in Bandung                   | Otoritas Jasa Keuangan                 |
|     |                                     |                     | Anti Bribery Management System: Experience Through Integrity                                  | 16 Juni 2022 di Jakarta<br>Juni 16, 2022 in Jakarta                   | Otoritas Jasa Keuangan (OJK) Institute |
|     |                                     |                     | Konvensi Nasional Bid, APU-PPT                                                                | 28 Juni 2022 di Bandung<br>Juni 28, 2022 in Bandung                   | Otoritas Jasa Keuangan (OJK) Institute |
|     |                                     |                     | Workshop Enhancement Consumer Financing Process                                               | 22-24 Agustus 2022 di Jakarta<br>August 22-24, 2022 in Jakarta        | Bank Muamalat Indonesia                |
|     |                                     |                     | Refreshment Sertifikasi Manajemen Risiko "RISK IN DIGITAL BANKING" - Online                   | 28 September 2022 via <i>online</i><br>September 28, 2022 via online  | Muamalat Institute                     |
|     |                                     |                     | Dirasah Islamiyah DPS - Metodologi Penetapan Fatwa DSN MUI dalam Transaksi Pembiayaan Syariah | 24 November 2022 di Jakarta<br>November 24, 2022 in Jakarta           | Bank Muamalat Indonesia                |





# Informasi Pemegang Saham Utama dan Pengendali

## Information on Major and Controlling Shareholders

Berikut informasi singkat mengenai Pemegang Saham Utama Bank:

The following is brief information regarding the Bank's Major Shareholders:

**Badan Pengelola Keuangan Haji (BPKH) – 82,65%**

**Hajj Financial Management Agency (BPKH) – 82.65%**



| Nama<br>Name                                                  | Badan Pengelola Keuangan Haji (BPKH)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Hajj Financial Management Agency (BPKH)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tahun Pendirian</b><br>Year of Establishment               | 2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Dasar Hukum Pendirian</b><br>Legal Basis for Establishment | <ul style="list-style-type: none"> <li>Undang-Undang Republik Indonesia No. 34 tahun 2014 tentang Pengelolaan Keuangan Haji</li> <li>Peraturan Presiden Republik Indonesia No. 110 tahun 2017 tentang Badan Pengelola Keuangan Haji</li> <li>Peraturan Pemerintah No. 5 tahun 2018 tentang Pelaksanaan Undang-Undang No. 34 tahun 2014 tentang Pengelolaan Keuangan Haji</li> </ul>                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Law of the Republic of Indonesia No. 34 of 2014 on Management of Hajj Financial</li> <li>Regulation of the President of the Republic of Indonesia No. 110 of 2017 on Hajj Financial Management Agency</li> <li>Government Regulation No. 5 of 2018 on the Implementation of Law No. 34 of 2014 on Management of Hajj Financial</li> </ul>                                                                                                                                                                                        |
| <b>Bidang Usaha</b><br>Line of Business                       | Pengelolaan Keuangan Haji                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Management of Hajj Financial                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Alamat</b><br>Address                                      | Muamalat Tower, Jl. Prof Dr Satrio, Kav. 18, Kuningan Timur, Setiabudi, Jakarta Selatan 12940                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Muamalat Tower, Jl. Prof Dr Satrio, Kav. 18, Kuningan Timur, Setiabudi, South Jakarta 12940                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Visi dan Misi</b><br>Vision and Mission                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Visi</b><br>Vision                                         | BPKH berkomitmen menjadi lembaga pengelola keuangan terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat                                                                                                                                                                                                                                                                                                                                                                                                                                                             | BPKH is committed to become a trusted financial management institution that provides optimal value for pilgrims and the benefit of the Ummah                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Misi</b><br>Mission                                        | <ul style="list-style-type: none"> <li>Membangun kepercayaan melalui pengelolaan sistem keuangan yang transparan dan modern</li> <li>Meningkatkan efisiensi dan rasionalitas BPIH melalui kerja sama strategis</li> <li>Melakukan investasi pada imbal hasil yang optimal dengan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesionalitas</li> <li>Menciptakan tata kelola dan sistem kerja yang komprehensif dan akuntabel dengan mengembangkan SDM yang berintegritas dan profesional</li> <li>Memberikan kemaslahatan untuk meningkatkan kesejahteraan umat</li> </ul> | <ul style="list-style-type: none"> <li>Building trust through the management of a transparent and modern financial system</li> <li>Improving the efficiency and rationality of BPIH through strategic cooperations</li> <li>Invest in optimal returns with sharia principles and taking into account the aspects of security, prudence, and professionalism</li> <li>Creating a comprehensive and accountable governance and work system by developing HC with integrity and professionalism</li> <li>Provide benefits to improve the welfare of the people.</li> </ul> |
| <b>Struktur Organisasi</b><br>Organisation Structure          | Berdasarkan Perpres No. 110 tahun 2017 tentang Badan Pengelola Keuangan Haji, organ BPKH terdiri atas Badan Pelaksana yang paling sedikit terdiri atas lima orang anggota yang berasal dari unsur profesional dan Dewan Pengawas yang terdiri atas tujuh orang anggota yang berasal dari unsur profesional dan Pemerintah                                                                                                                                                                                                                                                                               | Based on Presidential Decree No. 110 of 2017 on the Hajj Financial Management Agency, the BPKH organ consists of an Implementing Agency consisting of at least five professional members and a Supervisory Board consisting of seven professional and Governmental members                                                                                                                                                                                                                                                                                              |

## KOMPOSISI PEMEGANG SAHAM

Hingga diterbitkannya laporan ini, komposisi kepemilikan saham PT Bank Muamalat Indonesia Tbk adalah sebagai berikut:

## SHAREHOLDERS COMPOSITION

Until the publication of this report, the composition of share ownership in PT Bank Muamalat Indonesia Tbk is as follows:

| Nama Pemegang Saham<br>Name of Shareholders                                    | Status        | Jumlah Saham (lembar)<br>Number of Shares (pages) | Persentase Kepemilikan<br>Percentage of Ownership (%) |
|--------------------------------------------------------------------------------|---------------|---------------------------------------------------|-------------------------------------------------------|
| Badan Pengelola Keuangan Haji                                                  | Lokal   Local | 41.342.059.345                                    | 82,65                                                 |
| Ir. Andre Mirza Hartawan, MBA                                                  | Lokal   Local | 2.596.550.000                                     | 5,19                                                  |
| Apliani                                                                        | Lokal   Local | 1.240.275.697                                     | 2,48                                                  |
| Reza Rhenaldi Syaiful                                                          | Lokal   Local | 1.093.585.191                                     | 2,19                                                  |
| Dewi Monita                                                                    | Lokal   Local | 1.092.225.000                                     | 2,18                                                  |
| Islamic Development Bank                                                       | Lokal   Local | 1.020.770.234                                     | 2,04                                                  |
| Masyarakat lainnya (masing-masing <1%)<br>Other Public shareholders (each <1%) | Lokal   Local | 1.632.275.975                                     | 3,26                                                  |
| Jumlah Modal Ditempatkan dan Disetor Penuh<br>Total Issued and Paid Up Capital |               | 50.017.741.442                                    | 100,00                                                |
| Saham dalam Portepel<br>Shares in Portfolio                                    |               | 33.155.609.383                                    |                                                       |
| <b>Total</b>                                                                   |               | <b>83.173.350.825</b>                             |                                                       |

## Kelompok Pemegang Saham 5% dan/atau Lebih

## Shareholders Group of 5% and/or More Share Ownership

| Nama Pemegang Saham<br>Name of Shareholder | Jumlah Kepemilikan<br>Number of Ownership | Persentase Kepemilikan<br>Percentage of Ownership (%) |
|--------------------------------------------|-------------------------------------------|-------------------------------------------------------|
| Badan Pengelola Keuangan Haji              | 41.342.059.345                            | 82,65                                                 |
| Ir. Andre Mirza Hartawan, MBA              | 2.596.550.000                             | 5,19                                                  |

## Kelompok Pemegang Saham Kurang dari 5%

## Shareholders Group with Less than 5% Share Ownership

| Nama Pemegang Saham<br>Name of Shareholders                                    | Status        | Jumlah Saham (lembar)<br>Number of Shares (pages) | Persentase Kepemilikan<br>Percentage of Ownership (%) |
|--------------------------------------------------------------------------------|---------------|---------------------------------------------------|-------------------------------------------------------|
| Apliani                                                                        | Lokal   Local | 1.240.275.697                                     | 2,48                                                  |
| Reza Rhenaldi Syaiful                                                          | Lokal   Local | 1.093.585.191                                     | 2,19                                                  |
| Dewi Monita                                                                    | Lokal   Local | 1.092.225.000                                     | 2,18                                                  |
| Islamic Development Bank                                                       | Lokal   Local | 1.020.770.234                                     | 2,04                                                  |
| Masyarakat lainnya (masing-masing <1%)<br>Other Public shareholders (each <1%) | Lokal   Local | 1.632.275.975                                     | 3,26                                                  |



## Kepemilikan Saham Dewan Komisaris dan Direksi (Secara Langsung)

| Pemegang Saham<br>Shareholder                   | Jabatan<br>Position                                                          | Jumlah Saham (lembar)<br>Number of Shares (pages) | Persentase Kepemilikan<br>Percentage of Ownership (%) |
|-------------------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------|
| <b>Dewan Komisaris   Board of Commissioners</b> |                                                                              |                                                   |                                                       |
| Mardiasmo                                       | Komisaris Utama Independen<br>Independent President Commissioner             | -                                                 | -                                                     |
| Suwarda                                         | Komisaris Independen<br>Independent Commissioner                             | -                                                 | -                                                     |
| Sartono                                         | Komisaris Independen<br>Independent Commissioner                             | -                                                 | -                                                     |
| Amin Said Husni                                 | Komisaris Independen<br>Independent Commissioner                             | -                                                 | -                                                     |
| Ir. Andre Mirza Hartawan, MBA                   | Komisaris<br>Commissioner                                                    | 2.596.550.000                                     | 5,19                                                  |
| <b>Direksi   Board of Directors</b>             |                                                                              |                                                   |                                                       |
| Indra Falatehan                                 | Direktur Utama<br>President Director                                         | -                                                 | -                                                     |
| Karno                                           | Direktur Kepatuhan, Risiko, dan Hukum<br>Compliance, Risk and Legal Director | -                                                 | -                                                     |
| Hery Syafril                                    | Direktur Risiko Bisnis Pembiayaan<br>Financing Business Risk Director        | -                                                 | -                                                     |
| Wahyu Avianto                                   | Direktur Operasi dan Digital<br>Operations and Digital Director              | -                                                 | -                                                     |
| Suhendar                                        | Direktur Keuangan dan Strategi<br>Finance and Strategy Director              | -                                                 | -                                                     |

## Share Ownership of the Board of Commissioners (Direct)

## Kepemilikan Saham Dewan Komisaris dan Direksi (Secara Tidak Langsung)

Seluruh Dewan Komisaris dan Direksi Bank tidak ada yang memiliki saham BMI secara tidak langsung.

## Share Ownership of the Board of Commissioners (Indirect)

None of the Board of Commissioners and Board of Directors of the Bank owns BMI shares indirectly.

Pemegang Saham berdasarkan Klasifikasi

Shareholders by Classification

| Kelompok            | Jumlah Pemegang Saham<br>Number of Shareholders | Jumlah Kepemilikan<br>Number of Ownership | Persentase Kepemilikan<br>Percentage of Ownership (%) | Group                       |
|---------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------------|-----------------------------|
| <b>Lokal</b>        |                                                 |                                           |                                                       | <b>Local</b>                |
| Individu            | 337.145                                         | 7.276.761.983                             | 14,55                                                 | Individual                  |
| Badan Usaha         |                                                 |                                           |                                                       | Business Entity             |
| Pemerintah Daerah   | 492                                             | 4.565.050                                 | 0,00                                                  | Regional Government         |
| Koperasi            | 769                                             | 148.221.700                               | 0,29                                                  | Cooperative                 |
| Yayasan             | 109                                             | 85.853.285                                | 0,17                                                  | Foundation                  |
| Dana Pensiun        | 15                                              | 85.552.570                                | 0,17                                                  | Pension Fund                |
| Asuransi            | 6                                               | 11.189.810                                | 0,02                                                  | Insurance                   |
| Bank                | 14                                              | 25.978.710                                | 0,04                                                  | Bank                        |
| Perseroan Terbatas  | 220                                             | 14.896.800                                | 0,03                                                  | Limited Liabilities Company |
| Badan Usaha Lainnya | 114                                             | 41.343.955.300                            | 82,65                                                 | Other Business Entity       |
| <b>Jumlah Saham</b> | <b>338.875</b>                                  | <b>48.996.971.208</b>                     | <b>97,96</b>                                          | <b>Number of Shares</b>     |
| <b>Asing</b>        |                                                 |                                           |                                                       | <b>Foreign</b>              |
| Individu            | -                                               | -                                         | -                                                     | Individual                  |
| Badan Usaha         | 1                                               | 1.020.770.234                             | 2,04                                                  | Business Entity             |
| Jumlah Saham        | 1                                               | 1.020.770.234                             | 2,04                                                  | Number of Shares            |
| <b>Jumlah</b>       | <b>338.876</b>                                  | <b>50.017.741.442</b>                     | <b>100,00</b>                                         | <b>Total</b>                |



# Kronologi Pencatatan Saham

## Share Listing Chronology

Berikut adalah kronologi penerbitan/pencatatan saham PT Bank Muamalat Indonesia Tbk.

The following is the chronology of the issuance/listing of shares of PT Bank Muamalat Indonesia Tbk.

| Tahun<br>Year | Aksi Korporasi<br>Corporate Action                                                                                                                                                                                                                                                                                          | Jumlah Saham<br>Baru<br>Number of Shares | Nilai Nominal Saham<br>Nominal Value<br>(Rp)                                                   | Tanggal Efektif<br>Effective Date     | Bursa Efek<br>Stock<br>Exchange |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------|
| 1993          | Penawaran Umum Saham Perdana<br>Initial Public Offering                                                                                                                                                                                                                                                                     | 2.489.090                                | 1.000                                                                                          | 28 Oktober 1993<br>October 28, 1993   | Non Listed                      |
| 1998          | Penawaran Umum Terbatas I Seri Saham B dengan Hak Memesan Efek Terlebih Dahulu<br>Limited Public Offering I Series B Shares with Pre-emptive Rights                                                                                                                                                                         | 172.504.936                              | 1.000                                                                                          | 19 Juni 1998<br>June 19, 1998         | Non Listed                      |
| 2002          | Penawaran Umum Terbatas II Seri Saham C dengan Hak Memesan Efek Terlebih Dahulu<br>Limited Public Offering II Series C Shares with Pre-emptive Rights                                                                                                                                                                       | 208.727.863                              | 500                                                                                            | 15 November 2002<br>November 15, 2002 | Non Listed                      |
| 2005          | Penawaran Umum Terbatas III Seri Saham C dengan Hak Memesan Efek Terlebih Dahulu<br>Limited Public Offering III Series C Shares with Pre-emptive Rights                                                                                                                                                                     | 446.194.051                              | 500                                                                                            | 26 April 2005<br>April 26, 2005       | Non Listed                      |
| 2010          | Penawaran Umum Terbatas IV Seri Saham C dengan Hak Memesan Efek Terlebih Dahulu<br>Limited Public Offering IV Series C Shares with Pre-emptive Rights                                                                                                                                                                       | 820.251.749                              | 500                                                                                            | 28 Juni 2010<br>June 28, 2010         | Non Listed                      |
| 2011          | Pembagian Saham Bonus (Rasio 15:1)<br>Distribution of Bonus Shares (Ratio 15: 1)                                                                                                                                                                                                                                            | 78.352.338                               | 500                                                                                            | 26 Mei 2011<br>May 26, 2011           | Non Listed                      |
| 2012          | Pemecahan Nilai Saham/ <i>Stock Split</i><br>• Saham Seri A dan B (Rp1.000) menjadi Saham Seri A (Rp200)<br>• Saham Seri C (Rp500) menjadi Saham Seri B (Rp100)<br><i>Stock Split</i><br>• Series A and B Shares (Rp1,000) to become Series A Shares (Rp200)<br>• Series C Shares (Rp500) to become Series B Shares (Rp100) | 7.391.784.490                            | Saham Seri A Rp200<br>Saham Seri B Rp100<br><br>Series A Shares Rp200<br>Series B Shares Rp100 | 21 November 2012<br>November 21, 2012 | Non Listed                      |
| 2013          | Penawaran Umum Terbatas V Saham Seri B dengan Hak Memesan Efek Terlebih Dahulu<br>Limited Public Offering V Series B Shares with Pre-emptive Rights                                                                                                                                                                         | 2.815.917.885                            | 100                                                                                            | 7 November 2013<br>November 7, 2013   | Non Listed                      |
| 2021          | Penawaran Umum Terbatas dalam rangka Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu VI (PMHMETD VI)<br>Limited Public Offering for Capital Increase By Providing Pre-emptive Rights VI (PMHMETD VI)                                                                                                    | 39.810.039.107                           | 30                                                                                             | 16 Desember 2021<br>December 16, 2021 | Non Listed                      |

## Kronologi Pencatatan Efek Lainnya

### Chronology of Listing of Other Securities

Bank Muamalat Indonesia telah menerbitkan sukuk subordinasi mudharabah jangka panjang tanpa melalui penawaran umum dengan nilai nominal sebesar Rp2.000.000.000. Pembayaran pendapatan bagi hasil pertama kali dilakukan pada tanggal 15 Juni 2022, sedangkan pembayaran pendapatan bagi hasil terakhir akan dilakukan pada tanggal 15 Maret 2032. Pokok sukuk akan jatuh tempo dan dilunasi pada tanggal 15 Maret 2032.

Bank Muamalat Indonesia issued long term subordinated mudharabah sukuk without public offering with total par value of Rp2,000,000,000. The initial profit-sharing payment was made on June 15, 2022, and the last profit sharing will be paid on March 15, 2032. Sukuk principal will mature and be repaid on March 15, 2032.

Sedangkan untuk yang belum jatuh tempo, disampaikan dalam tabel di bawah ini:

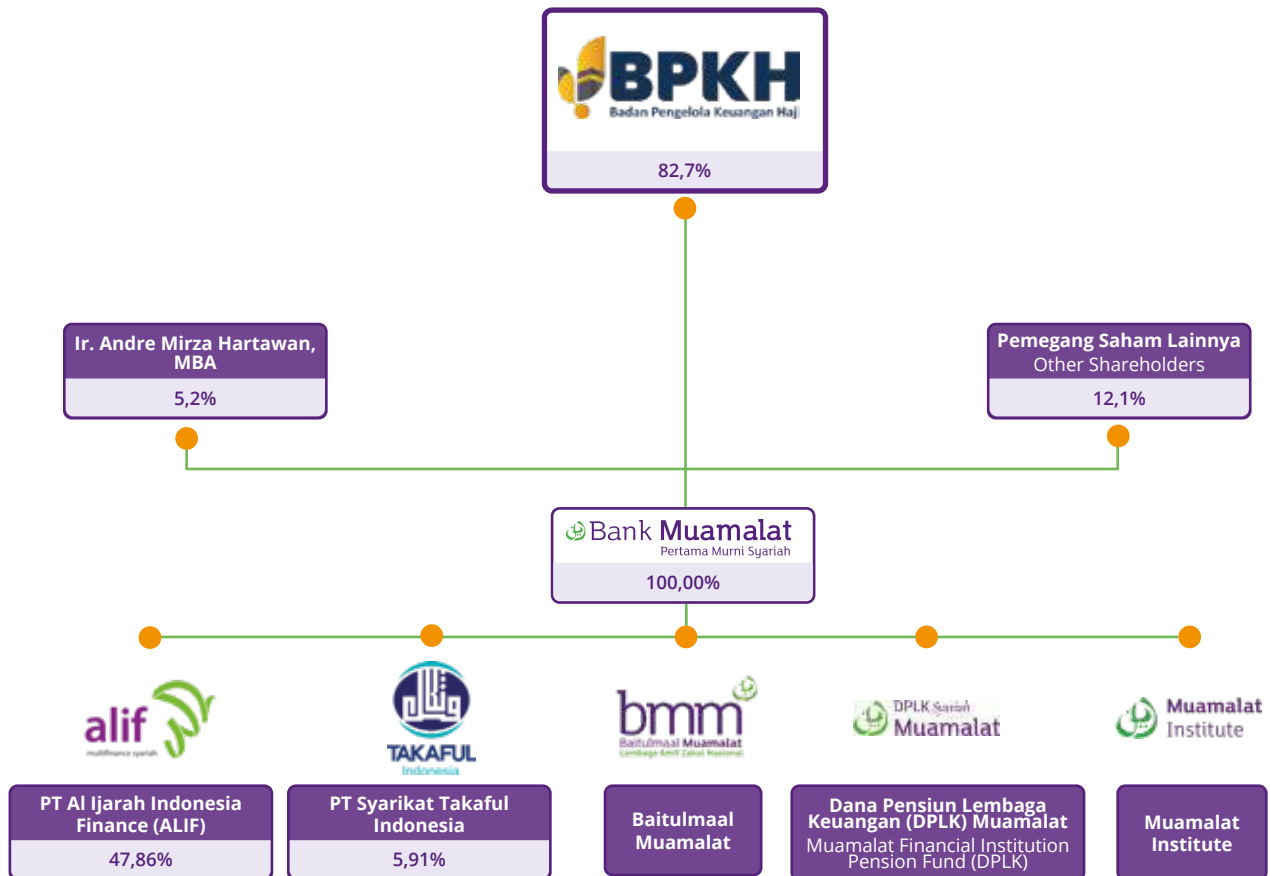
As for those that have not yet matured are presented in the following table:

| Nama Efek<br>Name of Securities                                         | Nilai Pokok (Rp)<br>Principal Value (Rp) | Nisbah Pemegang Efek (%)<br>Pre-determined Ratio of Securities Holders (%) | Jatuh Tempo<br>Maturity               | Peringkat Efek<br>Securities Rating                                                                    |
|-------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------------|
| Sukuk Subordinasi Mudharabah 2022<br>Subordinated Sukuk Mudharabah 2022 | 2.000.000.000.000                        | 58,64                                                                      | 15 Maret 2032<br>March 15, 2032       | Non-rating                                                                                             |
| Sukuk Mudharabah 2018 Trust Certificate 2018                            | 1.600.000.000.000                        | -                                                                          | 29 Juni 2038<br>June 29, 2038         | Non-rating                                                                                             |
| Sukuk Mudharabah Bank Muamalat Indonesia 2021                           | 2.440.856.000.000                        | 50,72                                                                      | 15 November 2041<br>November 15, 2041 | idA+ dari PT Pemeringkat Efek Indonesia (PEFINDO)<br>idA+ from PT Pemeringkat Efek Indonesia (PEFINDO) |



# Struktur Grup Perusahaan

## Company Group Structure





# Profil Entitas Anak dan Entitas Asosiasi

## Profile of Subsidiaries and Associates

Bank Mualamat Indonesia memiliki lima entitas anak yakni PT Al Ijarah Indonesia Finance (ALIF), Baitulmaal Muamat, Dana Pensiun Lembaga (DPLK) Muamat, Muamat Institute, dan PT Syarikat Takaful Indonesia. Berikut ialah profil singkat dari masing-masing entitas anak tersebut:

### 1. PT AL IJARAH INDONESIA FINANCE (ALIF)

ALIF merupakan perusahaan keuangan syariah yang didirikan untuk memenuhi kebutuhan pembiayaan keuangan masyarakat Indonesia. Pada mulanya, ALIF ditujukan untuk melayani kebutuhan pembiayaan bagi komunitas bisnis Indonesia dan Asia Tenggara dengan menawarkan pembiayaan minimal sebesar Rp2 miliar per transaksi dan jasa konsultasi keuangan.

Namun sayangnya, krisis ekonomi global yang dimulai tahun 2010 lalu telah mendorong ALIF untuk mengubah fokus bisnis pada pembiayaan ritel. Selain untuk meningkatkan sumber pendanaan, fokus bisnis baru tersebut juga untuk mengambil manfaat dari pertumbuhan sektor konsumsi yang sangat besar di Indonesia dewasa ini dan di masa mendatang.

Kini, beragam jenis produk pembiayaan ditawarkan oleh ALIF, mulai dari pembiayaan komersial untuk investasi barang modal untuk keperluan usaha seperti mesin dan alat berat maupun pembiayaan konsumtif (ritel) seperti mobil dan sepeda motor. Semua produk pembiayaan tersebut mengacu pada prinsip keuangan syariah dengan menggunakan skema pembiayaan ijarah *muntahia bittamlik* (sewa dan beli), dan murabahah (jual dan beli). ALIF didirikan pada bulan November 2006 di Jakarta, ALIF memulai operasionalnya pada tanggal 27 Agustus 2007. Adapun modal awal yang disetorkan ialah sebesar Rp105 miliar, yang ditempatkan sama rata oleh tiga lembaga keuangan terkemuka Indonesia dan Timur Tengah, yaitu Bank Muamat Indonesia, Bank Boubyan Kuwait, International Leasing & Investment Company (ILIC). Adapun saat ini pemegang saham utama dari PT Al Ijarah Indonesia Finance (ALIF) telah berubah dengan kepemilikan mayoritas adalah pemegang saham lokal.

### 2. BAITULMAAL MUAMALAT (BMM)

(lisensi sebagai Nazir Waqaf)

Sejak tahun 1994, Bank Muamat Indonesia telah membentuk unit pengelola dana Zakat, Infak, dan Sedekah (ZIS), serta dana sosial kebajikan yang kemudian disebut Baitulmaal. Unit yang awalnya didirikan atas dasar

Bank Mualamat Indonesia has five subsidiaries, namely PT Al Ijarah Indonesia Finance (ALIF), Baitulmaal Muamat, Muamat Pension Fund (DPLK), Muamat Institute, and PT Syarikat Takaful Indonesia. The following is a brief profile of each of these subsidiaries:

### 1. AL-IJARAH INDONESIA FINANCE

ALIF is a sharia-based financial company that was established to meet the financial needs of the Indonesian people. Initially, its purpose was to serve the financing needs of the Indonesian and Southeast Asian business communities by offering a minimum financing of Rp2 billion per transaction and financial consulting services.

Unfortunately, the global economic crisis that hit in 2010 prompted ALIF to shift its business focus to retail financing. In addition to increasing funding sources, the new business focus is also aimed to take advantage of the huge growth in the consumption sector in Indonesia today and in the future.

Nowadays, ALIF offers various types of financing products, ranging from commercial financing to investing in capital goods for business purposes such as machinery and heavy equipment as well as consumer financings (retail) such as cars and motorbikes. All of these financing products refer to the principles of sharia finance using the ijarah *muntahia bittamlik* (lease and purchase) and murabahah (buy and sell) financing schemes. ALIF was established in November 2006 in Jakarta, ALIF started operations on August 27, 2007. The initial paid-up capital was Rp105 billion, which was placed equally by three leading Indonesian and Middle Eastern financial institutions, namely Bank Muamat Indonesia, Bank Boubyan Kuwait, International Leasing & Investment Company (ILIC). Currently, the main shareholders of PT Al Ijarah Indonesia Finance (ALIF) have changed with the majority ownership owned by local shareholders.

### 2. BAITULMAAL MUAMALAT (BMM)

(license as Nazir Waqaf)

In 1994, Bank Muamat Indonesia formed a Zakat, Infak, and Alms (ZIS) fund management unit, as well as a charity fund which was later called Baitulmaal. The unit which was originally founded on the basis of the responsibility



tanggung jawab Bank Muamalat Indonesia terhadap pemberdayaan ekonomi mikro ini, diresmikan sebagai yayasan Baitulmaal Muamalat pada tanggal 16 Juni 2000.

Sejalan dengan tuntutan dan kebutuhan masyarakat akan lembaga amil zakat yang independen dan profesional serta UU No. 38 tahun 1999, pada tanggal 22 Desember 2000 badan hukum Yayasan Baitulmaal Muamalat dikukuhkan sebagai lembaga amil zakat nasional oleh Menteri Agama Republik Indonesia. Selanjutnya BMM dikukuhkan sebagai Lembaga Nazhir Waqaf berdasarkan Surat Tanda Bukti Pendaftaran Nazhir Badan Waqaf Indonesia No. 3.3.0000.6 tertanggal 29 Januari 2018.

Baitulmaal Muamalat memiliki 3 (tiga) aspek fokus kegiatan, yakni:

- Mengelola dana-dana sosial sesuai prinsip syariah Islam.
- Mengembangkan komunitas yang mandiri, tumbuh dan berkarakter.
- Menjadi mediator pengembangan usaha dan lembaga keuangan mikro syariah.

Kegiatan-kegiatan tersebut dijalankan dengan memfungsikan dan memanfaatkan jaringan kantor layanan Bank Muamalat Indonesia yang tersebar di seluruh wilayah Nusantara, Indonesia. Baitulmaal Muamalat telah mendapat kepercayaan dari badan internasional seperti Islamic Development Bank dan menjadi model pemberdayaan di Indonesia yang menjalankan fungsi *Corporate Social Responsibility* Bank Muamalat Indonesia.

### 3. DPLK MUAMALAT

Dana Pensiun Lembaga Keuangan (DPLK) Muamalat menawarkan kemudahan perencanaan keuangan masa depan bagi karyawan maupun pekerja mandiri. Pengelolaan dana nasabah dilakukan secara profesional sebagai investasi jangka panjang dalam wujud rekening pribadi nasabah. Dengan begitu, apapun profesi nasabah bisa mendapat jaminan kesinambungan penghasilan selama masa pensiun nantinya.

Layanan DPLK Muamalat mencakup beragam pilihan umur pensiun, pengelolaan dana secara syariah, berbagai paket investasi dengan hasil pengembangan yang kompetitif, fleksibel, jaringan luas dan akses 24 jam. Keuntungan bagi perusahaan yang mengikutsertakan karyawannya sebagai peserta DPLK di antaranya adalah tidak dibebankan pajak (PPH 25), sebagai sarana untuk mempersiapkan pesangon/dana pensiun karyawannya, sesuai UU No. 13 tahun 2003 tentang Ketenagakerjaan serta dapat melaporkan ke Kementerian Keuangan sebagai badan yang telah menyelenggarakan dana pensiun.

of Bank Muamalat Indonesia towards micro- economic empowerment, was officially inaugurated on June 16, 2000 as the Baitulmaal Muamalat foundation.

In line with the demands of the community for an independent and professional amil zakat institution, and Law No. 38 of 1999, on December 22, 2000 the Baitulmaal Muamalat Foundation was confirmed as a national amil zakat institution by the Minister of Religion of the Republic of Indonesia. Furthermore, BMM was confirmed as a Nazhir Waqaf Institution based on the Certificate of Registration of Nazhir Waqaf Agency Indonesia No. 3.3.0000.6 dated January 29, 2018.

Baitulmaal Muamalat focuses its activities in three aspects, namely:

- Managing social funds according to Islamic sharia principles.
- Developing an independent, growing and characterized community.
- Becoming a business development mediator and Sharia microfinance institution.

These activities are carried out by functioning and utilizing the Bank Muamalat Indonesia service office network which is spread throughout Indonesia. Baitulmaal Muamalat has gained the trust of the international institution such as the Islamic Development Bank and has become a model of empowerment in Indonesia that carries out the Corporate Social Responsibility function of Bank Muamalat Indonesia.

### 3. DPLK MUAMALAT

Muamalat Financial Institution Pension Fund (DPLK) offers the convenience of future financial planning for employees and independent workers. The management of customer funds is done professionally as a long-term investment in the form of a customer's personal account. Thus, whatever profession the customers can get a guarantee of continuity of income during the retirement period.

Muamalat DPLK offers a wide selection of retirement age, sharia fund management, a variety of investment packages with competitive, flexible, extensive network development and 24-hour access. There are several benefits for companies that register their employees as DPLK participants such as, free tax (PPH 25), as a means of preparing severance/pension funds for their employees according to Law No. 13 of 2003 on Manpower and they can report to the Ministry of Finance as the organizing agency pension fund.

DPLK Muamalat didirikan pada tanggal 12 September 1997 dan disahkan berdasarkan SK Menteri Keuangan No. Kep-485/KM.17/1997 tanggal 10 Oktober 1997. Program pensiun yang dilaksanakan adalah Program Pensiun Iuran Pasti (PPIP).

#### **4. MUAMALAT INSTITUTE**

Pendirian Muamalat Institute (MI) pada tahun 1999 berasal dari adanya Lembaga Pendidikan dan Pengembangan Perbankan Syariah (LPPBS) yang telah ada sejak 1992. Pendirian Muamalat Institute sendiri ditujukan untuk:

- a. Meningkatkan kehidupan ekonomi masyarakat, khususnya umat Islam di Indonesia melalui pendirian lembaga-lembaga berdasarkan prinsip syariah.
- b. Menumbuh kembangkan dan mensosialisasikan lembaga keuangan syariah di Indonesia sehingga dapat menjadi salah satu fondasi perekonomian bangsa.
- c. Mencetak tenaga-tenaga profesional berkualitas yang menguasai prinsip-prinsip ekonomi syariah sehingga dapat lebih berperan serta dalam pengembangan ekonomi Indonesia.
- d. Mengembangkan, mensosialisasikan dan memberikan pendidikan mengenai sistem ekonomi syariah kepada masyarakat Indonesia, khususnya umat Islam. Untuk dapat mencapai hasil tersebut MI memberikan jasa di bidang riset, pelatihan, konsultasi, dan publikasi.

#### **5. PT SYARIKAT TAKAFUL INDONESIA**

Atas prakarsa dari Tim Pembentukan Asuransi Takaful Indonesia (TEPATI) yang dimotori oleh Ikatan Cendekiawan Muslim Indonesia (ICMI) melalui Yayasan Abdi Bangsa, PT Bank Muamalat Indonesia Tbk, Syarikat Takaful Malaysia Bhd. (STM), PT Asuransi Jiwa Tugu Mandiri, Departemen Keuangan RI, serta beberapa pengusaha muslim Indonesia, PT Syarikat Takaful Indonesia berdiri pada 24 Februari 1994.

Melalui dua perusahaan operasionalnya, yaitu PT Asuransi Takaful Keluarga dan PT Asuransi Takaful Umum, Perusahaan melayani jasa asuransi dan perencanaan keuangan yang berlandaskan prinsip syariah untuk masyarakat Indonesia.

DPLK Muamalat was established on September 12, 1997 and was approved based on the Decree of the Minister of Finance No. Kep-485/KM.17/1997 dated October 10, 1997. The pension program implemented is the Defined Contribution Pension Program (PPIP).

#### **4. MUAMALAT INSTITUTE**

Muamalat Institute (MI) was founded in 1999, but its inception started in 1992 as an educational institution called Islamic Banking Education and Development Institution (LPPBS), or Education Institution for Sharia Banking Development. Muamalat Institute has the following objectives:

- a. Improving the economic life of the community, especially Moslems in Indonesia through the establishment of institutions based on sharia principles.
- b. Developing and promoting sharia financial institutions in Indonesia so that they can become one of the foundations of the national economy.
- c. Generating quality professionals with excellent knowledge of Sharia economic principles so that they can play an important role in the economic growth of the country.
- d. Developing, promoting and providing education on the sharia economic system to the Indonesian people, especially Indonesian Moslem society. To reach these goals, MI provides services in the fields of research, training, consulting and publication.

#### **5. PT SYARIKAT TAKAFUL INDONESIA**

PT Syarikat Takaful Indonesia (Company) was established on February 24, 1994 on the initiative of the Formation Team of Takaful Insurance Indonesia (TEPATI) which was led by the Indonesian Moslem Intellectuals Association (ICMI) through Abdi Bangsa Foundation, PT Bank Muamalat Indonesia Tbk, Syarikat Takaful Malaysia Bhd. (STM), PT Tugu Mandiri Life Insurance, the Ministry of Finance of the Republic of Indonesia, and several other Indonesian Moslem entrepreneurs.

Through its two operational companies, namely PT Asuransi Takaful Keluarga and PT Takaful Umum Insurance, the Company serves the needs of the Indonesian people for insurance and financial planning services based on sharia principles.



# Daftar Entitas Anak dan Asosiasi

## List of Subsidiaries and Associates

Hingga berakhirnya tahun buku 2022, Bank memiliki 5 (lima) entitas anak dan asosiasi dengan uraian sebagai berikut.

Up to the end of the 2022 fiscal year, the Bank has 5 (five) subsidiaries and associates with the following description.

| Nama<br>Name                          | Kegiatan Usaha<br>Line of Business                  | Tahun Pendirian<br>Year of Establishment | Domisili<br>Domicile | Status Operasi<br>Status of Operation | Persentase Kepemilikan<br>Ownership Percentage (%) | Alamat<br>Address                                                                                                    |
|---------------------------------------|-----------------------------------------------------|------------------------------------------|----------------------|---------------------------------------|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| PT Al Ijarah Indonesia Finance (ALIF) | Pembiayaan<br>Financing                             | 2006                                     | Jakarta              | Beroperasi<br>In Operation            | 47,86                                              | Menara Palma Lt. 25,<br>Jl. HR. Rasuna Said Blok X2 Kav. 6 Kuningan,<br>Jakarta 12950 Indonesia                      |
| Yayasan Baitulmaal Muamalat (BMM)     | Dana Sosial<br>Social Fund                          | 2000                                     | Jakarta              | Beroperasi<br>In Operation            |                                                    | Ruko Mitra Matraman Blok A1 No. 27<br>Jl. Matraman Raya, RT 1/RW 4 Kb. Manggis, Matraman,<br>Jakarta 13150 Indonesia |
| DPLK Muamalat                         | Pengelolaan Dana Pensiun<br>Pension Fund Management | 1997                                     | Jakarta              | Beroperasi<br>In Operation            |                                                    | Gedung Muamalat Tower Lt. 10<br>Jl. Prof. Dr. Satrio Kav. 18. Karet Kuningan<br>Jakarta 12940 Indonesia              |
| Muamalat Institute                    | Pelatihan Syariah<br>Sharia Training                | 1999                                     | Jakarta              | Beroperasi<br>In Operation            |                                                    | Jl. Tanjung Duren Raya No. 7 A-B-C, Grogol Petamburan,<br>Jakarta 11470 Indonesia                                    |
| PT Syarikat Takaful Indonesia         | Asuransi Syariah<br>Sharia Insurance                | 1994                                     | Jakarta              | Beroperasi<br>In Operation            | 5,91                                               | Graha Takaful Indonesia<br>Jl. Mampang Prapatan Raya No. 100<br>Jakarta 12790 Indonesia                              |

# Kantor Akuntan Publik

## Public Accounting Office

### Doli, Bambang, Sulistiyanto, Dadang & Ali

Menara Kuningan Lt. 11  
 Jl. H.R. Rasuna Said Kav. 5, Jakarta 12940  
 Tel.: (021) 5289 5000  
 Faks.: (021) 5299 1199  
 Jasa yang Diberikan: Audit Laporan Keuangan PT Bank Muamalat Indonesia Tbk  
 Biaya: Rp1.250.000.000  
 Periode Penugasan: November 2022 – Maret 2023

### Doli, Bambang, Sulistiyanto, Dadang & Ali

Kuningan Tower 11<sup>th</sup> Fl.  
 Jl. H.R. Rasuna Said Kav. 5, Jakarta 12940  
 Tel.: (021) 5289 5000  
 Fax.: (021) 5299 1199  
 Services Provided: Audit of the Financial Statements of PT Bank Muamalat Indonesia Tbk  
 Fee: Rp1,250,000,000  
 Assignment Period: November 2022 – March 2023

# Nama dan Alamat Lembaga serta Profesi Penunjang Pasar Modal

## Name and Address of Capital Market Supporting Institutions and Professionals

### Biro Administrasi Efek

#### PT Datindo Entrycom

Jl. Hayam Wuruk No. 28, Lt. 2  
Jakarta 10120  
Tel.: (021) 350 8077  
Faks.: (021) 350 8078  
Jasa yang Diberikan: Biaya Jasa Administrasi Saham  
Biaya: Rp198.000.000 per tahun (termasuk PPh 23 dan  
PPN 10%)  
Periode Penugasan: 2013 sampai sekarang

### Kustodian

#### Kustodian Sentral Efek Indonesia (KSEI)

Gedung Bursa Efek Indonesia, Tower 1, Lt. 5  
Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190  
Tel.: (021) 515 2855  
Faks.: (021) 5299 1199  
Jasa yang Diberikan: Kustodian MTN Syariah Subordinasi I  
BMI  
Biaya: Rp10.000.000 per tahun (0,01% dari nominal surat  
berharga yang diterbitkan)  
Periode Penugasan: 2017-2022

### Notaris

#### Ashoya Ratam S.H., Mkn.

Jl. Suryo No. 54, Kebayoran Baru  
Jakarta Selatan 12180  
Tel.: (021) 2938 0800  
Faks.: (021) 2938 0801  
Jasa yang Diberikan: Pengurusan akta notarial Bank  
Periode Penugasan: Tahun Buku 2022

### Share Registrar Berau

#### PT Datindo Entrycom

Jl. Hayam Wuruk No. 28, 2<sup>nd</sup> Fl.  
Jakarta 10120  
Tel.: (021) 350 8077  
Fax.: (021) 350 8078  
Services Provided: Stock Administration Services Fee  
Fee: Rp198,000,000 annually (including PPh 23 and 10%  
VAT)  
Assignment Period: 2013 tp now

### Custodian

#### Indonesian Central Securities Depository (KSEI)

Indonesia Stock Exchange Building, Tower 1, 5<sup>th</sup> Fl.  
Jl. Jend. Sudirman Kav. 52-53, Jakarta 12190  
Tel.: (021) 515 2855  
Fax.: (021) 5299 1199  
Services Provided: Custodian service for MTN Syariah  
Subordinated I BMI  
Fee: Rp10,000,000 annually (0.01% of the nominal value of  
securities issued)  
Assignment Period: 2017-2022

### Notary

#### Ashoya Ratam S.H., Mkn.

Jl. Suryo No. 54, Kebayoran Baru  
South Jakarta 12180  
Tel.: (021) 2938 0800  
Fax.: (021) 2938 0801  
Services Provided: Administration of Bank notarial deeds  
Assignment Period: 2022 Fiscal Year



## Wali Amanat

### PT Bank Rakyat Indonesia (Persero) Tbk

Gedung BRI II Lt. 30

Jl. Jend. Sudirman Kav. 44-46, Jakarta 10210

Tel.: (021) 575 8130; 575 2362

Faks.: (021) 575 2444

Jasa yang Diberikan: Agen Pemantau/Wali Amanat

## Trustee

### PT Bank Rakyat Indonesia (Persero) Tbk

BRI II Building, 30<sup>th</sup> Fl.

Jl. Jend. Sudirman Kav. 44-46, Jakarta 10210

Tel.: (021) 575 8130; 575 2362

Fax.: (021) 575 2444

Services Provided: Trustee

## Konsultan Hukum

### Ginting & Reksodiputro bekerja sama dengan Allen & Overy LLP

The Energy Building, 15<sup>th</sup> Floor

Sudirman Central Business District

Jl. Jend Sudirman Kav 52-53, Senayan, Kebayoran Baru, Jakarta 12190

Tel.: (021) 2995 1700

Jasa yang Diberikan: Melakukan pemeriksaan dari segi hukum atas fakta mengenai Perseroan yang disampaikan oleh Perseroan kepada konsultan hukum selama periode pelaksanaan PMHMETD VI Perseroan.

Periode Penugasan: Selama periode pelaksanaan PMHMETD VI Perseroan.

## Law Consultant

### Ginting & Reksodiputro in association with Allen & Overy LLP

The Energy Building, 15<sup>th</sup> Floor

Sudirman Central Business District

Jl. Jend Sudirman Kav 52-53, Senayan, Kebayoran Baru, Jakarta 12190

Tel.: (0361) 2995 1700

Services Provided: Conducting legal checks on facts regarding the Company submitted by the Company to legal consultants during the period of the Company's PMHMETD VI implementation.

Assignment Period: During the Company's PMHMETD VI implementation period.

# Keanggotaan Asosiasi

## Membership in Association

Bank Muamalat terdaftar dalam keanggotaan sebagai berikut:

- PERBANAS
- Asosiasi Sistem Pembayaran Indonesia
- Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
- Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)
- Asosiasi Bank Syariah Indonesia (ASBISINDO)
- Indonesia Corporate Secretary Association
- Pusat Ekonomi Syariah (PKES)
- Masyarakat Ekonomi Syariah (MES)
- Ikatan Cendekiawan Muslim Indonesia (ICMI)
- dan seterusnya.

Bank Muamalat is registered member of the following associations:

- PERBANAS
- Indonesian Payment System Association
- Banking Compliance Director Communication Forum (FKDKP)
- Indonesian Sustainable Finance Association (IKBI)
- Indonesian Sharia Bank Association (ASBISINDO)
- Indonesia Corporate Secretary Association
- Sharia Economic Communication Center (PKES)
- Sharia Economic Community (MES)
- Indonesian Muslim Intellectuals Association (ICMI)
- and so forth.



## Informasi pada Website Perusahaan

### Information on the Company's Website

Informasi yang termuat dalam *website* PT Bank Muamalat Indonesia Tbk untuk *stakeholders* telah memenuhi ketentuan yang diatur oleh Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs *Web* Emiten atau Perusahaan Publik. Seluruh informasi tersebut dapat diakses oleh publik melalui situs [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id) yang tersaji dalam dua bahasa yakni Bahasa Indonesia dan Bahasa Inggris.

Selain itu, terdapat logo Perusahaan sebagai identitas dan sistem navigasi yang simpel sehingga memudahkan pengunjungnya dalam mencari informasi. Data dan informasi yang ditampilkan senantiasa diperbarui setiap kali ada perubahan. Dengan diperolehnya penghargaan atas *website* Bank Muamalat, yaitu 1<sup>st</sup> The Best Informative Website 2021 Indonesia Corporate Secretary & Corporate Communication Award-VI-2021, kategori: Sharia Bank-Public Company (TBK), diharapkan dapat menjaga kepercayaan pemegang saham dan masyarakat luas.

The information contained in the PT Bank Muamalat Indonesia Tbk website for stakeholders has met the provisions stipulated by the Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuers of Public Companies. All of this information can be accessed by the public through the website [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id), which is presented in two languages, namely Indonesian and English.

In addition, there is the Company logo as an identity and a simple navigation system that facilitates visitors of the website to find information. The data and information displayed are always updated whenever there is a change. With the award for the website of Bank Muamalat, namely 1<sup>st</sup> The Best Informative Website 2021 Indonesia Corporate Secretary & Corporate Communication Award-VI-2021, Category: Sharia Bank – Public Company (TBK), expected to maintain the trusts of shareholders and the wider community.







# Analisis dan Pembahasan Manajemen

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# Tinjauan Ekonomi

## Economic Overview



Kondisi perekonomian pada tahun 2022, baik secara global maupun nasional penuh dengan tantangan. Negara-negara di dunia dihadapkan pada ketidakpastian ekonomi dan geopolitik serta kesulitan untuk menjaga stabilitas ekonominya. Sementara ini, inflasi diberbagai negara juga masih berada pada level yang relatif tinggi. Perkiraan inflasi negara-negara maju mencapai 6,6% sementara inflasi negara-negara berkembang akan mencapai 9,5%. Sementara inflasi di Indonesia sendiri masih berhasil ditekan di level 5,51%.

Untuk merespons kondisi tersebut, pemerintah telah mengeluarkan sejumlah kebijakan. Di antaranya, kebijakan Bank Indonesia mengenai suku bunga acuan dan Giro Wajib Minimum (GWM) yang dapat mempengaruhi kondisi likuiditas

There are several difficulties in the economy in 2022, both globally and domestically. It is challenging for countries to preserve their economic stability as a result of economic and geopolitical conflicts. In the meantime, several countries still have relatively high inflation levels. Inflation in developed countries is predicted to be 6.6%, while it will be 9.5% in developing countries. While the rate of inflation in Indonesia itself was successfully kept at 5.51%.

The government has released a number of policies to address these issues. Among other things, Bank Indonesia's policy regarding reference interest rates and Minimum Statutory Reserves (GWM) may affect the liquidity conditions of Bank

 **5,31%**

**Ekonomi Indonesia tumbuh 5,31% (yoy) pada tahun 2022**  
Indonesia's economy to grow 5.31% (yoy) in 2022

 **20,1%**

**Dana Pihak Ketiga perbankan syariah tumbuh 20,1% (yoy)**  
Third-party funds from Islamic banks grew by 20.1% (yoy)

**Sejalan dengan kondisi perekonomian nasional yang kuat, kinerja perbankan di Indonesia turut mengalami pertumbuhan positif walaupun menghadapi sejumlah tantangan seperti tekanan pasar, perubahan regulasi, hingga ekspektasi perekonomian yang kurang stabil.**

In line with the strong national economic conditions, banking performance in Indonesia also experienced positive growth despite facing a number of challenges, such as market pressures, regulatory changes, and expectations of a less stable economy.

Bank Muamalat. Bahkan sepanjang tahun 2022, Bank Indonesia terus menaikkan BI *7-Day Reverse Repo Rate* (BI7DRR) hingga pada bulan Desember 2022, BI7DRR telah mencapai 5,50 persen. Kenaikan suku bunga ini akan sangat mempengaruhi biaya dana dan strategi penghimpunan DPK.

Selain itu, kewajiban GWM Rupiah untuk Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) naik menjadi 6,0% mulai 1 Juli 2022 dan menjadi 7,5% mulai 1 September 2022. Selanjutnya, efektif per 1 Oktober 2022 Lembaga Penjamin Simpanan (LPS) turut menaikkan suku bunga penjaminan simpanan dalam rupiah di bank umum menjadi 3,75%.

Kenaikan BI7DRR dan suku bunga penjaminan simpanan dalam rupiah di bank umum tersebut berdampak pada strategi penghimpunan DPK Bank secara umum. Tentu kondisi ini memberikan tantangan yang tak mudah bagi Bank Muamalat.

Muamalat. Bank Indonesia continued raising the BI 7-Day Reverse Repo Rate (BI7DRR) throughout 2022 until it reached 5.50% in December 2022. This increase in interest rates will have a significant impact on both the cost of funds and the strategy for collecting DPK.

In addition, starting on July 1, 2022, and continuing until September 1, 2022, the required GWM in Rupiah for Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) increased to 6.0% and 7.5%, respectively. Moreover, the Deposit Insurance Corporation (LPS) increased the deposit guarantee rate in Rupiah at commercial banks to 3.75% as of October 1, 2022.

The cost of financing for banks generally was impacted by the increase in the BI7DRR and deposit collection strategy at commercial banks. Of course, this condition was a considerable challenge for Bank Muamalat.



# Tinjauan Industri Perbankan

## Banking Industry Review

Sejalan dengan kondisi perekonomian nasional yang kuat, kinerja perbankan di Indonesia turut mengalami pertumbuhan positif walaupun menghadapi sejumlah tantangan seperti tekanan pasar, perubahan regulasi, hingga ekspektasi perekonomian yang kurang stabil. Pada tahun 2022 rasio intermediasi perbankan Indonesia tercatat mengalami peningkatan.

Dalam kondisi penuh dengan tekanan, perekonomian Indonesia terbukti tetap tangguh. Badan Pusat Statistik (BPS) mencatat, ekonomi nasional pada tahun 2022 tumbuh 5,3%, lebih tinggi dari pencapaian tahun 2021 yang 3,70%.

Selain itu, pertumbuhan penyaluran kredit baru dan pertumbuhan Dana Pihak Ketiga (DPK) juga turut mengalami kenaikan masing-masing tumbuh 11,35% (yoy) dan 9,01% (yoy). Sementara untuk perbankan syariah, pembiayaan tercatat tumbuh sebesar 20,1% (yoy).

Selain itu, dukungan dari pemerintah untuk mendukung pertumbuhan ekonomi maupun penyediaan sumber dana pembiayaan jangka panjang turut membawa angin segar bagi kondisi perbankan secara keseluruhan. Kondisi industri perbankan tersebut membawa optimisme bagi Bank Muamalat Indonesia untuk terus meningkatkan kinerjanya.

In line with the strong national economic conditions, banking performance in Indonesia also experienced positive growth despite facing a number of challenges, such as market pressures, regulatory changes, and expectations of a less stable economy. In 2022, Indonesia's banking intermediation ratio was recorded as having increased.

The Indonesian economy has shown itself to remain resilient even under conditions full of pressure. According to the Central Statistical Agency (BPS), national economic growth in 2022 was 5.3%, up from 3.70% in 2021.

Furthermore, the growth of new loan disbursement and Third-Party Funds (DPK) increased by 11.35% (yoy) and 9.01% (yoy), respectively. Meanwhile, financing in Sharia Banking increased by 20.1% (yoy).

Furthermore, government support for economic growth, as well as the provision of long-term funding sources, has breathed new life into the overall banking situation. The condition of the banking industry has brought optimism for Bank Muamalat Indonesia to continue to improve its performance.

# Tinjauan Posisi Bank Muamalat Indonesia di Industri Perbankan

## Overview of Bank Muamalat Indonesia Position in the Banking Industry

Bank Muamalat merupakan pionir bank syariah di Indonesia. Hal tersebut membuat Bank memiliki nilai unik tersendiri di industri perbankan. Sebagai pionir bank syariah, Bank Muamalat memiliki peran dalam menginisiasi beberapa Lembaga keuangan maupun non-keuangan syariah di Indonesia.

Selain itu, Bank Muamalat juga menjadi bank syariah pertama yang memiliki cabang di luar negeri. Pencapaian tersebut membuat Bank memiliki nilai tambah sekaligus memberikan panutan bagi perkembangan bisnis di industri perbankan syariah. Ke depan, Bank Muamalat akan terus berupaya untuk meningkatkan pangsa pasar sekaligus berkontribusi lebih besar bagi pertumbuhan perbankan syariah di Indonesia.

Bank Muamalat is an Indonesian Sharia banking pioneer. This gives the Bank a distinct value in the banking industry. Bank Muamalat, as a pioneer of Sharia banking, has played a role in initiating several Sharia financial and non-financial institutions in Indonesia.

Furthermore, Bank Muamalat is the first Sharia Bank to have branches abroad. This accomplishment adds value to the Bank while also serving as a model for business development in the Sharia Banking industry. Bank Muamalat will continue to strive to increase its market share and contribute more to the growth of Sharia Banking in Indonesia in the future.



# Tinjauan Operasional: Strategi Usaha

## Operational Overview: Business Strategy

Untuk dapat mewujudkan pengembangan usaha di tahun 2022, Bank merumuskan langkah-langkah strategis dengan 3 (tiga) fokus utama. Pertama, yaitu:

### 1. **Build Synergy & Smart Banking Ecosystem**

- a. *Integration & Business Synergy with BPKH*  
Bank telah membentuk tim Sinergi BPKH-BMI. Kolaborasi yang dilakukan mencakup beragam segmen, seperti *financing, funding* dan *fee based income, investment instrument, digital banking, branding* serta *values* dan *corporate culture*. Dengan dibentuknya Tim Sinergi, maka Bank dapat mengoptimalkan dukungan Badan Pengelola Keuangan Haji (BPKH) yang menjadi pemegang saham pengendali, dalam rangka menumbuhkan bisnis.
- b. *Build Lucrative Islamic Business Ecosystem*  
Saat ini Bank fokus untuk menjalin hubungan strategis dengan ormas-ormas Islam seperti Muhammadiyah, Nahdlatul Ulama Hidayatullah, Wahdah Islamiyah dan lain sebagainya.
- c. *Accelerate Digital Transformation*  
Pada tahun 2022, Bank memperkuat penerapan teknologi digital dalam berbagai kegiatan bisnis dan operasional yang ada. Hal ini dilakukan untuk menciptakan layanan perbankan yang terintegrasi, simpel dan mudah, yang pada akhirnya dapat meningkatkan loyalitas dan *engagement* nasabah.

To achieve business development in 2022, the Bank developed strategic steps with 3 (three) main focuses. First, s follows:

### 1. **Build Synergy & Smart Banking Ecosystem**

- a. *Integration & Business Synergy with BPKH*  
The Bank has established a BPKH-BMI Synergy team. The collaboration covered a wide range of segments, including financing, funding, and fee-based income, investment instruments, digital banking, branding, as well as values and corporate culture. The formation of the Synergy Team allows the Bank to optimize the support of the Hajj Financial Management Agency (BPKH), the controlling shareholder, in order to grow the business.
- b. *Build Lucrative Islamic Business Ecosystem*  
The Bank is currently focusing on developing strategic relationships with Islamic mass organizations such as Muhammadiyah, Nahdlatul Ulama Hidayatullah, Wahdah Islamiyah, and others.
- c. *Accelerate Digital Transformation* In 2022, the Bank strengthened its implementation of digital technology in various existing business and operational activities. This was carried out in order to create integrated, simple, and easy banking services, which in turn could increase customer loyalty and engagement.



## 2. Drive Profitable Business

### a. Low Cost Fund Acquisition

Bank tetap fokus pada peningkatan dana murah berbasis tabungan dan giro melalui serangkaian produk dan program yang inovatif serta sesuai dengan kebutuhan nasabah. Saat ini Bank masih berupaya dalam melakukan *funding reprofiling* baik segmen *retail* maupun *wholesale*.

### b. Aggressive Fee Based Income

Bank melakukan beberapa upaya untuk meningkatkan *Fee Based Income*. Dari *Trade Finance*, Bank berupaya melakukan realisasi *pipeline* yang masih tertunda serta mempercepat proses *approval* dengan tetap memperhatikan *Risk Acceptance Criteria*. Dari segmen *retail*, dilakukan melalui *bancassurance*, dengan meningkatkan *campaign* untuk mendukung *sales*. Untuk program investasi, Bank terus melakukan penjualan sukuk secara agresif dengan cara meningkatkan sosialisasi dan *campaign* setiap peluncuran sukuk baru dari Pemerintah.

### c. Efficient Business Process and Organization

Bank melakukan transformasi melalui peningkatan dan perbaikan sistem, prosedur dan kebijakan. Bank akan merumuskan kembali Visi dan Misi Bank agar sesuai dengan kondisi dan target yang akan dicapai, termasuk penyelarasan dengan BPKH sebagai Pemegang Saham.

## 3. Strengthen Portfolio Management

### a. Robust Financing Growth

Bank akan fokus pada penyaluran pembiayaan di sektor yang prospektif dan bersifat *low-risk* misalnya pembiayaan kepada BUMN, *large company*/konglomerasi, KPR dan *Employee Benefit Program* (pembiayaan untuk perusahaan yang memiliki *payroll* ataupun *non-payroll* di Bank Muamalat) serta pembiayaan pada *Islamic Business*.

## 2. Drive Profitable Business

### a. Low Cost Fund Acquisition

The Bank remains focused on increasing low-cost savings and current account-based funds through a series of products and programs that are innovative and in line with customer needs. Currently, the Bank is still working on funding reprofiling for both the retail and wholesale segments.

### b. Aggressive Fee-Based Income

The Bank made several efforts to increase Fee-based Income. From Trade Finance, the Bank is trying to realize the pending pipeline and speed up the approval process while taking into account the Risk Acceptance Criteria. From the retail segment, this is carried out through bancassurance by increasing campaigns to support sales. For the investment program, the Bank continues to sell sukuk aggressively by increasing socialization and campaigns for each new sukuk launch from the Government.

### c. Efficient Business Process and Organization

The Bank carries out transformation through development and improvement of systems, procedures, and policies. The Bank will reformulate the Bank's Vision and Mission to suit the conditions and targets to be achieved, including alignment with BPKH as a Shareholder.

## 3. Strengthen Portfolio Management

### a. Robust Financing Growth

The Bank prioritized on disbursing loans in prospective and low-risk sectors, such as SOEs, large companies/conglomerates, mortgages, and Employee Benefit Programs (financing for companies with payroll or non-payroll at Bank Muamalat) and Islamic Business.



b. *New Approach Bad Bank Recovery*

Bank terus berupaya untuk mengatur dan memperbaiki portofolio pembiayaan berkualitas rendah yang dirumuskan melalui serangkaian strategi, misalnya proses otomatisasi proses *cash collection*, restrukturisasi, *offsetting* Agunan Yang Diambil Alih (AYDA), litigasi, eksekusi jaminan serta kerja sama dengan *Strategic Investor* dan *Strategic Partner* lainnya. Bank juga berupaya untuk menyediakan pencadangan yang cukup untuk menutup potensi kerugian yang ada.

c. *Prudent and Proactive Risk Management*

Bank melaksanakan perbaikan kualitas portofolio dengan penerapan *risk management* yang ketat untuk mencegah penurunan kualitas pembiayaan. Bank terus menjaga penyaluran pembiayaan agar tetap fokus dan disiplin pada target *market* dan *risk-acceptance criteria* yang telah ditentukan.

b. *New Approach Bad Bank Recovery*

The Bank continues to strive to regulate and improve low-quality financing portfolios, which are formulated through a series of strategies, including the automation of cash collection processes, restructuring, offsetting of foreclosed collateral (AYDA), litigation, execution of guarantees, and cooperation with Strategic Investors and other Strategic Partners. The Bank also strives to provide sufficient reserves to cover potential losses.

c. *Prudent and Proactive Risk Management*

The Bank carried out portfolio quality improvements by implementing strict risk management to prevent a decline in financing quality. The Bank continues to maintain its financing disbursement so that it remains focused and disciplined on the predetermined target market and risk acceptance criteria.

# Tinjauan Kinerja per Segmen Usaha

## Performance Overview by Business Segment

### SEGMENT RETAIL

Segmen usaha Retail Bank Muamalat merupakan segmen yang membidik nasabah individu dan non-individu dengan produk yang mencakup giro, tabungan dan deposito berjangka. Hingga berakhirnya tahun buku 2022, produk dan layanan yang diberikan oleh segmen usaha retail seperti diuraikan dalam tabel bab Profil Perusahaan, bagian produk dan layanan.

### Strategi Tahun 2022

Sepanjang tahun 2022, segmen *retail* fokus pada dana murah (CASA) dengan akad Wadiah dilengkapi dengan fitur subsidi biaya transaksional (gratis transfer dan gratis tarik tunai) seperti Tabungan iB Hijrah Wadiah, Tabungan Prima Berhadiah dan Giro Berhadiah. Untuk retensi nasabah dan nasabah dengan jumlah dana yang besar, disediakan Tabungan Prima Berhadiah.

### Kinerja

Hingga akhir tahun buku 2022, segmen retail membukukan Pembiayaan Per Desember 2022 sebesar Rp6,63 triliun atau meningkat 0,90% dari tahun lalu periode yang sama sebesar Rp6,58 triliun. Sementara itu, Dana Pihak Ketiga (DPK) sebesar Rp41,29 triliun, menurun 3,31% dibandingkan tahun sebelumnya yang sebesar Rp42,70 triliun. Penurunan tersebut disebabkan terutama oleh penurunan Deposito, diikuti penurunan CASA yang masing-masing menurun sebesar 4,23% dan 2,29%.

### RETAIL SEGMENT

The Bank Muamalat retail business segment is a segment that targets individual and non-individual customers with products that include current accounts, savings, and time deposits. Until the end of the 2022 financial year, the products and services provided by the retail business segment are as described in the table for the Company Profile chapter, the products and services section.

### 2022 Strategy

Throughout 2022, the retail segment focused on low-cost funds (CASA) with Wadiah contracts complemented by transactional fee subsidy features (free transfers and free cash withdrawals) such as the iB Hijrah Wadiah Savings, Prima Berhadiah Savings, and Giro Berhadiah. For the retention of customers and customers with large amounts of funds, Prima Berhadiah Savings is provided.

### Performance

The retail segment recorded financing of Rp6.63 trillion as of December 2022, an increase of 0.90% from the previous year in the same period of Rp6.58 trillion. Meanwhile, Third-Party Funds (DPK) totaled Rp41.29 trillion, a 3.31% decrease from the previous year's total of Rp42.70 trillion. This decrease was primarily due to a decrease in Time Deposits, followed by a decrease in CASA, both of which decreased by 4.23% and 2.29%, respectively.

### Kinerja Segmen Usaha Retail

(Rp miliar, kecuali dinyatakan lain)

| Uraian<br>Description                        | 2022   | 2021   | Pertumbuhan<br>Growth |                          |
|----------------------------------------------|--------|--------|-----------------------|--------------------------|
|                                              |        |        | Nominal<br>Nominal    | Persentase<br>Percentage |
| Pembiayaan<br>Financing                      | 6.634  | 6.575  | 59                    | 0,90%                    |
| Dana Pihak Ketiga<br>Third-Party Fund        | 41.292 | 42.704 | -1.412                | -3,31%                   |
| Pendapatan Margin<br>Margin Income           | 720    | 781    | -61                   | -7,81%                   |
| Beban Margin<br>Margin Expense               | -1.073 | -1.225 | 152                   | -12,41%                  |
| Pendapatan Berbasis Jasa<br>Fee-Based Income | 188    | 177    | 10,4                  | 5,87%                    |

### Retail Business Segment Performance

(Rp billion, unless stated otherwise)



(Rp miliar, kecuali dinyatakan lain)

(Rp billion, unless stated otherwise)

| Uraian<br>Description                                    | 2022 | 2021 | Pertumbuhan<br>Growth |                          |
|----------------------------------------------------------|------|------|-----------------------|--------------------------|
|                                                          |      |      | Nominal<br>Nominal    | Persentase<br>Percentage |
| Gain on Forex & Securities<br>Gain on Forex & Securities | 13   | 5    | 7,7                   | 154,00%                  |
| Pendapatan Bersih<br>Revenue                             | 273  | 138  | 135                   | 97,83%                   |

### Profitabilitas

Profitabilitas Segmen Usaha Retail hingga Desember 2022, Pendapatan Margin tercatat sebesar Rp720 miliar mengalami penurunan 7,81% (yoy) atau sebesar Rp781 miliar di akhir tahun 2021, sedangkan Beban Margin tercatat sebesar Rp1,07 triliun mengalami penurunan 12,41% (yoy) atau sebesar Rp1,23 triliun di akhir tahun 2021.

Total Pendapatan Berbasis Jasa tercatat sebesar Rp188 miliar atau tumbuh sebesar 5,87% (yoy) dari periode yang sama tahun sebelumnya sebesar Rp177 miliar. *Fee based income* meningkat di dorong oleh *Gain on Forex & Securities* yang tumbuh sebesar Rp7,7 miliar dari tahun sebelumnya Rp5 miliar menjadi Rp13 miliar di akhir tahun 2022 dan *Service Fee* meningkat sebesar Rp2 miliar dari tahun sebelumnya Rp165 miliar menjadi Rp167 miliar di akhir tahun 2022. Sehingga atas hal tersebut di atas, Pendapatan Bersih segmen usaha *retail* sampai dengan akhir tahun 2022 tercatat sebesar Rp273 miliar meningkat sebesar 97,83% (yoy) dari sebelumnya sebesar Rp138 miliar.

### Rencana Strategis 2023

Pada tahun 2023, segmen *retail* fokus pada dana murah (CASA) dengan akad Wadiah melalui program tabungan iB Hijrah, Tabungan Prima Berhadiah dan Giro Berhadiah dengan titik berat pada akuisisi *payroll* melalui program Bank Penyalur Gaji ASN. Program TPB akan dijalankan untuk retensi nasabah.

### Profitability

Profitability of the Retail Business Segment until December 2022, Margin Income was recorded at Rp720 billion, a decrease of 7.81% (yoy) or Rp781 billion at the end of 2021, while Margin Expense were recorded at Rp1.07 trillion, a decrease of 12.41% (yoy) or Rp1.23 trillion at the end of 2021.

Total Fee-Based Income was Rp188 billion, an increase of 5.87% (yoy) from Rp177 billion in the same period of the previous year. Fee-based income increased, driven by Gains on Forex and Securities, which increased by Rp7.7 billion from Rp5 billion to Rp13 billion at the end of 2022, and Service Fees, which increased by Rp2 billion from Rp165 billion to Rp167 billion at the end of 2022. Based on the foregoing, the retail business segment's profit before tax (PBT) until the end of 2022 was Rp273 billion, a 97.83% (yoy) increase from the previous Rp138 billion.

### Strategic Plan for 2023

In 2023, the retail segment will prioritize low-cost funds (CASA) with Wadiah contracts through the iB Hijrah savings program, Prima Berhadiah Savings, and Giro Berhadiah, with a focus on payroll acquisition through the ASN Salary Channeling Bank program. The TPB program will be implemented in order to retain customers.

### Islamic Business dan Small Medium Enterprise

Islamic Business dan Small Medium Enterprise (IBS) merupakan salah satu strategi dari manajemen Bank Muamalat yang merupakan unit kerja yang fokus pada kegiatan komersial dan non komersial (sosial) sebagai berikut:

1. Fokus pada area yang menjadi kekuatan BMI sebagai Bank pertama syariah.
2. Segmentasi pada *target market* spesifik pada bank Syariah.
3. Aktivitas layanan keumatan di bidang zakat, infaq, sedekah (ZISWAF).

Adapun untuk memberikan pelayanan yang lebih maksimal untuk Haji dan Umrah, yang sebelumnya berada di bawah pengelolaan IBS, saat ini telah dipisah unit kerja sendiri yaitu Hajj & Umrah Services (HUS).

Potensi pasar yang sudah diidentifikasi oleh Bank dapat dikategorikan dalam dua kelompok yaitu: amal usaha yang menjadi bagian dari ormas dan yayasan-yayasan Islam mandiri baik yang menjadi bagian dari sebuah jaringan maupun yayasan-yayasan independen yang besar.

Berdasarkan strategi tersebut maka diharapkan IBS akan memberikan kontribusi terhadap pencapaian target yang telah ditentukan oleh manajemen melalui layanan nasabah yang fokus kepada *financing, funding*, maupun fasilitas transaksional pada sektor layanan berikut:

- Sektor Pendidikan
- Sektor Kesehatan
- Sektor Lembaga Keuangan Syariah
- Sektor Industri Halal
- Layanan Masjid dan ZISWAF

### Wealth Management dan e-Business Management

Bank telah menganalisa dan menyesuaikan strategi terhadap perubahan perilaku konsumen akibat *disruption* dari adaptasi teknologi baru pada transaksi keuangan dan juga dampak pandemi COVID-19. Untuk menyesuaikan strategi bisnisnya dengan perubahan ini, Bank berupaya untuk memperbarui infrastruktur teknologi informasinya. Salah satu yang paling penting adalah menyesuaikan *Mobile Banking* Muamalat DIN maupun *Internet Banking* dengan teknologi yang sesuai dengan kebutuhan nasabah. Saat ini, nasabah lebih mengutamakan kecepatan dalam transaksi dan mulai mengurangi transaksi fisik dengan cabang. Oleh karenanya, optimalisasi pada Muamalat *Mobile Banking* maupun *Internet Banking* untuk selalu terhubung ke ekosistem ekonomi digital merupakan langkah yang perlu diambil oleh Bank, melalui pengembangan fitur baru dan mitra strategis baru.

### Islamic Business and Small Medium Enterprise

Islamic Business and Small Medium Enterprise (IBS) is one of the management strategies of Bank Muamalat, which is a work unit that focuses on commercial and non-commercial (social) activities such as the following:

1. Focus on areas that are the strengths of BMI as the first Sharia bank.
2. Segmentation on specific target markets for Sharia banks.
3. Public service activities in the field of zakat, infaq, and sadaqah (ZISWAF).

In order to provide more optimal services for Hajj and Umrah, which were previously managed by IBS, they have now divided their own work units into Hajj & Umrah Services divisions (HUS).

The Bank has identified two types of market potential: business charities that are part of larger organizations and independent Islamic foundations that are either part of a network or large independent foundations.

Based on this strategy, it is hoped that IBS will contribute to meeting management's targets by providing customer service that focuses on financing, funding, and transactional facilities in the following service sectors:

- Education Sector
- Health Sector
- Sharia Financial Institution Sector
- Halal Industry Sector
- Mosque and ZISWAF Services

### Wealth Management and e-Business Management

The Bank has analyzed and adjusted strategies to account for changes in consumer behavior caused by disruptions in the adoption of new technology in financial transactions as well as the impact of the COVID-19 pandemic. The Bank intends to update its information technology infrastructure in order to adapt its business strategy to these changes. One of the most important is integrating Muamalat DIN Mobile Banking and Internet Banking with customer-specific technology. Customers are currently prioritizing transaction speed and are beginning to reduce physical transactions with branches. As a result, optimizing Muamalat Mobile Banking and Internet Banking so that they are always connected to the digital economic ecosystem is a step that the Bank must take through the development of new features and new strategic partners.



Bank Muamalat Indonesia juga senantiasa melakukan berbagai upaya guna mendukung Bank Indonesia dan OJK dalam meningkatkan transaksi non-tunai demi mewujudkan *cashless society*. Pengembangan *e-channel* terus dilakukan seperti penambahan fitur pembayaran tagihan dan pembelian seperti *top-up* Ovo dan GoPay, penambahan ini telah dilakukan di *Mobile Banking* dan ATM 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 Muamalat juga menghubungkan nasabah-nasabah BPRS ke ekosistem ekonomi digital melalui layanan *e-channel* yang terkoneksi antara sistem BPRS dan Bank. Diharapkan transaksi keuangan dan saldo rata-rata dari BPRS dapat meningkat dengan adanya koneksi ini.

Di samping itu, layanan *Automatic Teller Machine* (ATM) juga terus dioptimalkan kinerjanya, salah satunya adalah dengan melakukan strategi relokasi. Strategi tersebut sukses menaikkan *fee-based income* bagi Bank Muamalat Indonesia, terkhusus segmen ATM *Off Premises*. Pemilihan lokasi di luar kantor untuk penempatan ATM tetap menjadi perhatian agar tetap memfasilitasi kebutuhan transaksi nasabah secara praktis dan menyeluruh.

Adapun di dalam *Wealth Management*, dari segi produk Bank mencoba memberikan produk-produk yang bersaing dengan kompetitor sehingga dapat memberikan nilai tambah kepada nasabah sehingga nasabah merasa nyaman bertransaksi dengan Bank Muamalat. Adapun saat ini produk *Wealth Management* yang dapat ditawarkan kepada nasabah adalah produk-produk unggulan, seperti *Bancassurance* yang sudah bekerja sama dengan beberapa penyedia produk yang sudah dikenal baik oleh masyarakat dengan tujuannya adalah memberikan kenyamanan dan sebagai alternatif produk investasi bagi nasabah.

Selain itu, Bank juga memiliki produk-produk investasi dan simpanan seperti Sukuk Ritel, Sukuk Tabungan dan Sukuk Wakaf. Sebagai mitra distribusi yang telah ditunjuk oleh Kementerian Keuangan Republik Indonesia, Bank Muamalat selalu berpartisipasi dalam membantu pemerintah dalam pembangunan Negara Indonesia, kami juga berpartisipasi pada penjualan pertama kali Sukuk Wakaf bersama dengan beberapa Bank Syariah lainnya dalam membantu pemerintah dalam penanganan akibat COVID-19.

Ke depannya, Bank berupaya menyediakan produk investasi Reksadana Syariah yang bekerja sama dengan perusahaan fintech yang sudah memiliki lisensi APERD. Selain Reksa dana, BMI juga akan mengembangkan Layanan Emas Digital

Bank Muamalat Indonesia also continued to make various efforts to support Bank Indonesia and OJK in increasing non-cash transactions in order to create a cashless society. E-channel development is continuing, with the addition of bill payment and purchase features such as Ovo and GoPay top-ups. This enhancement was made to Bank Muamalat Indonesia Mobile Banking and ATMs in order to increase the number of customers' daily financial transactions. The development of this feature can meet customer needs, which increases customer loyalty, which is reflected in an increase in the average balance of customer accounts at Bank Muamalat Indonesia.

Bank Muamalat also links BPRS customers to the digital economic ecosystem via linked e-channel services between the BPRS system and the Bank. This connection is expected to increase financial transactions and the average balance of the BPRS.

Furthermore, the performance of the Automatic Teller Machine (ATM) service is being optimized, one of which is through the implementation of a relocation strategy. This strategy was successful in increasing Bank Muamalat Indonesia's fee-based income, particularly in the Off-Premises ATM segment. The placement of ATMs outside the office remains a concern in order to continue to meet practical and comprehensive customer transaction needs.

In terms of Wealth Management products, the Bank strives to provide products that compete with competitors in order to provide added value to customers and make them feel comfortable transacting with Bank Muamalat. Currently, the Wealth Management products that can be offered to customers are superior products, such as Bancassurance, which has collaborated with several well-known product providers to provide convenience and an alternative investment product for customers.

Moreover, the Bank offers investment and deposit products such as Retail Sukuk, Savings Sukuk, and Waqf Sukuk. Bank Muamalat has always participated in assisting the government in developing the State of Indonesia as a distribution partner designated by the Ministry of Finance of the Republic of Indonesia. We also took part in the first sale of Wakaf Sukuk alongside several other Sharia Banks to help the government in handling the COVID-19 pandemic.

Going forward, the Bank seeks to provide Sharia Mutual Fund investment products in collaboration with fintech companies that already have APERD licenses. Apart from mutual funds, BMI will also develop Digital Gold Services as an investment



sebagai salah satu alternatif investasi bagi nasabah sehingga dapat mendiversifikasikan kekayaannya pada aset pilihan.

Untuk menunjang perkembangan bisnis dan peningkatan *fee-based income* serta fokus pada kebutuhan produk maupun layanan untuk segmen HNWI, Muamalat Prioritas telah merealisasikan pembukaan beberapa *Priority Center* di kantor cabang utama, selain di Muamalat Tower. Sehingga di tahun 2022 Muamalat Prioritas memiliki total 7 *Priority Center* sebagai sentra layanan yang berada di cabang utama Muamalat Tower-Jakarta; cabang utama Melawai-Jakarta; cabang utama Klender Buaran-Jakarta, cabang utama Buah Batu-Bandung; cabang utama Medan Baru-Medan; cabang utama Darmo-Surabaya; dan cabang utama Makassar-Sulawesi Selatan.

Dalam menjaga *customer engagement* dengan nasabah, layanan Muamalat Prioritas hadir menyapa nasabah dengan berbagai kegiatan *online webinar*. *Online webinar* disajikan dengan berbagai topik menarik dan terkini mulai dari kajian para ulama, *health talk*, sampai dengan tema menarik lainnya. Dalam kegiatan ini diisi juga dengan informasi mengenai produk dan program bank yang sedang berjalan.

Adapun untuk tetap mendapatkan masukan dari para Nasabah Prioritas, nasabah dapat menyampaikan secara langsung dengan media *online webinar* mengenai pengalaman ber-banking dengan Bank Muamalat, masukan maupun kritik membangun dari sisi produk layanan, maupun SDM yang dapat menjadi awal untuk langkah perbaikan.

## SEGMENT USAHA KORPORASI DAN KOMERSIAL

Segmen Korporasi dan Komersial adalah segmen nasabah dengan omset usaha sebesar Rp50 miliar atau lebih per tahun, baik yang dimiliki oleh pemerintah, yaitu Badan Usaha Milik Negara (BUMN) dan Badan Usaha Milik Daerah (BUMD) maupun swasta. Hingga tahun 2022, produk-produk dan layanan yang ditawarkan oleh segmen korporasi dan komersial dijelaskan dalam tabel di bawah ini.

### Produk dan Layanan Segmen Korporasi dan Komersial

| Produk<br>Product             | Uraian<br>Description                                                                                                                                        |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pembiayaan<br>Financing       | Modal Kerja dan Investasi<br>Working capital and investment                                                                                                  |
| Simpanan<br>Savings           | Deposito dan giro untuk keperluan investasi dan pengelolaan kas nasabah<br>Deposits and Current Account for investment purposes and customer cash management |
| Ekspor/Impor<br>Export/Import | <i>Trade finance, forex line, dan hedging</i> (lindung nilai)<br>Trade finance, forex line, and hedging                                                      |

alternative for customers so that they can diversify their wealth into selected assets.

To support business development and increase fee-based income, as well as focus on product and service needs for the HNWI segment, Muamalat Prioritas has realized the opening of several Priority Centers at main branch offices, apart from those at Muamalat Tower. So that in 2022 Muamalat Prioritas has a total of 7 Priority Centers as service centers located at the main branch of Muamalat Tower-Jakarta; main branch Melawai-Jakarta; main branch of Klender Buaran-Jakarta, main branch of Buah Batu-Bandung; Medan Baru-Medan main branch; Darmo-Surabaya main branch; and the Makassar-South Sulawesi main branch.

In order to maintain customer engagement, Muamalat Prioritas Services is here to greet customers with various online webinars. Online webinars are presented with a variety of interesting and up-to-date topics, ranging from lectures by ulama to health talks to other interesting themes. This activity is also filled with information about ongoing bank products and programs.

As for continuing to get input from Priority Customers, customers can convey directly through online webinar media their banking experiences with Bank Muamalat and provide input and constructive criticism from the product services, and human capital, which can be a start for improvement steps.

## CORPORATE AND COMMERCIAL BUSINESS SEGMENT

The Corporate and Commercial segment is a customer segment with an annual turnover of Rp50 billion or more, both owned by the Government, i.e., State-Owned Enterprises (SOE) and Regional-Owned Enterprises (ROE), as well as private companies. As of 2022, the products and services offered by the Corporate and Commercial segments are described in the following table.

### Products and Services of the Corporate and Commercial Segment





## Strategi Tahun 2022

Pada tahun 2022, Segmen Korporasi dan Komersial Bank Muamalat fokuskan pada akuisisi nasabah BUMN dan korporasi besar serta anak usaha dan jaringan bisnisnya. Produk yang diberikan bervariasi, baik dalam bentuk produk pembiayaan modal kerja, pembiayaan investasi dan penghimpunan dana hingga layanan jasa seperti:

1. Jasa layanan *trade finance*
2. Jasa layanan *cash management*
3. Jasa layanan *treasury*
4. Jasa layanan sindikasi

Dalam akuisisi nasabah BUMN dan korporasi besar tersebut, Bank mempertimbangkan peringkat *investment grade*, sehingga bisa memberikan pertumbuhan bisnis dengan risiko yang lebih terjaga. Selain itu, jaringan bisnis dari BUMN dan Korporasi Besar dapat dijadikan sebagai target pertumbuhan berkelanjutan.

## Kinerja

Dengan kebijakan dan strategi operasional segmen Korporasi dan Komersial tahun 2022, kinerja di segmen tersebut tumbuh positif. Pembiayaan tercatat sebesar Rp12,19 triliun atau tumbuh 6,18% (yoy) dari tahun sebelumnya sebesar Rp11,48 triliun, dari sisi Dana Pihak Ketiga (DPK) tumbuh Rp1,18 triliun atau 20,09% (yoy) tercatat dari sebelumnya Rp5,88 triliun menjadi Rp7,07 triliun.

## Kinerja Segmen Usaha Korporasi dan Komersial

(Rp miliar, kecuali dinyatakan lain)

| Uraian/Description                                       | 2022   | 2021   | Pertumbuhan<br>Growth |                          |
|----------------------------------------------------------|--------|--------|-----------------------|--------------------------|
|                                                          |        |        | Nominal<br>Volume     | Persentase<br>Percentage |
| Pembiayaan<br>Financing                                  | 12.188 | 11.479 | 709                   | 6,18%                    |
| Dana Pihak Ketiga<br>Third-Party Fund                    | 7.066  | 5.884  | 1.182                 | 20,09%                   |
| Pendapatan Margin<br>Margin Income                       | 1.042  | 1.203  | -161                  | -13,38%                  |
| Beban Margin<br>Margin Expense                           | -513   | -246   | -267                  | 108,54%                  |
| Pendapatan berbasis Jasa<br>Fee Based Income             | 93,2   | 126    | -32,8                 | -26,03%                  |
| Gain on Forex & Securities<br>Gain on Forex & Securities | 47     | 59     | -12                   | -20,34%                  |
| Pendapatan Bersih<br>Revenue                             | -167   | -75    | -92                   | 122,67%                  |

## 2022 Strategy

In 2022, the Bank Muamalat Corporate and Commercial Segments will concentrate on SOE customers acquisition and major enterprises, as well as their subsidiaries and business networks. The services offered range from fundraising to working capital financing, investment financing, and fundraising to services such as:

1. Trade Finance Services
2. Cash management Services
3. Treasury Services
4. Syndication services

The Bank is considering investment grade rating when acquiring SOE and major corporate customers so that it may support company growth with more controllable risks. In addition, state-owned enterprises and major corporations' business networks might serve as targets for sustainable growth.

## Performance

With the new operational policies and strategies for the Corporate and Commercial segments in 2022, performance in these segments grew positively. Financing was recorded at Rp12.19 trillion, growing 6.18% (yoy) from the previous year of Rp11.48 trillion. In terms of Third-Party Funds (DPK), they grew by Rp1.18 trillion or 20.09% (yoy) from Rp5.88 trillion to Rp7.07 trillion.

## Corporate and Commercial Business Segment

(Rp billion, unless stated otherwise)

### Profitabilitas

Profitabilitas segmen usaha korporasi dan komersial hingga Desember 2022, Pendapatan Margin tercatat sebesar Rp1,04 triliun mengalami penurunan 13,38% (yoy) dari sebesar Rp1,20 triliun di akhir tahun 2021, sedangkan Beban Margin tercatat sebesar Rp513 miliar mengalami peningkatan 108,54% (yoy) atau sebesar Rp246 miliar di akhir tahun 2021.

Dari sisi Pendapatan berbasis Jasa tercatat sebesar Rp93,2 miliar mengalami penurunan sebesar 26,03% dari tahun sebelumnya sebesar Rp126 miliar. Penurunan tertinggi pada pos keuangan *Trade Fee* sebesar Rp15 miliar dan diikuti pos *Gain on Forex & Securities* sebesar Rp12 miliar. Sehingga atas hal tersebut di atas, laba sebelum pajak/*profit before tax* (PBT) segmen usaha korporasi dan komersial sampai dengan akhir tahun 2022 tercatat negatif sebesar Rp167 miliar meningkat sebesar Rp92 miliar dari tahun sebelumnya negatif sebesar Rp75 miliar.

### Rencana Strategis 2023

Untuk tahun 2023, segmen korporasi dan komersial Bank Muamalat masih akan melanjutkan fondasi di tahun 2022, yaitu fokus kepada nasabah BUMN dan korporasi besar serta jaringan bisnisnya. Bank akan lebih menekankan pada peningkatan rentabilitas segmen Korporasi dan Komersial dengan penetrasi produk pada jaringan bisnis tersebut.

### SEGMENT PERBANKAN INTERNASIONAL

Segmen Perbankan Internasional memiliki segmen pasar antara lain nasabah individu, korporasi, institusi keuangan dan NBFI (*Non Bank Financial*). Hingga berakhirnya tahun buku 2022, produk dan layanan yang diberikan oleh segmen usaha perbankan internasional seperti diuraikan dalam tabel di bawah ini.

| Produk/Jasa<br>Products/Services | Uraian Layanan<br>Services Description                   |
|----------------------------------|----------------------------------------------------------|
| Financing                        | Working Capital<br>Contract Financing<br>Trade Financing |
| Funding                          | Qard Current Account<br>Time Deposit                     |
| Treasury                         | Forex<br>Money Market                                    |
| Transactional                    | Cash Management<br>Remittance<br>Trade Finance           |

### Strategi Tahun 2022

Strategi bisnis pendanaan tahun 2022 merupakan strategi pendanaan berimbang, yaitu dengan aktif melakukan kegiatan pemasaran untuk meningkatkan variasi dan jumlah nasabah. Bank juga melakukan *reprofiling* struktur

### Performance

Profitability of the corporate and commercial business segments until December 2022, Margin Income was recorded at Rp1.04 trillion, a decrease of 13.38% (yoy) from Rp1.20 trillion at the end of 2021, while Margin Expenses were recorded at Rp513 billion, an increase of 108.54% (yoy) or Rp246 billion at the end of 2021.

In terms of fee-based income, it was recorded at Rp93.2 billion, a decrease of 26.03% from the previous year of Rp126 billion. The largest decrease was in the Trade Fee financial post of Rp15 billion, followed by the Gain on Forex and Securities post of Rp12 billion. So that, for the reasons above, profit before tax (PBT) for the corporate and commercial business segment until the end of 2022 was negative by Rp. 167 billion, an increase of Rp. 92 billion from the previous year's negative of Rp. 75 billion.

### Strategic Plan for 2023

For 2023, the corporate and commercial segments of Bank Muamalat will still continue their foundation in 2022, i.e., focusing on SOE and large corporate customers and their business networks. The Bank will put more emphasis on increasing the profitability of the Corporate and Commercial segments through product penetration in these business networks.

### INTERNATIONAL BANKING SEGMENT

The International Banking segment has market segments that include individual customers, corporations, financial institutions, and NBFI (*Non-Bank Financial*). As of the end of the 2022 fiscal year, the products and services provided by the international banking business segment are described in the following table.

### Strategy for 2022

The business funding strategy for 2022 was a balanced funding strategy that includes actively marketing to increase the variety and number of customers. The bank was also reorganizing its funding structure, lowering funding costs



pendanaan, menekan biaya dana melalui pengembangan teknologi informasi dan fokus kepada nasabah yang membutuhkan transaksi lintas perbatasan.

Untuk pembiayaan, dalam rangka meningkatkan aset pembiayaan yang baik, Bank memperbarui *Target Market and Risk Acceptance Criteria* (TMRAC) 2022, pembiayaan menargetkan nasabah kelas menengah atas dengan risiko kredit yang lebih rendah dan memberikan batas fasilitas yang lebih tinggi. Bank juga fokus pada bisnis *fee base income* dengan melakukan penyempurnaan sistem untuk mendukung perluasan berbagai transaksi yang dapat difasilitasi di tahun mendatang.

### Kinerja

Bank Muamalat Indonesia segmen Perbankan Internasional membukukan pembiayaan hingga akhir Desember 2022 sebesar Rp635 miliar atau tumbuh 0,45% dari tahun sebelumnya sebesar Rp632 miliar. Dari sisi Dana Pihak Ketiga (DPK) turun 70,77%, menjadi Rp327 miliar dari posisi tahun 2021 yang sebesar Rp1,12 triliun. Kondisi tersebut disebabkan oleh penawaran nisbah yang kompetitif. Adapun rekening nasabah dari segmen Perbankan Internasional tercatat sebanyak 4.711 pada tahun 2022, meningkat 5,04% dari posisi tahun 2021 yang sebesar 4.485. Kenaikan tersebut dikarenakan strategi Bank melalui Kantor Cabang Kuala Lumpur yang fokus pada target pasar di Bisnis Layanan Uang (*Money Services Business*), yaitu nasabah yang berentitas korporasi atau individu yang memiliki bisnis atau pengiriman uang lintas batas.

### Kinerja Segmen Usaha Perbankan Internasional

(Rp miliar, kecuali dinyatakan lain)

| Uraian/Description                                     | 2022  | 2021  | Pertumbuhan<br>Growth |                          |
|--------------------------------------------------------|-------|-------|-----------------------|--------------------------|
|                                                        |       |       | Nominal<br>Volume     | Persentase<br>Percentage |
| Pembiayaan<br>Financing                                | 635   | 632   | 3                     | 0,45%                    |
| Dana Pihak Ketiga<br>Third Party Fund                  | 327   | 1.117 | -790                  | -70,77%                  |
| Rekening Nasabah<br>Customer Account                   | 4.711 | 4.485 | 226                   | 5,04%                    |
| Pendapatan Margin Bersih - Pembiayaan<br>NIM Financing | 22    | 18    | 3                     | 18,36%                   |
| Beban Margin Bersih - Pendanaan<br>NIM Funding         | 9     | 19    | -10                   | -51,59%                  |
| Pendapatan berbasis Jasa<br>Fee-Based Income           | 23    | 25    | -2                    | -6,98%                   |
| Gain on Forex<br>Gain on Forex                         | 11,6  | 14,5  | -3                    | -20,28%                  |
| Net Profit<br>Net Profit                               | 45    | 37    | 8                     | 22,07%                   |

through the advancement of information technology, and focusing on customers who require cross-border transactions.

For financing, in order to increase good financing assets, the Bank updated the Target Market and Risk Acceptance Criteria (TMRAC) for 2022. Financing targets upper-middle-class customers with lower credit risk and higher facility limits. In addition, the Bank focuses on fee-based income by improving the system to support the expansion of various transactions that can be facilitated in the coming year.

### Performance

Bank Muamalat Indonesia for the International Banking segment recorded financing until the end of December 2022 of Rp635 billion, growing 0.45% from the previous year of Rp632 billion. In terms of Third-Party Funds (DPK), it decreased 70.77%, to Rp327 billion, from the 2021 position of Rp1.12 trillion. This condition was caused by a predetermined competitive ratio (nisbah). Meanwhile, there were 4,711 customer accounts in the International Banking segment in 2022, an increase of 5.04% from the 2021 position of 4,485. The increase was due to the Bank's strategy through the Kuala Lumpur Branch Office, which focused on the target market in the Money Services Business, i.e., corporate or individual customers who have businesses or cross-border money transfers.

### Performance of the International Banking Business Segment

(Rp billion, unless stated otherwise)

### Profitabilitas

Profitabilitas segmen usaha perbankan internasional hingga Desember 2022, Pendapatan Margin Bersih - Pembiayaan tercatat sebesar Rp22 miliar mengalami peningkatan 18,36%(yoy) sebesar Rp18 miliar di akhir tahun 2021, sedangkan Beban Margin Bersih - Pendanaan tercatat sebesar Rp9 miliar mengalami penurunan 51,59% (yoy) atau sebesar Rp19 miliar di akhir tahun 2021.

Dari sisi Pendapatan berbasis Jasa tercatat sebesar Rp23 miliar di akhir tahun 2022 menurun sebesar 6,98% atau sebesar Rp25 miliar di tahun 2021. Penurunan tersebut dari pos *Gain on Forex* sebesar Rp3 miliar dari sebelumnya tercatat Rp14,5 miliar menjadi sebesar Rp11,6 miliar.

### Rencana Strategis 2023

Rencana strategis tahun 2023 untuk Segmen Perbankan Internasional, antara lain memperluas portofolio produk dan layanan pembiayaan untuk memenuhi kebutuhan nasabah yang beragam, kemitraan strategis untuk meningkatkan dan mendukung pertumbuhan pendanaan serta lebih memberikan perhatian. Selain itu, fokus untuk memberikan solusi pembayaran lintas batas kepada diaspora Indonesia dan juga target nasabah korporat yang potensial.

### SEGMENT TREASURY

Hingga berakhirnya tahun buku 2022, produk dan layanan yang diberikan oleh segmen usaha *treasury* seperti diuraikan dalam tabel di bawah ini

### Profitability

Until December 2022, the profitability of the international banking business segment was recorded at Rp22 billion, an increase of 18.36% (yoy) from Rp18 billion at the end of 2021, while NIM Funding was recorded at Rp9 billion, a decrease of 51.59% (yoy) or equal to Rp19 billion at the end of 2021.

Fee-based income was recorded at Rp23 billion at the end of 2022, a decrease of 6.98% or Rp25 billion from the previous year. This decrease was due to a Rp3 billion decrease in the Gain on Forex from Rp14.5 billion to Rp11.6 billion.

### Strategic Plan for 2023

The International Banking Segment's strategic plan for 2023 includes expanding the portfolio of financing products and services to meet diverse customer needs, strategic partnerships to increase and support funding growth, and paying more attention. Furthermore, the emphasis is on offering cross-border payment solutions to the Indonesian diaspora as well as targeting potential corporate customers.

### TREASURY SEGMENT

As of the end of the 2022 fiscal year, products and services provided by the Treasury business segment are described in the following table.

| Produk<br>Product | Uraian                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Money Market      | <p>Aktivitas transaksi <i>Money Market</i> (Pasar Uang) di Bank Muamalat dalam rangka baik pemenuhan likuiditas maupun optimalisasi likuiditas. Dalam aktivitas tersebut, <i>treasury</i> mencatatkan pendapatan dan biaya berupa margin, bagi hasil, athaya dan ujroh atas penempatan maupun pinjaman di pasar uang.</p> <p>Di antara transaksinya sebagai berikut:</p> <ul style="list-style-type: none"> <li>• Transaksi dengan Bank Indonesia: Operasi pasar terbuka seperti SUKBI, SBIS, TD valas, PASBI dan standing facilities seperti FASBI dan FLISBI</li> <li>• Pengelolaan RIM, PLN dan PLM</li> <li>• Transaksi Antarbank: SIMA dan SIPA (Indonesia), DP2 (Deposito Pihak ke-2), dan Commodity Murabahah (Cabang Kuala Lumpur)</li> </ul> | <p>Bank Muamalat's money market transaction activities in the context of both fulfilling and optimizing liquidity. In these activities, the Treasury records income and expenses in the form of margin, profit sharing, athaya, and ujroh for money market placements and loans.</p> <p>The following are some of the transactions:</p> <ul style="list-style-type: none"> <li>• Transactions with Bank Indonesia: open market operations, such as SUKBI, SBIS, TD foreign exchange, PASBI, and standing facilities, such as FASBI and FLISBI</li> <li>• Management of RIM, PLN, and PLM</li> <li>• Interbank Transactions: SIMA and SIPA (Indonesia), DP2 (2nd Party Deposits), and Commodity Murabahah (Kuala Lumpur Branch)</li> </ul> |



| Produk<br>Product       | Uraian                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Foreign Exchange        | <p>Aktivitas transaksi <i>Foreign Exchange</i> di Bank Muamalat dalam rangka memenuhi kebutuhan baik nasabah perorangan, nasabah korporasi dan antarbank untuk memperoleh <i>fee-based income</i> dan juga sebagai transaksi pemenuhan kebutuhan bank (<i>Banking Book</i>). Mata uang yang dilayani adalah USD, MYR, SGD, EUR, JPY, SAR, KWD dan <i>MultiCurrency</i>.</p> <p>Produk Forex sebagai berikut:</p> <ul style="list-style-type: none"> <li>• <i>Cash transaction: Today, Tom (tomorrow) dan Spot</i></li> <li>• <i>Hedging transaction: hedging sederhana (forward/Al-Tahawwuth al-Basith) dan hedging kompleks (Al-Tahawwuth al-Murakkab)</i></li> </ul> <p>Selain itu, Bank juga melayani <i>exotic currency</i> seperti Won Korea (KRW), Dinar Jordan (JOD), dan Thailand Bath (THB) dan lain-lain. Nasabah juga dapat melakukan jual beli <i>banknote</i> ke Bank Muamalat untuk mata uang USD, SAR, dan SGD. Transaksi-transaksi di atas dapat dilakukan baik di Indonesia maupun di cabang Kuala Lumpur, Malaysia.</p> | <p>Foreign Exchange transaction activities at Bank Muamalat in order to meet the needs of both individual customers, corporate customers and interbanks to obtain fee-based income and also as a transaction to fulfill bank needs (<i>Banking Book</i>). The currencies served are USD, MYR, SGD, EUR, JPY, SAR, KWD, and <i>MultiCurrency</i>.</p> <p>Forex Products as follows:</p> <ul style="list-style-type: none"> <li>• Cash transactions: Today, Tom (tomorrow) and Spot</li> <li>• Hedging transactions: simple hedging (forward/ Al-Tahawwuth al-Basith) and complex hedging (Al-Tahawwuth al-Murakkab)</li> </ul> <p>Furthermore, the bank accepts exotic currencies such as the Korean Won (KRW), Jordanian Dinar (JOD), Thai Baht (THB), and others. Customers can also exchange banknotes for USD, SAR, and SGD at Bank Muamalat. The above transactions are available in both Indonesia and Malaysia at the Kuala Lumpur branch.</p> |
| Fixed income<br>(sukuk) | <p>Aktivitas transaksi Sukuk di Bank Muamalat Indonesia dalam rangka memenuhi kebutuhan nasabah dalam berinvestasi sukuk dan memenuhi kebutuhan bank (<i>banking position</i>) untuk mata uang IDR dan USD. Sukuk yang ditransaksikan adalah sukuk yang diterbitkan oleh pemerintah dan korporasi. Sukuk yang aktif ditransaksikan adalah SR (Sukuk Ritel), PBS (<i>Project Based Sukuk</i>) dan Indoio (Sukuk pemerintah mata uang USD).</p> <p>Transaksi dilakukan dengan nasabah individu, korporasi dan antarbank. Adapun tujuan transaksi sukuk adalah untuk memperoleh <i>fee-based income</i> dan pendapatan margin/ujroh atas kupon sukuk pada portofolio <i>banking book</i>. Melanjutkan pada tahun-tahun sebelumnya, BMI sebagai mitra distribusi sukuk pemerintah, ikut berpartisipasi dalam penjualan sukuk yang diterbitkan tahun ini, yaitu SR016, SR017 dan ST009.</p>                                                                                                                                                    | <p>Sukuk transaction activities at Bank Muamalat Indonesia to meet customer needs for sukuk investments as well as bank needs (<i>banking position</i>) in IDR and USD currencies. Sukuk that are transacted are sukuk issued by the government and corporations. The Sukuk that are actively traded are SR (Retail Sukuk), PBS (<i>Project-Based Sukuk</i>) and Indoio (Government Sukuk in USD currency).</p> <p>Transactions are carried out with individual, corporate and interbank customers. The purpose of the sukuk transaction is to obtain fee-based income and margin/ujroh income from the sukuk coupons in the banking book portfolio. Continuing from the previous years, BMI as a government sukuk distribution partner participated in the sale of the sukuk issued this year, i.e., SR016, SR017 and ST009.</p>                                                                                                                    |

### Strategi Tahun 2022

Pada tahun 2022, Bank Muamalat mengimplementasikan sejumlah strategi untuk mendorong kinerja segmen *treasury*. Di antaranya adalah:

1. Melayani jual beli sukuk *retail* dan sukuk pemerintah mata uang IDR dan USD untuk nasabah individu dan korporasi sebagai pilihan investasi.
2. Melayani transaksi *forex* baik tod, tom, *spot*, *hedging* dalam berbagai mata uang dan transaksi *Bank-Note* untuk mata uang USD, SGD, SAR, EUR, JPY.
3. Meningkatkan kerja sama *cross selling* dengan produk bank BMI lainnya, baik *wholesale* maupun ritel.
4. Melakukan pembelian sukuk untuk portofolio *trading* maupun *banking* yang memberikan imbal hasil yang optimal.

### Strategy for 2022

Bank Muamalat would implement a number of strategies to improve the performance of the Treasury segment in 2022. Others include:

1. Serving the retail and government sukuk trade in IDR and USD currency for individual and corporate customers as investment option
2. Serving forex transactions both tod, tom, spot, hedging in various currencies, and Bank-Note transactions for USD, SGD, SAR, EUR, and JPY.
3. Increase cross selling cooperation with other BMI bank products, both wholesale and retail.
4. Purchasing sukuk for trading and banking portfolios that provide optimal returns.

5. Mengoptimalkan cabang Kuala Lumpur dalam memberikan layanan transaksi *foreign exchange* untuk nasabah di Kuala Lumpur sendiri maupun nasabah yang terafiliasi ke Indonesia.

### Kinerja

Kinerja volume transaksi *forex* nasabah pada tahun 2022 sebesar USD1.007 juta, naik 135,56% dari posisi tahun 2021 yang sebesar USD743 juta. Pertumbuhan tersebut didorong oleh kembalinya aktivitas perekonomian selepas pandemi COVID-19 yang membuat kebutuhan mata uang asing, baik perorangan maupun korporasi juga kembali meningkat.

Kebutuhan tersebut tentunya didorong oleh aktivitas perdagangan untuk kebutuhan ekspor-impor maupun di bidang jasa. Hal yang sama terjadi pada volume transaksi sukuk nasabah yang pada tahun 2022 tercatat sebesar Rp300,9 miliar, meningkat 251,04% atau Rp181,1 miliar dari Rp119,9 miliar pada tahun 2021. Kenaikan volume sukuk nasabah ini disebabkan oleh sudah pulihnya minat investasi nasabah pada sukuk baik pasar IPO maupun di pasar sekunder.

5. Optimizing the Kuala Lumpur branch in providing foreign exchange transaction services for customers in Kuala Lumpur itself and customers affiliated to Indonesia.

### Performance

Customer forex transaction volume in 2022 was USD1,007 million, an increase of 135.56% from the position in 2021, which was USD743 million. This expansion was supported by the resumption of economic activity following the COVID-19 pandemic, which increased the demand for foreign currency among both individuals and corporations.

This requirement is certainly driven by trade activities for export-import needs as well as the service sector. The same thing happened to the volume of customer sukuk transactions, which reached Rp300.9 billion in 2022, an increase of 251.04%, or Rp181.1 billion from Rp119.9 billion in 2021. The increase in customer sukuk volume was due to a recovery of customer interest in customer investment in sukuk both in the IPO and the secondary markets.

### Kinerja Segmen Usaha Treasury

| Uraian/Description                                                     | 2022     | 2021   | Pertumbuhan Growth |                       |
|------------------------------------------------------------------------|----------|--------|--------------------|-----------------------|
|                                                                        |          |        | Nominal Volume     | Persentase Percentage |
| Volume Forex Nasabah (USD Juta)<br>Customer Forex Volume (USD million) | 1.007,20 | 742,99 | 24,21              | 135,56%               |
| Volume Sukuk Nasabah (Rp Miliar)<br>Customer Sukuk Volume (Rp billion) | 300,90   | 119,66 | 181,04             | 251,04%               |

### Treasury Business Segment Performance

### Profitabilitas

*Fee-Based Income* (FBI) *forex* turun sebesar Rp3 miliar atau 27,68% dari posisi tahun lalu yang sebesar Rp25 miliar, sehingga menjadi Rp22 miliar. Penurunan dikarenakan penurunan jumlah volume transaksi dan juga kompetisi di lembaga keuangan.

Adapun FBI sukuk meningkat seiring dengan bertambahnya jumlah dan volume transaksi nasabah. Pada tahun 2022, FBI sukuk Bank meningkat sebesar 474,07%, menjadi Rp25,6 miliar dari posisi tahun sebelumnya yang sebesar Rp5,4 miliar. Hal ini lebih kepada aktivitas penjualan sukuk untuk pengelolaan likuiditas.

*Margin income treasury* pada tahun 2022 tercatat sebesar Rp403 miliar, naik 19,94% dari posisi tahun 2021 yang sebesar Rp336 miliar. Penurunan ini dalam lebih kepada untuk menguatkan rasio likuiditas dan alat *liquid, treasury* melakukan pembelian untuk portofolio *banking book*.

### Profitability

Forex Fee-Based Income (FBI) decreased by Rp3 billion, or 27.68%, from Rp25 billion last year to Rp22 billion this year. The decrease was caused by a decrease in transaction volume as well as competition among financial institutions.

The Sukuk FBI increased in line with the increase in the number and volume of customer transactions. Bank Sukuk FBI increased by 474.07% in 2022, to Rp25.6 billion, from Rp5.4 billion in the previous year. This is related to the activity of selling sukuk to manage liquidity.

The treasury margin income in 2022 was Rp403 billion, an increase of 19.94% from the position in 2021, which was Rp336 billion. This decrease was more for the purpose of strengthening the liquidity ratio and liquid tools, as Treasury made purchases for the banking book portfolio.





### Kinerja Profitabilitas Treasury

(Rp miliar, kecuali dinyatakan lain)

### Treasury Profitability Performance

(Rp billion, unless stated otherwise)

| Uraian/Description                                                | 2022 | 2021 | Pertumbuhan<br>Growth |                          |
|-------------------------------------------------------------------|------|------|-----------------------|--------------------------|
|                                                                   |      |      | Nominal<br>Volume     | Persentase<br>Percentage |
| Pendapatan Margin<br>Margin Income                                | 403  | 336  | 67                    | 19,94%                   |
| Pendapatan Berbasis <i>Forex</i><br>Fee-Based Income <i>Forex</i> | 22   | 25   | -3                    | -12,00%                  |
| Pendapatan Berbasis Sukuk<br>Fee-Based Income Sukuk               | 25,6 | 5,4  | 20                    | 474,07%                  |

### Rencana Strategis Tahun 2023

Bank Muamalat telah menyiapkan kebijakan strategis tahun 2023 untuk Segmen *Treasury*. Di antaranya adalah:

1. Memperluas jangkauan kepada nasabah korporasi untuk bertransaksi sukuk.
2. Pemasaran *forex*, baik *cash* maupun *hedging* yang sesuai dengan prinsip syariah secara lebih intens.
3. Memperluas transaksi *bank-notes* mata uang asing untuk melayani nasabah *travel* haji dan Umrah.
4. Mengembangkan pasar uang antarbank untuk produk-produk syariah dalam tujuan pendalaman pasar keuangan syariah melalui transaksi sertifikat pengelolaan dana berdasarkan prinsip syariah antar bank (SiPA).
5. Memperkuat rasio PLM, alat likuid, RIM, RPIM dan rasio lainnya dengan melakukan investasi yang optimal pada sukuk, reksa dana, dan produk pasar keuangan syariah lainnya.

### Strategic Plan for 2023

Bank Muamalat has prepared a Treasury Segment Strategic Policy for 2023. Among others are:

1. Expanding its reach to corporate customers for sukuk transactions.
2. More intense forex marketing, both cash and hedging, based on Sharia principles.
3. Expand foreign currency bank-note transactions to serve Hajj and Umrah travel customers.
4. Developing the interbank money market for Sharia products with the aim of deepening the Sharia financial market through interbank Sharia fund management certificate transactions (SiPA).
5. Strengthen the ratios of PLM, liquid assets, RIM, RPIM, and other ratios by making optimal investments in sukuk, mutual funds, and other Sharia financial market products.



# Tinjauan Kinerja Keuangan

## Financial Performance Overview

Tinjauan kinerja keuangan PT Bank Muamalat Indonesia Tbk ("Bank Muamalat," "BMI," "Bank") disusun berdasarkan Laporan Keuangan Bank yang disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, yang termasuk Pernyataan Standar Akuntansi Keuangan ("PSAK") yang berakhir pada tanggal 31 Desember 2022. Laporan Keuangan diaudit oleh Kantor Akuntan Publik (KAP) Doli, Bambang, Sulistiyanto, Dadang, & Ali (DBSD&A) dengan opini ("Baik").

A review of the financial performance of PT Bank Muamalat Indonesia Tbk ("Bank Muamalat," "The Bank") is prepared based on the Bank's Financial Statements presented in accordance with Indonesian Financial Accounting Standards (SAK), which includes Statements of Financial Accounting Standards ("PSAK") ending December 31, 2022. The Financial Statements were audited by the Public Accounting Firm (KAP) of Doli, Bambang, Sulistiyanto, Dadang, and Ali (DBSD&A) with a "Good" opinion.

### ASET

Hingga akhir tahun buku 2022, total aset Bank mencapai Rp61,4 triliun. Dibandingkan dengan posisi tahun sebelumnya sebesar Rp58,9 triliun, terjadi kenaikan Rp2,5 triliun atau 4,18%. Pertumbuhan tersebut, antara lain didorong oleh peningkatan investasi pada surat berharga yang meningkat sebesar 3,45% atau tercatat sebesar Rp27,9 triliun pada akhir tahun 2022 dari tahun sebelumnya sebesar Rp26,9 triliun.

### ASSETS

At the end of the 2022 fiscal year, the Bank's total assets reached Rp61.4 trillion. Compared to the position in the previous year of Rp6.4 trillion, there was an increase of Rp2.5 trillion, or 4.18%. This growth was partly driven by an increase in investment in securities, which increased by 3.45% or was recorded at Rp27.9 trillion at the end of 2022 from the previous year of Rp26.9 trillion.

(Rp miliar, kecuali dinyatakan lain)

(Rp billion, unless stated otherwise)

| Uraian                                  | 2022   | 2021   | 2020   | Description                                     |
|-----------------------------------------|--------|--------|--------|-------------------------------------------------|
| <b>Aset Lancar</b>                      | 36.313 | 34.585 | 16.251 | <b>Current Assets</b>                           |
| Kas                                     | 702    | 745    | 733    | Cash                                            |
| Giro dan Penempatan pada Bank Indonesia | 7.191  | 6.502  | 2.836  | Current Account and Placement at Bank Indonesia |
| Giro pada Bank Lain                     | 521    | 398    | 493    | Current Accounts with Other Banks               |
| Penempatan pada Bank Lain               | 43     | 4      | 4      | Placement with Other Banks                      |
| Investasi pada Surat Berharga           | 27.855 | 26.936 | 12.185 | Investment in Securities                        |
| <b>Aset Tidak Lancar</b>                | 25.051 | 24.313 | 34.99  | <b>Non Current Assets</b>                       |
| Piutang                                 | 6.698  | 7.703  | 12.905 | Receivables                                     |
| Piutang Murabahah                       | 6.695  | 7.7    | 12.881 | Muharabah Receivables                           |
| Piutang Istishna                        | 1      | 2      | 18     | Istishna Receivables                            |
| Piutang Ijarah                          | 1      | 1      | 7      | Ijarah Receivables                              |
| Pinjaman Qardh                          | 865    | 689    | 898    | Qardh Loans                                     |
| Pembiayaan Mudharabah                   | 564    | 526    | 620    | Mudharabah Financing                            |
| Pembiayaan Musyarakah                   | 10.695 | 9.122  | 14.478 | Musyarakah Financing                            |
| Penyertaan Saham                        | 408    | 408    | 408    | Investment in Shares                            |
| Tagihan Akseptasi                       | 46     | 127    | 126    | Acceptance Receivables                          |
| Aset yang Diperoleh untuk Ijarah        | 1      | 0,3    | 182    | Assets Received for Ijarah                      |
| Cadangan Kerugian Penurunan Nilai       | (690)  | -675   | -596   | Allowance for Impairment Losses                 |



(Rp miliar, kecuali dinyatakan lain)

(Rp billion, unless stated otherwise)

| Uraian               | 2022          | 2021          | 2020          | Description         |
|----------------------|---------------|---------------|---------------|---------------------|
| Aset Tetap           | 2.709         | 2.844         | 2.985         | Fixed Assets        |
| Aset Pajak Tangguhan | 140           | 140           | 142           | Differed Tax Assets |
| Aset Lain-lain-Neto  | 3.615         | 3.429         | 2.842         | Other Assets-Net    |
| <b>Total Aset</b>    | <b>61.364</b> | <b>58.899</b> | <b>51.241</b> | <b>Total Assets</b> |

### Aset Lancar

Hingga 31 Desember 2022, Bank mencatatkan aset lancar sebesar Rp36,3 triliun, naik Rp1,7 triliun atau 5,03% dari periode yang sama tahun sebelumnya yang tercatat sebesar Rp34,6 triliun. Kenaikan aset lancar tersebut disebabkan oleh meningkatnya investasi Bank pada surat berharga yang meningkat sebesar 3,45% atau tercatat sebesar Rp27,9 triliun pada akhir tahun 2022 dari tahun sebelumnya sebesar Rp26,9 triliun.

### Aset Tidak Lancar

Bank memiliki aset tidak lancar pada tahun 2022 sebesar Rp25,1 triliun, meningkat 2,99% dari tahun buku 2021 yang sebesar Rp24,3 triliun. Peningkatan tersebut didorong oleh bertambahnya portofolio piutang dan pembiayaan sebesar 4,32%.

### LIABILITAS

Total liabilitas Bank Muamalat Indonesia sampai dengan 31 Desember 2022 sebesar Rp10,6 triliun, menurun Rp990 miliar atau 8,57% dibandingkan dengan periode yang sama tahun sebelumnya yang sebesar Rp11,6 triliun. Penurunan tersebut disebabkan oleh berkurangnya liabilitas jangka pendek sebesar Rp1,4 triliun atau 12,83% dari tahun 2021 Rp10,8 triliun menjadi Rp9,4 triliun pada akhir tahun 2022.

### Tabel Posisi Liabilitas

(Rp miliar, kecuali dinyatakan lain)

(Rp billion, unless stated otherwise)

| Uraian                            | 2022         | 2021          | 2020         | Description                                 |
|-----------------------------------|--------------|---------------|--------------|---------------------------------------------|
| <b>Liabilitas Jangka Pendek</b>   | <b>9.433</b> | <b>10.821</b> | <b>7.582</b> | <b>Short-term Liabilities</b>               |
| Liabilitas Segera                 | 116          | 1.083         | 120          | Immediate Payables                          |
| Bagi Hasil yang Belum Dibagikan   | 68           | 40            | 75           | Undistributed Profit Sharing                |
| Simpanan                          | 9.227        | 9.676         | 7.359        | Deposits                                    |
| Giro Wadiah                       | 3.170        | 4.096         | 2.565        | Wadiah Current Account                      |
| Tabungan Wadiah                   | 6.057        | 5.581         | 4.794        | Wadiah Savings Account                      |
| Utang Pajak                       | 22           | 22            | 28           | Tax Payable                                 |
| <b>Liabilitas Jangka Panjang</b>  | <b>1.131</b> | <b>733,8</b>  | <b>1.936</b> | <b>Long-term Liabilities</b>                |
| Estimasi Liabilitas Imbalan Kerja | 125          | 154           | 162          | Estimated Liabilities for Employee Benefits |
| Liabilitas kepada Bank Indonesia  | -            | -             | 1.302        | Liabilities to Bank Indonesia               |
| Simpanan dari Bank Lain           | 59           | 79            | 87           | Deposits on Other Banks                     |
| Liabilitas Akseptasi              | 14           | 25            | 25           | Acceptance Payable                          |
| Pinjaman yang Diterima            | 500          | 100           | 100          | Borrowing                                   |

### Current Assets

As of December 31, 2022, the Bank posted Rp36.3 trillion for current assets, an increase of Rp1.7 trillion, or 5.03%, compared to the same period in the previous year, which was posted at Rp34.6 trillion. The increase in current assets was due to an increase in the Bank's securities investment, which increased by 3.45% or was recorded at Rp27.9 trillion at the end of 2022 from Rp26.9 trillion in the previous year.

### Non-Current Assets

The Bank recorded non-current assets of Rp25.1 trillion in 2022, an increase of 2.99% from the 2021 financial year of Rp24.3 trillion. This increase was driven by an increase in the receivables and financing portfolio of 4.32%.

### LIABILITIES

Bank Muamalat Indonesia's total liabilities up to December 31, 2022, amounted to Rp10.6 trillion, a decrease of Rp990 billion or 8.57% compared to the same period in the previous year, which amounted to Rp11.6 trillion. This decrease was caused by a decrease in short-term liabilities of Rp1.4 trillion, or 12.83%, from Rp10.8 trillion in 2021 to Rp9.4 trillion at the end of 2022.

### Liabilities Position Table

(Rp miliar, kecuali dinyatakan lain)

(Rp billion, unless stated otherwise)

| Uraian                                     | 2022          | 2021          | 2020         | Description                                       |
|--------------------------------------------|---------------|---------------|--------------|---------------------------------------------------|
| Estimasi Kerugian Komitmen dan Kontinjensi | 1             | 0,8           | 2            | Estimated Losses on Commitments and Contingencies |
| Liabilitas Lain-lain                       | 431           | 375           | 258          | Other Liabilities                                 |
| <b>Total Liabilitas</b>                    | <b>10.565</b> | <b>11.555</b> | <b>9.518</b> | <b>Total Liabilities</b>                          |

### Liabilitas Jangka Pendek

Hingga berakhirnya tahun buku 2022, liabilitas jangka pendek Bank senilai Rp9,4 triliun, menurun sebesar Rp1,4 triliun atau 12,83% dibandingkan tahun buku 2021 yang sebesar Rp10,8 triliun. Perubahan pada liabilitas jangka pendek disebabkan oleh penurunan penghimpunan dana dengan akad wadiah sebesar 4,64% dan pada liabilitas segera sebesar 88,59%.

### Liabilitas Jangka Panjang

Bank mencatatkan liabilitas jangka panjang per 31 Desember 2022 sebesar Rp1,1 triliun, meningkat dari periode yang sama tahun 2021 yang sebesar Rp0,4 triliun. Peningkatan tersebut didorong oleh pos pinjaman yang diterima meningkat Rp400 miliar dari tahun 2021 sebesar Rp100 miliar, menjadi Rp500 miliar pada akhir tahun 2022.

### Dana Syirkah Temporer

Bank mencatatkan dana syirkah temporer sebesar Rp45,6 triliun hingga 31 Desember 2022, naik Rp2,2 triliun atau 5,16% dari periode yang sama tahun sebelumnya yang tercatat sebesar Rp43,4 triliun. Kenaikan tersebut terutama ditunjang oleh penambahan dana Deposito Mudharabah di tahun 2022 sebesar Rp853 miliar, dari Rp25,6 triliun pada tahun 2021 menjadi Rp26,5 triliun di tahun 2022. Selain itu, terjadi peningkatan pada surat berharga yang diterbitkan yang sebesar Rp6,5 triliun, meningkat sebesar Rp2,0 triliun atau 44,20% dari tahun sebelumnya, yaitu Rp4,5 triliun.

### Short-Term Liabilities

Until the end of the 2022 financial year, the Bank's short-term liabilities amounted to Rp9.4 trillion, a decrease of Rp1.4 trillion or 12.83% compared to the 2021 financial year of Rp10.8 trillion. Changes in short-term liabilities were caused by a decrease in raising funds with wadiah contracts of 4.64% and in immediate payables of 88.59%.

### Long-Term Liabilities

The Bank recorded long-term liabilities as of December 31, 2022, of Rp1.1 trillion, an increase from the same period in 2021, which amounted to Rp0.4 trillion. This increase was driven by postal loans received, which increased by Rp400 billion from Rp100 billion in 2021 to Rp500 billion at the end of 2022.

### Temporary Syirkah Funds

As of December 31, 2022, the bank recorded Rp45.6 trillion in temporary syirkah funds, an increase of Rp2.2 trillion, or 5.16%, from the same period in the previous year, which was recorded at Rp43.4 trillion. This increase was primarily supported by Rp853 billion in additional Mudharabah Deposit funds in 2022, from Rp25.6 trillion in 2021 to Rp26.5 trillion in 2022. Furthermore, there was an increase in securities issued amounting to Rp6.5 trillion, an increase of Rp2.0 trillion or 44.20% from the previous year, which was Rp4.5 trillion.



**Tabel Perkembangan Dana Syirkah Temporer**

(Rp miliar, kecuali dinyatakan lain)

| Uraian                             | 2022          | 2021          | 2020          | Description                         |
|------------------------------------|---------------|---------------|---------------|-------------------------------------|
| Giro Mudharabah                    | 1.862         | 2.147         | 1.624         | Mudharabah Current Account          |
| Tabungan Mudharabah                | 10.710        | 11.038        | 10.235        | Mudharabah Deposit                  |
| Deposito Mudharabah                | 26.501        | 25.648        | 23.946        | Mudharabah Deposit                  |
| Surat Berharga yang Diterbitkan    | 6.525         | 4.525         | 1.952         | Marketable Securities Issued        |
| <b>Total Dana Syirkah Temporer</b> | <b>45.597</b> | <b>43.358</b> | <b>37.757</b> | <b>Total temporary Syirkah Fund</b> |

**Table of Development of Temporary Syirkah Funds**

(Rp billion, unless stated otherwise)

### Dana Pihak Ketiga

Dana pihak ketiga Bank Muamalat pada tahun buku 2022 sebesar Rp46,1 triliun, turun 1,55% dari tahun buku 2021 yang tercatat Rp46,9 triliun. Penurunan dana pihak ketiga dari sisi Giro yang menurun Rp285 miliar, namun dari sisi tabungan dan deposito masing-masing tumbuh 0,55% dan 1,84%. Bank terus melakukan peningkatan akuisisi dana dari nasabah ritel melalui program-program yang dilakukan oleh Bank, di antaranya adalah program *bulk acquisition* yang dilakukan pada instansi pendidikan, sosial, keagamaan, dan kesehatan.

Ke depan, Bank Muamalat akan lebih fokus untuk meningkatkan akuisisi dana pihak ketiga dengan akad wadiah. Termasuk, fokus pada produk CASA melalui kelanjutan program-program yang telah dilakukan serta mengoptimalkan seluruh jaringan yang dimiliki baik jaringan kantor maupun *digital channel*.

### Third-Party Funds

Bank Muamalat's third-party funds amounted to Rp46.1 trillion in the 2022 fiscal year, a decrease 1.55% from the previous year of Rp46.9 trillion. Third-party funds in the current account decreased by Rp285 million, while savings and deposits increased by 0.55% and 1.84%, respectively. The Bank continues to increase its acquisition of funds from retail customers through programs such as the bulk acquisition program at educational, social, religious, and health institutions.

Bank Muamalat plans to increase its acquisition of third-party funds with wadiah contracts in the future. This includes focusing on CASA products through ongoing programs and optimizing the entire network, including both office networks and digital channels.

**Tabel Posisi Dana Pihak Ketiga**

(Rp miliar, kecuali dinyatakan lain)

| Uraian                         | 2022          | 2021          | 2020          | Description                   |
|--------------------------------|---------------|---------------|---------------|-------------------------------|
| Giro                           | 4.878         | 6.148         | 4.106         | Current Account               |
| Tabungan                       | 16.122        | 16.033        | 14.543        | Savings                       |
| Deposito                       | 25.143        | 24.689        | 22.776        | Deposits                      |
| <b>Total Dana Pihak Ketiga</b> | <b>46.143</b> | <b>46.871</b> | <b>41.424</b> | <b>Total Third-Party Fund</b> |

**Table of Third Party Fund Position**

(Rp billion, unless stated otherwise)

### Penyaluran Dana terhadap UMKM

Penyaluran dana kepada UMKM sampai dengan akhir tahun 2022 tercatat sebesar Rp2,6 triliun atau mengalami penurunan 19,53% dari tahun sebelumnya yang tercatat Rp3,3 triliun. Kendati demikian, pembiayaan bermasalah atau *Non Performing Financing* (NPF) UMKM tercatat 0,14%, lebih baik jika dibandingkan dengan pencapaian NPF UMKM perbankan syariah nasional yang sebesar 4,74% per November 2022. Rasio pembiayaan UMKM terhadap total penyaluran pembiayaan Bank sampai dengan akhir Desember 2022 tercatat sebesar 14,04%.

### Distribution of Funds to MSMEs

The distribution of funds to MSMEs was recorded at Rp2.6 trillion until the end of 2022, a decrease of 19.53% from the previous year, which was recorded at Rp3.3 trillion. Nonetheless, Non-Performing Financing (NPF) for MSMEs was recorded at 0.14%, lower than the national NPF for MSMEs in national Sharia Banking, which was 4.74% as of November 2022. The ratio of MSMEs financing to total bank financing distribution was 14.04% as of December 2022.

## EKUITAS

Hingga akhir tahun buku 2022, ekuitas Bank mencapai Rp5,2 triliun, naik Rp1,2 triliun atau 30,49% dibandingkan dengan posisi tahun 2021 yang sebesar Rp4,0 triliun. Perubahan tersebut dikarenakan terdapat peningkatan oleh penambahan modal disetor dari PMHMETD VI sebesar Rp1,2 triliun dan laba bersih tahun berjalan yang dihasilkan oleh Bank Muamalat selama tahun 2022.

**Tabel Posisi Ekuitas**

(Rp miliar, kecuali dinyatakan lain)

| Uraian                                                                                        | 2022         | 2021         | 2020         | Description                                                                                      |
|-----------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------------------------------------------------------------------------------------------|
| Modal Ditempatkan dan Disetor Penuh                                                           | 2.298        | 1.103        | 1.103        | Issued and Fully Paid-up Capital                                                                 |
| Tambahan Modal Disetor – Bersih                                                               | 1.571        | 1.579        | 1.579        | Additional Paid-in Capital – Net                                                                 |
| Keuntungan Pengukuran Kembali Program Imbalan Pasti – Setelah Pajak                           | 82           | 78           | 70           | Profit Remeasurement of post-employment benefits - After tax                                     |
| Keuntungan (Kerugian) Belum Direalisasi dari Perubahan Harga Pasar Efek Tersedia untuk Dijual | -1           | 2            | 0            | Unrealized Gain (Loss) from Changes in Market Price of Available-for-Sale Marketable Securities. |
| Surplus Revaluasi atas Aset Tetap – Setelah Pajak                                             | 564          | 577          | 634          | Revaluation Surplus of Fixed Assets – After Tax                                                  |
| Saldo Laba                                                                                    | 689          | 646          | 581          | Retained Earnings                                                                                |
| <b>Total Ekuitas</b>                                                                          | <b>5.202</b> | <b>3.986</b> | <b>3.967</b> | <b>Total Equity</b>                                                                              |

## EQUITY

The Bank's equity reached Rp5.2 trillion by the end of the 2022 fiscal year, an increase of Rp1.2 trillion, or 30.49%, over the position in 2021, which was Rp4.0 trillion. This change was caused by an increase in paid-up capital from the corporate action of Issuance of New Shares with Pre-emptive Right (PMHMETD) VI of Rp1.2 trillion and Bank Muamalat's net profit for the fiscal year 2022.

**Equity Position Table**

(Rp billion, unless stated otherwise)

## KINERJA LABA RUGI

Dalam situasi perekonomian yang masih menunjukkan ketidakpastian, Bank masih dapat mencatatkan pertumbuhan kinerja positif. Hal ini tercermin dari laba sebelum pajak pada tahun 2022 yang tercatat sebesar Rp52,0 miliar, tumbuh 315,56% (yoy). Peningkatan tersebut terutama didorong oleh realisasi kebijakan strategis manajemen dalam akuisisi *low cost fund*, *aggressive fee based income*, dan *efficient business process and organization*.

**Tabel Laba Rugi**

(Rp miliar, kecuali dinyatakan lain)

| Uraian                                                                                | 2022   | 2021   | 2020   | Description                                                                           |
|---------------------------------------------------------------------------------------|--------|--------|--------|---------------------------------------------------------------------------------------|
| Jumlah Pendapatan Bank sebagai Mudharib                                               | 1.764  | 2.140  | 2.432  | Total Bank Income as Mudharib                                                         |
| Hak Pihak Ketiga atas Bagi Hasil dana Syirkah Temporer                                | -1.435 | -1.387 | -1.610 | Third Parties Share on the Returns of Temporary Syirkah Funds                         |
| Hak Bagi Hasil Milik Bank                                                             | 330    | 753    | 822    | The Right of Bank's Share in Revenue Sharing                                          |
| Pendapatan Operasional Lainnya                                                        | 1.098  | 583    | 575    | Other Operational income                                                              |
| Beban Operasional                                                                     | -1.230 | -1.326 | -1.345 | Operational Expenses                                                                  |
| Pembalikan (Beban) Cadangan Kerugian Penurunan Nilai Aset Produktif dan Non Produktif | -130   | -16    | -64    | Reversal (Expenses) Allowance for Impairment Losses on Earning and Non-Earning Assets |

## INCOME STATEMENTS

In an economic situation that still shows uncertainty, the Bank can still record positive performance growth. This is reflected in profit before tax in 2022 which was recorded at Rp52.0 billion, growing 315.56% (yoy). This increase was mainly driven by the realization of management's strategic policies in implementing low-cost fund acquisition, aggressive fee-based income, and efficient business processes and organization.

**Income Statements Table**

(Rp billion, unless stated otherwise)



(Rp miliar, kecuali dinyatakan lain)

(Rp billion, unless stated otherwise)

| Uraian                                  | 2022 | 2021 | 2020 | Description                                    |
|-----------------------------------------|------|------|------|------------------------------------------------|
| Keuntungan Selisih Kurs                 | 30   | 24   | 30   | Gain on Foreign Exchange                       |
| Laba (Rugi) Usaha                       | 98   | 19   | 16   | Income (Loss) from Operations                  |
| Pendapatan (Beban) Non Operasional-Neto | -46  | -7   | -1   | Non-Operating (Expense) - Net                  |
| Laba (Rugi) Sebelum Pajak               | 52   | 13   | 15   | Income (Loss) before Tax                       |
| Manfaat (Beban) Pajak                   | -25  | -4   | -5   | IncomeTax (Tax Expense)                        |
| Laba Bersih                             | 27   | 9    | 10   | Net Profit                                     |
| Laba Komprehensif Tahun Berjalan        | 27   | 20   | 30   | Comprehensive Income for the Current Year      |
| Laba Tahun Berjalan per Saham (Rupiah)  | 0,53 | 0,87 | 0,98 | Income for the Current Year per Share (Rupiah) |

### Pendapatan Usaha

Pendapatan usaha Bank pada tahun buku yang berakhir pada 31 Desember 2022 sebesar Rp1,8 triliun, turun 17,54% jika dibandingkan dengan pendapatan tahun 2021 yang mencapai Rp2,1 triliun. Kondisi tersebut disebabkan oleh transaksi penjualan aset berkualitas rendah yang pada gilirannya berdampak pada usaha Bank.

Bank berhasil membukukan dari sisi Pendapatan Operasional Lainnya sebesar Rp1,1 triliun, naik signifikan sebesar 88,07% dari tahun 2021 yang sebesar Rp514 miliar. Peningkatan Pendapatan Operasional Lainnya mayoritas disumbang oleh pos pendapatan jasa administrasi maupun pendapatan jasa lainnya.

### Beban Usaha

Beban bagi hasil dana syirkah temporer pada tahun 2022 tercatat mencapai Rp1,44 triliun. Dibandingkan dengan tahun sebelumnya yang sebesar Rp1,38 triliun, terjadi peningkatan Rp60 miliar atau 4,37%. Hal ini sesuai dengan kondisi pasar secara umum, yakni industri perbankan mengalami peningkatan bagi hasil akibat kenaikan BI7DRR dan penguatan strategi operasi moneter Bank Indonesia.

Dari sisi Beban Operasional Lainnya meningkat 0,46% atau tercatat dari Rp1,35 triliun pada tahun 2021 menjadi Rp1,36 triliun pada tahun 2022. Hal tersebut disebabkan oleh peningkatan cadangan kerugian penurunan nilai aset produktif dan non produktif dari Rp16 miliar pada tahun 2021 menjadi Rp130 miliar pada tahun 2022. Bank secara berkelanjutan melanjutkan langkah strategis *efficient business process and organization* yang dilaksanakan oleh Bank Muamalat.

### Operating Income

The Bank's operating income for the fiscal year ending December 31, 2022, was Rp1.8 trillion, a 17.54% decrease from revenue of Rp2.1 trillion in 2021. This condition was caused by the sale of low quality assets which in turn impacted the Bank's business.

The Bank managed to book Rp1.1 trillion in Other Operating Income, a significant increase of 88.07% from 2021 which amounted to Rp514 billion. The majority of the increase in Other Operating Income was contributed by administrative service income and other service income.

### Operating expenses

In 2022, the profit-sharing expenses for temporary syirkah funds was recorded at Rp1.44 trillion. Compared to the previous year, which was Rp1.38 trillion, there was a 4.37% increase of Rp60 billion. This is consistent with general market conditions, under which the banking industry has seen an increase in profit sharing as the BI7DRR has increased and Bank Indonesia's monetary operations strategy has been strengthened.

Other operating expenses increased by 0.46%, rising from Rp1.35 trillion in 2021 to Rp1.36 trillion in 2022. This was because the allowance for impairment losses on earning and non-earning assets was increased from Rp16 billion in 2021 to Rp130 billion in 2022. Bank Muamalat continues to implement strategic steps for efficient business processes and organization.



### Penghasilan Komprehensif Lain

Bank menutup tahun buku 2022 dengan laba komprehensif sebesar Rp26,7 miliar, meningkat sebesar 35,95% atau Rp7 miliar dibandingkan tahun sebelumnya yang mencapai Rp19,6 miliar. Peningkatan tersebut diakibatkan oleh kenaikan nilai aset keuangan atas reksa dana tersedia dijual yang belum direalisasikan.

### ARUS KAS

Bank membukukan kas dan setara kas pada akhir tahun buku 2022 sebesar Rp8,4 triliun, meningkat Rp809 triliun atau 10,57% dibandingkan tahun buku 2021 yang sebesar Rp7,6 triliun. Peningkatan ini disebabkan oleh pertumbuhan Kas Bersih Dari Aktivitas Pendanaan.

#### Tabel Arus Kas

(Rp miliar, kecuali dinyatakan lain)

| Uraian                                         | 2022   | 2021    | 2020  | Description                                           |
|------------------------------------------------|--------|---------|-------|-------------------------------------------------------|
| Arus kas dari Aktivitas Operasi                | 1.112  | 17.888  | 1.075 | Cash Flow from Operating Activities                   |
| Arus Kas dari Aktivitas Investasi              | -2.604 | -15.443 | -225  | Cash Flow from Investing Activities                   |
| Arus Kas dari Aktivitas Pendanaan              | 2.300  | 1.139   | -433  | Cash Flow from Financing Activities                   |
| Kenaikan/(Penurunan) kas dan setara kas Bersih | 809    | 3.584   | 417   | Net Increase/(Decrease) in Cash and Cash Equivalent   |
| Kas dan setara kas awal tahun                  | 7.649  | 4.065   | 3.649 | Cash and Cash Equivalent at the Beginning of the Year |
| Kas dan setara kas akhir tahun                 | 8.458  | 7.649   | 4.065 | Cash and Cash Equivalent at the End of the Year       |

### Arus Kas dari Aktivitas Operasi

Kas bersih dari aktivitas operasi pada tahun buku 2022 tercatat Rp1,1 triliun, mengalami penurunan 93,78% atau Rp16,8 triliun dibandingkan tahun buku 2021 sebesar Rp17,9 triliun. Penurunan tersebut disebabkan oleh berkurangnya aset operasi dan liabilitas operasi pada tahun 2022.

### Arus Kas dari Aktivitas Investasi

Kas bersih yang digunakan untuk aktivitas investasi hingga 31 Desember 2022 adalah negatif Rp2,6 triliun. Hal tersebut didorong oleh Penyaluran Pembiayaan dan perolehan investasi pada surat berharga sebagai arus kas yang keluar dari pembelian surat berharga, baik milik pemerintah maupun sukuk korporasi.

### Arus Kas dari Aktivitas Pendanaan

Kas bersih yang digunakan untuk aktivitas pendanaan hingga 31 Desember 2022 sebesar Rp2,3 triliun, meningkat 101,97% dari tahun sebelumnya sebesar Rp1,1 triliun. Hal tersebut mayoritas disebabkan oleh penerbitan sukuk subordinasi yang dilakukan oleh Bank di tahun 2022.

### Other Comprehensive Income

The Bank closed the fiscal year 2022 with a comprehensive income of Rp26.7 billion, an increase of 35.95% or Rp7 billion over the previous year's income of Rp19.6 billion. The increase was caused by an increase in the value of unrealized financial assets in available-for-sale mutual funds.

### CASH FLOW

The Bank reported cash and cash equivalents of Rp8.4 trillion at the end of the fiscal year 2022, an increase of Rp809 billion or 10.57% compared to the 2021 fiscal year of Rp7.6 trillion. This increase was caused by an increase in Net Cash From Funding Activities.

#### Cash Flow Table

(Rp billion, unless stated otherwise)

### Cash Flow from Operating Activities

Net cash from operating activities was Rp1.1 trillion in the 2022 fiscal year, a decrease of 93.78% or Rp16.8 trillion from Rp17.9 trillion in 2021. The decrease was due to reduced operating assets and operating liabilities in 2022.

### Cash Flow from Investing Activities

Net cash used in investing activities was negative Rp2.6 trillion until December 31, 2022. This was driven by Financing Distribution and securities investment gains as cash flows from purchases of securities, both government-owned and corporate sukuk.

### Cash Flow from Financing Activities

Net cash used in financing activities until December 31, 2022, amounted to Rp2.3 trillion, a 101.97% increase over the previous year's figure of Rp1.1 trillion. The majority of this was due to the Bank's issuance of subordinated sukuk in 2022.





## Kenaikan (Penurunan) Bersih Kas dan Setara Kas

Hingga berakhirnya 31 Desember 2022, posisi kas dan setara kas Bank tercatat meningkat sebesar Rp0,8 triliun. Peningkatan bersih kas dan setara kas tersebut disebabkan oleh peningkatan pada arus kas dari aktivitas operasi maupun pendanaan yang lebih besar dibandingkan dengan penurunan pada arus kas dari aktivitas investasi.

## RASIO KINERJA

Selama 2022 Bank telah mengukur beberapa rasio kinerja sesuai dengan Surat Edaran Otoritas Jasa Keuangan No.10/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah. Rasio yang tertera pada tabel di bawah merupakan rasio likuiditas, solvabilitas dan rentabilitas Bank. Rasio tersebut mengindikasikan keberhasilan dan kemampuan Bank dalam menghasilkan laba dengan menggunakan sumber daya yang ada.

Secara umum, rasio kinerja utama Bank Muamalat di tahun 2022 mengalami peningkatan, seperti dibuktikan dengan membaiknya beberapa rasio inti keuangan. Rasio Kewajiban Penyediaan Modal Minimum (KPMM) mencapai 32,70%, sementara tahun sebelumnya 23,76%.

Untuk rasio rentabilitas, Bank mencatatkan *Return on Equity* (ROE) sebesar 0,53%, meningkat jika dibandingkan tahun sebelumnya yang 0,20%. Kemudian, *Return on Asset* (ROA) sebesar 0,09%, meningkat jika dibandingkan periode yang sama tahun sebelumnya yang sebesar 0,02%. Bank juga berhasil dalam melakukan efisiensi yang tercermin dari Rasio BOPO, yakni sebesar 96,62%, membaik jika dibandingkan periode yang sama tahun sebelumnya yang sebesar 99,29%.

Rasio kualitas aset yang ditunjukkan melalui rasio *Non-Performing Financing* (NPF) Gross yang terealisasi sebesar 2,78%, mengalami peningkatan jika dibandingkan periode yang sama tahun sebelumnya yang 0,67%. Sementara NPF *Nett* terealisasi 0,86%, mengalami peningkatan jika dibandingkan periode yang sama tahun sebelumnya sebesar 0,08%.

## Net Increase (Decrease) in Cash and Cash Equivalent

The Bank's cash and cash equivalents position was Rp0.8 trillion as of December 31, 2022. The net increase in cash and cash equivalents resulted from a greater increase in cash flows from operating and financing activities than from a decrease in cash flows from investing activities.

## PERFORMANCE RATIO

Throughout 2022, the Bank measured several performance ratios in accordance with the Financial Services Authority Circular Letter No. 10/SEOJK.03/2020 regarding Transparency and the Publication of Reports of Sharia Commercial Banks and Sharia Business Units. The Bank's liquidity, solvency, and profitability ratios are listed in the table below. This ratio reflects the Bank's success and ability to generate profits using existing resources.

In general, Bank Muamalat's performance ratios improved in 2022, as evidenced by improvements in several core financial ratios. The Minimum Capital Adequacy Ratio (CAR) increased to 32.70% from 23.76% in the previous year.

In terms of profitability, the Bank achieved Return on Equity (ROE) of 0.53%, an increase from 0.20% in the previous year. Then, Return on Assets (ROA) at 0.09%, an increase from 0.02% in the same period of the previous year. The Bank also achieved efficiency, as reflected by the BOPO Ratio of 96.62%, an improvement over the previous year's figure of 99.29% for the same period.

The asset quality ratio is represented by the realized Gross Non-Performing Financing (NPF) ratio of 2.78%, an increase of 0.67% over the same period in the previous year. At the same time, net NPF was realized at 0.86%, an increase compared to the same period in the previous year of 0.08%.

Tabel Rasio Kinerja

Performance Ratio Table

(dalam %)

(in %)

| Uraian                                                                                                           | 2022  | 2021  | 2020  | Description                                                                                                        |
|------------------------------------------------------------------------------------------------------------------|-------|-------|-------|--------------------------------------------------------------------------------------------------------------------|
| Kewajiban Penyediaan Modal Minimum (KPMM)                                                                        | 32,70 | 23,76 | 15,21 | Capital Adequacy Ratio Requirement (CAR)                                                                           |
| Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif | 2,11  | 1,27  | 2,99  | Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets |
| Aset Produktif Bermasalah terhadap Total Aset Produktif                                                          | 2,15  | 1,34  | 3,30  | Non-Performing Earning Assets to Total Earning Assets                                                              |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif                                   | 1,60  | 1,47  | 1,41  | Allowance for impairment in value of financial assets to Earning Assets                                            |
| NPF Gross                                                                                                        | 2,78  | 0,67  | 4,81  | NPF Gross                                                                                                          |
| NPF Net                                                                                                          | 0,86  | 0,08  | 3,95  | NPF Net                                                                                                            |
| Return on Assets (ROA)                                                                                           | 0,09  | 0,02  | 0,03  | Return on Assets (ROA)                                                                                             |
| Return on Equity (ROE)                                                                                           | 0,53  | 0,20  | 0,29  | Return on Equity (ROE)                                                                                             |
| Net Imbalan (NI)                                                                                                 | 0,66  | 1,59  | 1,94  | Net Income                                                                                                         |
| Net Operating Margin (NOM)                                                                                       | 0,20  | 0,04  | 0,04  | Net Operating Margin (NOM)                                                                                         |
| Biaya Operasional terhadap Pendapatan Operasional (BOPO)                                                         | 96,62 | 99,29 | 99,45 | Operating Expenses to Operating Income (BOPO)                                                                      |
| Pembiayaan Bagi Hasil terhadap Total Pembiayaan                                                                  | 59,82 | 53,48 | 51,91 | Profit Sharing Financing to Total Financing                                                                        |
| Financing to Deposit Ratio (FDR)                                                                                 | 40,63 | 38,33 | 69,84 | Financing to Deposit Ratio (FDR)                                                                                   |

## RASIO KEPATUHAN

Sesuai Surat Edaran Otoritas Jasa Keuangan No.10/SEOJK.032020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah, Rasio kepatuhan meliputi Perhitungan pelanggaran dan pelampauan BMPD, Perhitungan persentase GWM dalam rupiah dan GWM dalam valuta asing pada posisi laporan serta Perhitungan persentase PDN pada posisi laporan sesuai dengan ketentuan peraturan Perundang-undangan mengenai BMPK, GWM rupiah dan valas serta PDN bagi Bank Umum Syariah.

## COMPLIANCE RATIO

In accordance with the Circular Letter of the Financial Services Authority No. 10/SEOJK. 032020 regarding Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units, the compliance ratio includes the Calculation of Violation and Exceedance of maximum Limit for Disbursement of Funds (BMPD), the Calculation of the percentage of Mandatory Minimum Reserves (GWM) in rupiah and GWM in foreign exchange in the position of the report, and the Calculation of percentage of the Net Open Position (PDN) in the position of the report in accordance with the provisions of the laws and regulations regarding BMPK, GWM in Rupiah and GWM in Foreign Exchange, and PDN for Sharia Commercial Banks.



Tabel Rasio Kepatuhan

Compliance Ratio Table

| (dalam %)                                          |             |             |             | (in %)                                 |
|----------------------------------------------------|-------------|-------------|-------------|----------------------------------------|
| Uraian                                             | 2022        | 2021        | 2020        | Description                            |
| <b>Kepatuhan</b>                                   |             |             |             | <b>Compliance</b>                      |
| Persentase Pelanggaran BMPD                        |             |             |             | Percentage of BMPD Violations          |
| Pihak Terkait                                      | 0,00        | 0,00        | 0,00        | Related Parties                        |
| Pihak Tidak Terkait                                | 0,00        | 0,00        | 0,00        | Non-related parties                    |
| Persentase Pelampauan BMPD                         |             |             |             | Percentage of BMPD Exceedance          |
| Pihak Terkait                                      | 0,00        | 0,00        | 0,00        | Related Parties                        |
| Pihak Tidak Terkait                                | 0,00        | 0,00        | 0,00        | Non-related parties                    |
| <b>GMW</b>                                         |             |             |             | <b>GMW</b>                             |
| GWM Rupiah                                         |             |             |             | GWM in Rupiah                          |
| Harian                                             | 13,87       | 7,98        | 0,00        | Daily                                  |
| Rata-rata                                          | 7,50        | 3,00        | 3,24        | Average                                |
| GWM Valuta Asing                                   | 1,84        | 1,15        | 1,13        | GWM in Foreign Exchange                |
| <b>Posisi Devisa Neto (PDN) secara Keseluruhan</b> | <b>0,46</b> | <b>0,15</b> | <b>0,15</b> | <b>Overall Net Open Position (NOP)</b> |

#### KOMITMEN DAN KONTINJENSI

Hingga berakhirnya tahun buku 2022, Bank memiliki tagihan komitmen sebesar Rp229,9 miliar, menurun dari tahun sebelumnya yang sebesar Rp860,2 miliar. Penurunan tersebut terjadi pada posisi valuta asing yang akan diterima dari transaksi *spot* dan *forward*. Kewajiban komitmen sampai dengan akhir tahun 2022 mencapai Rp804,9 miliar, menurun dari tahun sebelumnya yang sebesar Rp868,1 miliar. Penurunan kewajiban komitmen disebabkan oleh pos posisi penjualan *spot* dan *forward* yang masih berjalan.

Sementara tagihan kontinjensi Bank sampai dengan 31 Desember 2022 tercatat Rp47,4 miliar, mengalami peningkatan dari pembukuan periode yang sama tahun sebelumnya, yakni Rp45,6 miliar. Peningkatan tersebut disebabkan oleh pendapatan dalam penyelesaian. Sedangkan kewajiban kontinjensi tercatat Rp85,4 miliar, meningkat dari tahun lalu yang Rp79,6 miliar. Peningkatan tersebut berasal dari volume garansi bank yang meningkat pada tahun 2022.

#### COMMITMENTS AND CONTINGENCIES

The Bank has commitment receivables of Rp229.9 billion until the end of the 2022 fiscal year, a decrease from the previous year's commitment receivables of Rp860.2 billion. This reduction occurred in foreign exchange positions received from the spot and forward transactions. Commitment liabilities until the end of 2022 amounted to Rp804.9 billion, a decrease from Rp868.1 billion the previous year. The ongoing spot and forward sales positions contributed to the decrease in commitments.

Meanwhile, the Bank's contingent receivables up to December 31, 2022, were recorded at Rp47.4 billion, an increase from the previous year of Rp45.6 billion. The increase was caused by income in progress. Meanwhile, contingent liabilities were recorded at Rp85.4 billion, an increase from Rp79.6 billion in the previous year. This increase resulted from an increase in the volume of bank guarantees in 2022.

Tabel Perkembangan Komitmen dan Kontinjensi

Commitments and Contingencies Development Table

| (Rp miliar)                                                                 |      |      |       | (Rp billion)                                                      |
|-----------------------------------------------------------------------------|------|------|-------|-------------------------------------------------------------------|
| Uraian                                                                      | 2022 | 2021 | 2020  | Description                                                       |
| <b>Tagihan Komitmen</b>                                                     |      |      |       | <b>Commitment Receivable</b>                                      |
| Fasilitas Pembiayaan yang Belum Ditarik                                     | -    | -    | -     | Unused Financing Facilities                                       |
| Posisi valas yang akan diterima dari transaksi <i>spot</i> & <i>forward</i> | 230  | 860  | 1.582 | Forex positions to be received from spot and forward transactions |

(Rp miliar)

(Rp billion)

| Uraian                                                              | 2022       | 2021       | 2020        | Description                                 |
|---------------------------------------------------------------------|------------|------------|-------------|---------------------------------------------|
| <b>Kewajiban Komitmen</b>                                           | <b>805</b> | <b>832</b> | <b>3,30</b> | <b>Commitment Liabilities</b>               |
| Fasilitas Pembiayaan kepada Nasabah yang Belum Ditarik              | 328        | 18         | 13          | Unused Financing Facilities to Customers    |
| Fasilitas Pembiayaan kepada Bank yang Belum Ditarik                 | -          | -          | -           | Unused Financing Facilities for Banks       |
| <i>Irrevocable</i> L/C yang Masih Berjalan                          | 120        | 17         | 60          | Outstanding Irrevocable L/C                 |
| Posisi Penjualan <i>Spot</i> dan <i>Forward</i> yang Masih Berjalan | 357        | 832        | 1.663       | Outstanding Spot and Forward Sales Position |
| <b>Tagihan Kontinjensi</b>                                          |            |            |             | <b>Contingent Receivables</b>               |
| Garansi yang Diterima                                               | -          | -          | -           | Guarantees Received                         |
| Pendapatan dalam Penyelesaian                                       | 47         | 46         | 151         | Income in Progress                          |
| <b>Kewajiban Kontinjensi</b>                                        |            |            |             | <b>Contingent Liabilities</b>               |
| Garansi yang Diberikan                                              | 85         | 80         | 110         | Warranty Issued                             |

## INFORMASI KINERJA KEUANGAN LAIN

### Kewajiban Penyediaan Modal Minimum (KPM)

Bank terus berupaya menjaga rasio KPM agar sesuai dengan peraturan yang ditentukan oleh regulator. Upaya-upaya penguatan modal juga terus dilakukan guna menjaga rasio KPM. Pada tahun 2022, rasio KPM tercatat sebesar 32,70%, meningkat dari tahun sebelumnya yang 23,76%. Kenaikan ini berasal dari penambahan modal inti maupun modal pelengkap, sehingga total modal menjadi Rp7,0 triliun. Pada tahun sebelumnya tercatat Rp5,2 triliun.

### Tabel Kewajiban Penyediaan Modal Minimum

(Rp miliar, kecuali disebutkan lain)

| Uraian                                          | 2022   | 2021   | 2020   | Description                                             |
|-------------------------------------------------|--------|--------|--------|---------------------------------------------------------|
| Modal Inti ( <i>Tier</i> 1)                     | 4.796  | 4.839  | 4.472  | Core Capital ( <i>Tier</i> 1)                           |
| Modal Inti Utama (CET 1)                        | 4.796  | 4.839  | 4.472  | Main Core Capital (CET 1)                               |
| Modal Inti Tambahan (AT 1)                      | -      | -      | -      | Additional Core Capital (AT 1)                          |
| Modal Pelengkap ( <i>Tier</i> 2)                | 2.176  | 347    | 334    | Complementary Capital ( <i>Tier</i> 2)                  |
| Total Modal                                     | 6.972  | 5.186  | 4.806  | Total Capital                                           |
| Aset Tertimbang Menurut Risiko (ATMR)           | 21.324 | 21.827 | 31.593 | Risk Weighted Assets (RWA)                              |
| Rasio KPM (Aktual) (%)                          |        |        |        | Capital Adequacy Ratio (KPM) (Actual) (%)               |
| Rasio CET 1 (%)                                 | 22,49  | 22,17  | 14,15  | CET 1 Ratio                                             |
| Rasio AT 1 (%)                                  | 0,00   | 0,00   | 0,00   | AT 1 Ratio                                              |
| Rasio <i>Tier</i> 1 (%)                         | 22,49  | 22,17  | 14,15  | <i>Tier</i> 1 Ratio                                     |
| Rasio <i>Tier</i> 2 ( $\geq$ <i>Tier</i> 1) (%) | 10,21  | 1,59   | 1,06   | <i>Tier</i> 2 Ratio (highest is equal to <i>Tier</i> 1) |
| Rasio Total KPM (%)                             | 32,70  | 23,76  | 15,21  | KPM Total Ratio (%)                                     |

## OTHER FINANCIAL PERFORMANCE INFORMATION

### Capital Adequacy Ratio (CAR)

The Bank continues to strive to maintain the Capital Adequacy Ratio in accordance with the regulations. Efforts are also being made to strengthen capital to maintain the Capital Adequacy Ratio. The CAR ratio was 32.70% in 2022, an increase from 23.76% in the previous year. This increase came from the addition of core and supplementary capital, bringing total capital to Rp7.0 trillion. In the previous year, Rp5.2 trillion was recorded.

### Table of Capital Adequacy Requirements

(Rp billion, unless stated otherwise)



### Cadangan Kerugian Penurunan Nilai

Sebagai salah satu upaya mitigasi risiko di masa yang akan datang, Bank Muamalat membentuk Cadangan Kerugian Penurunan Nilai (CKPN) dan penyisihan kerugian terhadap portofolio piutang dan pembiayaan yang dimiliki oleh Bank. Di tahun 2022, jumlah CKPN dan Penyisihan Kerugian yang dibentuk oleh Bank telah sesuai dengan peraturan.

### Allowance for Impairment Losses

Bank Muamalat establishes an Allowance for Impairment Losses (CKPN) and an allowance for losses on the bank's receivables and financing portfolio as part of its risk mitigation efforts for the future. The CKPN and allowance for losses set by the Bank in 2022 are in accordance with regulations.

**Tabel Perhitungan Cadangan Kerugian Penurunan Nilai (CKPN) dan Penyisihan Kerugian**

**Table of Calculation on Impairment Losses (CKPN) and Allowance for Losses**

(Rp miliar)

(Rp billion)

| Uraian<br>Description                                     | 2022       |                        |                                               |                   | 2021       |                        |                                               |                   |
|-----------------------------------------------------------|------------|------------------------|-----------------------------------------------|-------------------|------------|------------------------|-----------------------------------------------|-------------------|
|                                                           | CKPN       |                        | PPA Wajib Dibentuk<br>PPA must be Established |                   | CKPN       |                        | PPA Wajib Dibentuk<br>PPA must be Established |                   |
|                                                           | Individual | Kolektif<br>Collective | Umum<br>General                               | Khusus<br>Special | Individual | Kolektif<br>Collective | Umum<br>General                               | Khusus<br>Special |
| Penempatan pada Bank Lain<br>Placements with Other Banks  | -          | 0,42                   | 5,64                                          | 0,42              | -          | 0,59                   | 4,01                                          | 0,42              |
| Tagihan Spot dan Forward<br>Spot and Forward Claims       | -          | -                      | 0,01                                          | -                 | -          | 0,77                   | -                                             | -                 |
| Surat Berharga yang Dimiliki<br>Securities                | -          | -                      | 81,30                                         | -                 | -          | 10,26                  | 98,20                                         | -                 |
| Tagihan Akseptasi<br>Acceptance Receivables               | -          | 73,06                  | 0,16                                          | 71,38             | -          | 64,35                  | 0,26                                          | 93,57             |
| Piutang Murabahah<br>Murabahah Receivables                | 167,80     | 143,18                 | 48,59                                         | 75,62             | 38,29      | 183,98                 | 58,82                                         | 103,44            |
| Piutang Istishna'<br>Istishna' Receivables                | -          | 0,02                   | 0,01                                          | -                 | -          | 0,31                   | 0,17                                          | -                 |
| Piutang Qardh<br>Qardh Receivables                        | -          | 31,73                  | 7,24                                          | 3,49              | -          | 17,004                 | 5,53                                          | 6,80              |
| Piutang Sewa<br>Lease Receivables                         | -          | 1,07                   | -                                             | 1,07              | -          | 1,09                   | -                                             | 1,09              |
| Pembiayaan Mudharabah<br>Mudharabah Financing             | -          | 7,02                   | 5,61                                          | 0,46              | -          | 9,12                   | 5,25                                          | 0,77              |
| Pembiayaan Musyarakah<br>Musharaka Financing              | -          | 278,73                 | 94,86                                         | 121,47            | -          | 290,73                 | 73,82                                         | 154,95            |
| Pembiayaan Lainnya<br>Other Financing                     | -          | -                      | -                                             | -                 | -          | -                      | -                                             | -                 |
| Penyertaan<br>Investments                                 | -          | 60,24                  | 0,06                                          | 60,24             | -          | 60,24                  | 0,61                                          | 60,24             |
| Komitmen dan Kontinjensi<br>Commitments and Contingencies | -          | -                      | -                                             | -                 | -          | -                      | -                                             | -                 |

### Transaksi Spot dan Forward

Transaksi *spot* dan *forward* yang dilakukan oleh Bank Muamalat adalah transaksi yang terkait dengan valuta asing pada bank syariah (di luar jual beli *bank notes*) yang hanya dapat dilakukan untuk kepentingan nasabah dan tidak dibenarkan untuk tujuan spekulatif. Bank melakukan transaksi lindung nilai syariah, baik transaksi lindung nilai syariah sederhana (*'Aqd al Tahawwuth al-Basith*) yaitu transaksi lindung nilai dengan skema *forward agreement* yang diikuti dengan transaksi *spot* pada saat jatuh tempo.

Begitu juga dengan transaksi lindung nilai kompleks (*'Aqd al Tahawwuth al-Murakkab*), yakni transaksi lindung nilai dengan skema berupa rangkaian transaksi *spot* dan *forward agreement* yang diikuti dengan transaksi *spot* pada saat jatuh tempo.

### Spot and Forward Transactions

Spot and forward transactions conducted by Bank Muamalat are foreign exchange transactions at Sharia Banks (other than the purchase and sale of bank notes) that can only be made for the benefit of customers and cannot be justified for speculative purposes. The Bank engages in Sharia hedging transactions, both simple Sharia hedging transactions (*'Aqd al Tahawwuth al-Basith*), that is, hedging transactions with a forward agreement scheme followed by spot transactions at maturity.

Similarly, complex hedging transactions (*'Aqd al Tahawwuth al-Murakkab*), i.e., hedging transactions with a scheme consisting of a series of spot transactions and forward agreements followed by spot transactions at maturity.

Tabel Spot dan Forward

(Rp miliar)

| Transaksi                  | Nilai Notional Value | Tujuan Purpose            |         | Tagihan dan Liabilitas Receivables and Liabilities |                        | Transaction               |
|----------------------------|----------------------|---------------------------|---------|----------------------------------------------------|------------------------|---------------------------|
|                            |                      | Bukan Hedging Not Hedging | Hedging | Tagihan Receivables                                | Liabilitas Liabilities |                           |
| Terkait dengan Nilai Tukar | 371                  | -                         | 371     | 0,9                                                | 5,9                    | Related to Exchange Rates |
| Spot                       | 164                  | -                         | 164     | 0,7                                                | 0,3                    | Spot                      |
| Forward                    | 208                  | -                         | 208     | 0,2                                                | 5,6                    | Forward                   |
| Lainnya                    | -                    | -                         | -       | -                                                  | -                      | Other                     |
| Lainnya                    | -                    | -                         | -       | -                                                  | -                      | Other                     |

Spot and Forward Table

(Rp billion)

### Laporan Distribusi Bagi Hasil

Di tahun 2022, bagi hasil yang didistribusikan oleh Bank mengalami kenaikan sebesar 4,37%, dari Rp1,38 triliun menjadi Rp1,44. Hal tersebut lebih disebabkan oleh faktor eksternal diantaranya adanya peningkatan distribusi bagi hasil yang dilakukan oleh bank untuk menyesuaikan dengan kondisi pasar saat ini.

### Profit Sharing Distribution Report

The Bank's profit-sharing distribution increased by 4.37% in 2022, from Rp1.38 trillion to Rp1.44 trillion. This is more due to external factors including an increase in profit sharing distribution made by banks to adjust to current market conditions.

### Laporan Sumber dan Pegaluran Dana Zakat

Bank menerima penyetoran zakat yang berasal dari pihak internal maupun eksternal, seperti nasabah maupun amil zakat lainnya. Namun begitu, Bank tidak secara langsung menjalankan fungsi pengelolaan dana zakat, melainkan melakukan penyaluran dana zakat tersebut melalui entitas pengelola zakat.

### Report on the Source and Distribution of Zakat Funds

The bank accepts zakat deposits from internal and external parties, including customers and other amil zakat. However, the Bank does not directly manage zakat funds but distributes them through zakat management entities.

Pada tahun 2022, realisasi penerimaan dana zakat dari pihak internal maupun eksternal sebesar Rp7,3 miliar. Dana tersebut disalurkan seluruhnya melalui Lembaga Amil Zakat dan Badan Amil Zakat masing-masing sebesar Rp2,5 miliar dan Rp4,5 miliar.

The actual receipt of zakat funds from both internal and external parties in 2022 was Rp7.3 billion. The funds were channeled entirely through the Lembaga Amil Zakat (Amil Zakat Institution) and Badan Amil Zakat (Amil Zakat Agency) in Rp2.5 billion and Rp4.5 billion, respectively.



**Tabel Perkembangan Sumber dan Pengaluran Dana Zakat**

(Rp miliar)

| Uraian                                               | 2022 | 2021 | 2020  | Description                                             |
|------------------------------------------------------|------|------|-------|---------------------------------------------------------|
| Saldo Awal Dana Zakat                                | -    | -    | -     | Beginning Balance of Zakat Funds                        |
| Dana Zakat yang Berasal dari:                        |      |      |       | Zakat Funds from:                                       |
| Internal BUS                                         | 0,22 | 0,25 | 0,41  | Internal BUS                                            |
| Eksternal BUS                                        | 7,12 | 7,95 | 9,89  | External BUS                                            |
| Penyaluran Dana Zakat kepada Entitas Pengelola Zakat |      |      |       | Disbursement of Zakat to Zakat Management Organizations |
| Lembaga Amil Zakat                                   | 2,48 | 8,20 | 10,29 | Lembaga Amil Zakat                                      |
| Badan Amil Zakat                                     | 4,47 | -    | -     | Badan Amil Zakat                                        |
| Kenaikan (Penurunan) Dana Zakat                      | -    | -    | -     | Increase (Decrease) in Zakat Funds                      |
| Saldo Akhir Dana Zakat                               | -    | -    | -     | Ending Balance of Zakat Fund                            |

**Table of Sources and Disbursement Development of Zakat Funds**

(Rp billion)

#### Laporan Sumber dan Penggunaan Dana Kebajikan

Bank Muamalat menerima dana kebajikan, baik berupa infaq, sedekah, denda, maupun penerimaan non-halal. Tahun 2022, penerimaan dana kebajikan berasal dari penerimaan non-halal yaitu sebesar Rp1,2 miliar dan denda sebesar Rp0,3 miliar sehingga total dana kebajikan sebesar Rp1,60 miliar. Keseluruhan dana tersebut digunakan untuk dana kebajikan berupa sumbangan yang disalurkan melalui lembaga pengelola zakat, infaq, shadaqah.

#### Report on the Source and Use of the Charity Funds

Bank Muamalat accepts charitable contributions, including infaq, alms, fines, and non-halal receipts. In 2022, policy funds were received from non-halal receipts of Rp1.2 billion and fines of Rp0.3 billion, totaling Rp1.60 billion in charity funds. These funds were used for charitable purposes and channeled through zakat, infaq, and shadaqah management institutions.

**Tabel Sumber dan Penggunaan Dana Kebajikan**

(Rp miliar)

| Uraian                                    | 2022 | 2021 | 2020 | Description                                                   |
|-------------------------------------------|------|------|------|---------------------------------------------------------------|
| Sumber Dana Kebajikan pada Awal Periode   | -    | -    | -    | Sources of Qardhul Hasan Funds at the Beginning of the Period |
| Penerimaan Dana Kebajikan                 |      |      |      | Receiving of Qardhul Hasan Funds                              |
| Infaq                                     | -    | -    | -    | Infaq                                                         |
| Sedekah                                   | -    | -    | -    | Sodaqoh                                                       |
| Pengembalian Dana Kebajikan Produktif     | -    | -    | -    | Return of a Productive Qardhul Hasan Funds                    |
| Denda                                     | 0,33 | -    | -    | Penalty                                                       |
| Penerimaan Non Halal                      | 1,28 | 0,64 | 0,36 | Non-Halal fund                                                |
| Lainnya                                   | -    | -    | -    | Other                                                         |
| Total Penerimaan                          | 1,60 | 0,64 | 0,36 | Total Qhardul Hasan Received                                  |
| Penggunaan Dana Kebajikan                 |      |      |      | Use of Benevolent Funds                                       |
| Dana Kebajikan Produktif                  | -    | -    | -    | Productive Qhardul Hassan Fund                                |
| Sumbangan                                 | 1,60 | 0,64 | 0,36 | Donation                                                      |
| Penggunaan Lainnya untuk kepentingan Umum | -    | -    | -    | Other uses for Public Interest                                |
| Total Penggunaan                          | 1,60 | 0,64 | 0,36 | Total Fund Allocated                                          |

**Table of Sources and Use of Charity Funds**

(Rp billion)



| (Rp miliar)                                |      |      |      | (Rp billion)                                            |
|--------------------------------------------|------|------|------|---------------------------------------------------------|
| Uraian                                     | 2022 | 2021 | 2020 | Description                                             |
| Kenaikan (Penurunan) Sumber Dana Kebajikan | -    | -    | -    | Increase (Decrease) in Sources of Qardhul Hasan funds   |
| Sumber Dana Kebajikan pada Akhir Periode   | -    | -    | -    | Sources of Qardhul Hasan Funds at the End of the Period |

### KEMAMPUAN MEMBAYAR UTANG

Kemampuan Bank dalam memenuhi seluruh kewajiban, baik kewajiban jangka panjang maupun jangka pendek, diukur melalui beberapa rasio. Di antaranya, rasio likuiditas, rasio solvabilitas dan rentabilitas. Kemampuan membayar utang juga tercermin dari telah ikutnya Bank sebagai peserta program penjaminan pada Lembaga Penjaminan Simpanan. Rincian penjelasan tentang kemampuan membayar utang dijelaskan sebagai berikut.

#### Kemampuan Membayar Utang Jangka Pendek

Kemampuan Bank dalam membayar utang jangka pendek dapat dilihat dari rasio likuiditas, yang dapat diukur melalui rasio pembiayaan terhadap dana pihak ketiga (FDR). Tahun 2022, FDR Bank Muamalat tercatat sebesar 40,63% meningkat dari tahun 2021 yang 38,33%.

#### Kemampuan Membayar Utang Jangka Panjang

Bank Muamalat mengukur rasio solvabilitas dengan memastikan kecukupan modal Bank agar dapat memenuhi risiko pembiayaan, pasar dan operasional yang tercermin dari Rasio Kecukupan Modal atau *Capital Adequacy Ratio* (CAR). CAR adalah rasio modal terhadap aset tertimbang menurut risiko atau *Risk-Weighted Assets* (RWA).

Pada tahun 2022, CAR Bank Muamalat terus meningkat hingga mencapai 32,70%, sementara pada tahun sebelumnya sebesar 23,76%. Peningkatan tersebut merupakan dampak positif dari aksi korporasi, sehingga meningkatkan total modal sebesar Rp1,8 triliun, sehingga menjadi Rp7,0 triliun, dari tahun sebelumnya yang tercatat Rp5,2 triliun. Bank senantiasa menjaga ketentuan CAR di atas ketentuan peraturan yang berlaku.

#### Kolektibilitas Piutang

Pada tahun 2022, kolektibilitas piutang dan pembiayaan yang dimiliki oleh Bank mengalami peningkatan. Hal tersebut diindikasikan oleh penurunan pembiayaan bermasalah yang merupakan pembiayaan dengan kolektibilitas 3 (kurang lancar), 4 (diragukan), dan 5 (macet). Rasio pembiayaan bermasalah kotor (NPF-gross) tercatat sebesar 2,78%, meningkat dari tahun sebelumnya yang sebesar 0,86%.

### ABILITY TO PAY DEBT

The Bank's ability to meet all obligations, both long-term and short-term, is measured through several ratios, including liquidity ratios, solvency ratios, and profitability ratios. The Bank's ability to pay debts is also reflected in its participation in the Deposit Insurance Corporation's guarantee program. The following is a detailed explanation of the ability to pay debts.

#### Ability to Pay Short-Term Debts

The Bank's ability to pay short-term debt can be seen from the liquidity ratio, which can be measured through the ratio of financing to third-party funds (FDR). In 2022, Bank Muamalat's FDR was recorded at 40.63%, an increase from 2021, which was 38.33%.

#### Ability to Pay Long-Term Debts

Bank Muamalat determines the solvency ratio by ensuring the Bank's capital adequacy in order to meet financing, market, and operational risks, as reflected in the Capital Adequacy Ratio (CAR). CAR is the Capital-to-Risk-Weighted Asset ratio (RWA).

Bank Muamalat's CAR continued rising to 32.70% in 2022, an increase from 23.70% in the previous year. This increase was a positive impact of the corporate action, which increased total capital by Rp1.8 trillion to Rp7.0 trillion from Rp5.2 trillion in the previous year. The Bank always keeps CAR provisions above the applicable rules and regulations.

#### Account Receivable Collectability

The collectibility of the Bank's receivables and financing increased in 2022. This was reflected in a decrease in non-performing financing, which is defined as financing with collectability ratings of 3 (substandard), 4 (doubtful), and 5 (excellent) (loss). The gross non-performing financing (NPF-gross) rate was 2.78%, up from 0.86% in the previous year.



**Tabel Perkembangan Kolektibilitas**

**Collectability Development Table**

| (Rp miliar)                                                    |        |        |        | (Rp billion)                                                 |
|----------------------------------------------------------------|--------|--------|--------|--------------------------------------------------------------|
| Uraian                                                         | 2022   | 2021   | 2020   | Description                                                  |
| Total Pembiayaan Bermasalah – Bukan Bank (Rp miliar)           | 521    | 120    | 1.390  | Total Non-performing Financing - Non-Bank (Rp billion)       |
| Total Pembiayaan yang Diberikan (Gross)–Bukan Bank (Rp miliar) | 18.748 | 17.967 | 28.929 | Total Financing Disbursement (Gross) - Non-Bank (Rp billion) |
| % Pembiayaan Bermasalah (NPF-Bruto)                            | 2,78   | 0,67   | 4,81   | % of Non-performing Financing (Gross-NPF)                    |
| % Pembiayaan Bermasalah (NPF-Netto)                            | 0,86   | 0,08   | 3,95   | % of Non-performing Financing (Net-NPF)                      |

## STRUKTUR MODAL

### Kebijakan

Bank Muamalat memiliki kebijakan atas permodalan untuk melindungi kemampuannya dalam mempertahankan kelangsungan usaha, sehingga Bank dapat tetap memberikan imbal hasil bagi pemegang saham dan manfaat bagi pemangku kepentingan lainnya. Selain itu, sebagai upaya mempertahankan struktur permodalan yang optimal untuk pemenuhan likuiditas Bank yang ditentukan oleh regulator. Kebijakan permodalan merupakan bagian dari Rencana Bisnis Bank yang disusun oleh Direksi dan disetujui oleh Dewan Komisaris.

### Rincian Struktur Modal

Manajemen permodalan yang dilakukan oleh Bank difokuskan kepada pengelolaan struktur permodalan yang sehat untuk menyerap risiko serta memenuhi ketentuan permodalan dari regulator, serta untuk mendukung pertumbuhan bisnis. Upaya tersebut diwujudkan dalam upaya penambahan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") dan penerbitan sukuk subrodinasi.

**Tabel Perkembangan Struktur Modal**

**Table of Capital Structure Development**

| (Rp miliar)                         |               |               |               | (Rp billion)                     |
|-------------------------------------|---------------|---------------|---------------|----------------------------------|
| Uraian                              | 2022          | 2021          | 2020          | Description                      |
| Modal Dasar                         | 5.600.000.000 | 5.600.000.000 | 4.400.000.000 | Authorized Capital               |
| Modal Ditempatkan dan Disetor Penuh | 2.297.736.324 | 1.103.435.151 | 1.103.435.151 | Issued and Fully Paid-In Capital |

## IKATAN MATERIAL UNTUK INVESTASI BARANG MODAL

Sepanjang tahun 2022, Bank tidak memiliki ikatan material untuk investasi barang modal.

## CAPITAL STRUCTURE

### Policy

Bank Muamalat has a capital policy in place to protect its ability to maintain business continuity, allowing the Bank to continue providing returns to shareholders while benefiting other stakeholders. Furthermore, in an effort to maintain an optimal capital structure to meet the regulator's liquidity requirements for the Bank, the capital policy is included in the Bank's Business Plan, which was created by the Board of Directors and approved by the Board of Commissioners.

### Details of Capital Structure

Capital management at the Bank focuses on maintaining a sound capital structure to absorb risk, meet regulatory capital requirements, and support business growth. This effort was manifested in the addition of Pre-emptive Rights ("PMHMETD") and the issuance of subordinated sukuk.

## MATERIAL COMMITMENTS FOR CAPITAL GOODS INVESTMENTS

Up to the end of 2022, the Bank had no material investment commitments related to capital expenditure.

## REALISASI INVESTASI BARANG MODAL

Hingga 31 Desember 2022, realisasi investasi barang modal Bank sebesar Rp4,44 triliun. Dibandingkan dengan capaian tahun 2021 yang sebesar Rp4,51 triliun, realisasi tersebut lebih rendah sebesar 1,55%. Penurunan realisasi investasi barang modal merupakan salah satu strategi bank untuk bisa melakukan optimalisasi dari barang-barang yang dimiliki oleh Bank. Ke depannya Bank akan terus melanjutkan proses optimasi barang modal agar seluruh aktivitas yang dilakukan oleh Bank menjadi lebih terukur dan efisien. Adapun rincian realisasi investasi barang modal tahun buku adalah sebagai berikut:

**Tabel Realisasi Investasi Barang Modal**

(Rp miliar)

| Jenis Investasi                         | Tujuan Investasi                | Nilai Investasi<br>Investment Value | Objectives                          | Type of Investment                           |
|-----------------------------------------|---------------------------------|-------------------------------------|-------------------------------------|----------------------------------------------|
| Tanah                                   | Pelayanan Bank                  | 1.896                               | Bank Service                        | Land                                         |
| Bangunan                                | Pelayanan Bank                  | 1.104                               | Building                            | Bank Service                                 |
| Kendaraan Bermotor                      | Akomodasi Aktivitas Operasional | 53                                  | Operational Activities Accomodation | Motor Vehicles                               |
| Inventaris Kantor                       | Akomodasi Aktivitas Operasional | 431                                 | Operational Activities Accomodation | Inventory                                    |
| Komputer                                | Akomodasi Aktivitas Operasional | 753                                 | Operational Activities Accomodation | Computer                                     |
| Perbaikan Sarana dan Prasarana          | Pelayanan Bank                  | 188                                 | Bank Service                        | Improvement of facilities and infrastructure |
| Aset Sewa Pembiayaan Kendaraan Bermotor | Akomodasi Aktivitas Operasional | 19                                  | Operational Activities Accomodation | Motor vehicle finance lease assets           |
| <b>Total</b>                            |                                 | <b>4.445</b>                        |                                     | <b>Total</b>                                 |

## REALIZATION OF CAPITAL GOODS INVESTMENT

The realization of the Bank's capital goods investment was Rp4.44 trillion as of December 31, 2022. This realization was 1.55% lower than the Rp4.51 trillion achieved in 2021. The decrease in the realization of investment in capital goods is one of the Bank's strategies to optimize the goods owned by the Bank. Going forward, the Bank will continue to optimize capital goods so that all of the Bank's activities become more measurable and efficient. The following are the details of capital goods investment realization for the fiscal year:

**Table of Realization of Capital Goods Investment**

(Rp billion)

## INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH YANGGAL LAPORAN AKUNTANSI

Tidak ada kejadian penting yang material dan relevan setelah tanggal 31 Desember 2022 sampai dengan tanggal Laporan Auditor Independen yang perlu diungkapkan dalam laporan tahunan ini.

## PROSPEK USAHA

Pertumbuhan ekonomi global pada tahun 2023 diperkirakan melambat. Bahkan Bank Indonesia menurunkan proyeksi pertumbuhan ekonomi dunia tahun 2023 menjadi 2,3% dari prakiraan sebelumnya sebesar 2,6%.

Tekanan yang terjadi pada perekonomian global akan berdampak bagi pertumbuhan ekonomi negara berkembang yang dalam pemulihan akibat dampak dari pandemi COVID-19 yang terjadi pada tahun 2020. Selain perang Rusia dan Ukraina yang belum berakhir, Indonesia juga akan memasuki tahun politik, yaitu menjelang Pemilihan Presiden dan Pemilihan Legislatif yang prosesnya sudah dimulai sejak 2023.

## MATERIAL INFORMATION AND FACTS SUBSEQUENT TO THE DATE OF ACCOUNTANT REPORT

No material and relevant significant events occurred after December 31, 2022, to the date of the Independent Auditor's Report that required disclosure in this annual report.

## BUSINESS PROSPECTS

Global economic growth is expected to slow in 2023. Bank Indonesia even reduced its forecast for global economic growth in 2023 to 2.3% from 2.6% previously.

The global economic pressure will have an impact on developing countries economic growth as they recover from the effects of the COVID-19 pandemic that occurred in 2020. Aside from the ongoing wars between Russia and Ukraine, Indonesia will enter a political year with the Presidential Election and Legislative Elections, for which the process has been underway since the beginning of 2023.



Tantangan lain yang dihadapi Bank adalah persaingan dengan Bank Umum Konvensional (BUK) maupun di antara Bank Umum Syariah (BUS). Hingga tahun 2022, pangsa pasar perbankan syariah di Indonesia baru mencapai 7,03 persen dengan total pangsa pasar Bank Umum Syariah sebesar 66,14% dari total industri perbankan syariah.

Dengan memperhatikan perkembangan berbagai dinamika ekonomi serta implementasi strategi tahun 2022, Bank akan terus mendorong pertumbuhan bisnis yang sehat secara lebih cepat pada tahun 2023. Dengan asumsi bahwa Bank mendapatkan persetujuan permohonan kelonggaran ketentuan Giro RIM Syariah, maka pertumbuhan bisnis akan dipercepat untuk mengejar keteringgalan terhadap target *turn around plan* yang telah disampaikan kepada OJK. Oleh karena itu, tema strategis Rencana Bisnis Bank Muamalat Tahun 2023 adalah "Pertumbuhan Bisnis yang Sehat dan Profit yang Berkelanjutan". Tema tersebut merupakan Pilar dalam *House of Strategy* akan menjadi fokus untuk mencapai goals 1 hingga 5 tahun ke depan, serta merepresentasikan fokus pada percepatan pertumbuhan bisnis yang sehat dan juga peningkatan produktivitas ditengah dinamika geo-politik yang terjadi di Indonesia maupun di kondisi geo-politik Global. Tema Strategis dan Kebijakan Manajemen tersebut dituangkan dalam bentuk 3 aspek utama.

#### 1. **Business Refocusing**

Pada aspek strategi ini, Bank akan melakukan *refocusing* pada nasabah Individu untuk meningkatkan *current account saving account* (CASA) melalui transaksi dan pembiayaan lebih dari 2 juta target *customer base*. Mengoptimalkan kebun-kebun *Enterprise* dan *Islamic Ecosystem* sebagai *Entry gate* untuk nasabah individu, terdapat 39 Institusi dengan 20 institusi ber-*payroll* dan lebih dari 300 AUM Muhammadiyah untuk potensi nasabah retail. Memperluas kebun melalui pengumpulan dana dan pembiayaan kepada ASN dan BUMN, komunitas Sekolah negeri dan/atau swasta, pesantren, serta universitas dengan penekanan kuat pada prinsip-prinsip Islam, membangun ekosistem rumah sakit berbasis syariah dan teknologi yang terintegrasi produk halal, serta melakukan penetrasi kepada ekosistem perjalanan haji dan umrah melalui agent *tour & travel* yang berlisensi.

Selain itu Bank Muamalat akan berupaya meningkatkan layanan dan jasa melalui penambahan *feature & solusi* untuk nasabah individual seperti produk cicil emas & solusi haji dan peningkatan layanan berbasis *digital banking*, dalam rangka meningkat pembiayaan dan *Fee-Based Income*.

Bank akan mengakselerasi penyelesaian pembiayaan berkualitas rendah melalui Novasi, *Cessie*/Pengalihan Hak Tagih, Likuidasi, Subrogasi, Penggunaan Jasa

Another challenge the Bank faces is competition from conventional commercial banks (BUK) and Islamic commercial banks (BUS). Until 2022, the market share of Sharia Banking in Indonesia was only 7.03%, with Sharia Commercial Banks accounting for 66.14% of the total Sharia banking industry.

Taking into account changes in various economic dynamics and the implementation of the 2022 strategy, the Bank will promote sound business growth at a faster pace in 2023. Assuming that the Bank's application for relaxation of the Sharia RIM Current Account provisions is approved, business growth will be accelerated in order to meet the target turnaround plan submitted to OJK. Therefore, the strategic theme of Bank Muamalat's 2023 Business Plan is "Sound Business Growth and Sustainable Profit". The theme is a pillar in the House of Strategy that will be the focus of the Company to achieve goals for the next 1 to 5 years, and represents the Company's focus on accelerating healthy business growth and increasing productivity amidst geo-political dynamics, both in Indonesia and in the world. The Strategic Themes and Management Policies are outlined in the form of 3 main aspects., namely:

#### 1. **Business Refocusing**

In this aspect of the strategy, the Bank will refocus on Individual customers to increase current account saving account (CASA) through transactions and financing of more than 2 million target customer base. Optimizing Islamic Enterprise and Ecosystem farms as Entry gate for individual customers, where there are 39 Institutions with 20 institutions with payroll and more than 300 Muhammadiyah AUM for potential Retail customers. Expanding the farms through fund raising and financing to ASN and BUMN, public and/or private school communities, pesantren, and universities with a strong emphasis on Islamic principles, building a sharia-based hospital ecosystem and technology integrated with halal products, and penetrating the hajj and umrah travel ecosystem through licensed tour & travel agents.

In addition, Bank Muamalat will strive to improve services through the addition of features & solutions for individual customers such as gold installments & Hajj solutions and improving digital banking-based services, in order to increase financing and Fee-Based Income.

The Bank will accelerate the settlement of low quality financing through Novation, *Cessie*/Transfer of Receivable Rights, Liquidation, Subrogation, Use of

*Outsourcing*, *Skema Asset Settlement* dan Penyelesaian melalui Pihak Ketiga dan mengoptimalkan pendapatan melalui *recovery* untuk menopang pencapaian target keuangan Bank tahun 2023.

## 2. *Fixing The Fundamental*

Bank akan meningkatkan kapasitas dan kapabilitas Sumber Daya Manusia dan Teknologi Informasi sesuai dengan perkembangan tren perbankan saat ini, melalui perbaikan *mindset*, *capability*, dan *skill* sumber daya manusia, melakukan penyesuaian organisasi sesuai kebutuhan bisnis, meningkatkan keandalan teknologi informasi & layanan digital, memperbaiki Layanan dan Bisnis Proses pembiayaan yang lebih *streamline*, dan meningkatkan efesiensi dengan optimalisasi & pelepasan Gedung Muamalat Tower kepada Badan Pengelola Keuangan Haji (BPKH)

## 3. *Strengthen Enablers*

Selain 2 aspek utama di atas, bank akan memperkuat *enabler* kinerja Bank melalui perbaikan Sinergi *Enterprise* dan Ritel untuk memperoleh kebun yang menghasilkan dan berkualitas, mengimplementasikan konsep pengukuran berbasis profit untuk jaringan dan kantor pusat, meningkatkan produktivitas & profitabilitas *channel* distribusi, melakukan kajian dan *opportunity* untuk *strategy non organic*, dan *Unlocking Ecosystem* haji Bersama BPKH.

Outsourcing Services, Asset Settlement Schemes and Settlement through Third Parties and optimize income through recovery to support the achievement of the Bank's financial targets in 2023.

## 2. *Fixing the Fundamentals*

The Bank will increase the capacity and capability of Human Resources and Information Technology in accordance with the development of current banking trends, through improving the mindset, capability, and skills of human resources, making organizational adjustments according to business needs, increasing the reliability of information technology & digital services, improving services and a more streamlined financing Business Process, and increasing efficiency by optimizing & releasing the Muamalat Tower Building to the Hajj Financial Management Agency (BPKH).

## 3. *Strengthen Enablers*

In addition to the 2 main aspects above, the Bank will strengthen its performance enablers through improving Enterprise and Retail Synergies to obtain producing and quality farms, implementing profit-based measurement concepts for networks and headquarters, increasing productivity & profitability of distribution channels, conducting studies and opportunities for non-organic strategies, and Unlocking the Hajj Ecosystem with BPKH.

## PERBANDINGAN ANTARA TARGET DAN REALISASI SERTA PROYEKSI 1 (SATU) TAHUN MENDATANG

### Target dan Realisasi

Bank telah menetapkan target keuangan yang akan dicapai seperti tertuang dalam Rencana Bisnis Bank (RBB) tahun 2022. Realisasinya di tengah kondisi ekonomi global dan domestik yang menunjukkan ketidakpastian, aset Bank hingga akhir tahun 2022 mencapai Rp61,4 triliun, meningkat 4,18% (yoy). Dibandingkan dengan target pencapaiannya adalah 93,97%.

Realisasi penyaluran pembiayaan sebesar Rp18,8 triliun, meningkat 4,33% (yoy), pencapaian terhadap target sebesar 90,10%. Penyaluran pembiayaan dilakukan dengan tetap memperhatikan prinsip kehati-hatian, seperti ditandai dengan kualitas aset yang terjaga dengan baik yang tercermin pada rasio NPF Gross dan NPF Nett, yaitu masing-masing di level 2,78% dan 0,86%.

Penghimpunan Dana Pihak Ketiga (DPK) tercatat sebesar Rp46,1 triliun. Dibandingkan tahun sebelumnya, terjadi penurunan 1,55%, dan pencapaiannya terhadap target sebesar 94,42%. Hal ini disebabkan oleh kebijakan Bank yang berupaya melakukan *funding reprofiling*, baik pada

## COMPARISON OF TARGET AND REALIZATION AS WELL AS NEXT YEAR PROJECTIONS

### Target and Realization

The Bank has set financial targets to be achieved as stated in the Bank Business Plan (RBB) for 2022. Despite uncertain global and domestic economic conditions, the Bank's assets reached Rp61.4 trillion by the end of 2022, an increase of 4.18% (yoy). It was 93.97% when compared to the target.

The financing disbursement was realized at Rp18.8 trillion, an increase of 4.33% (yoy), the target was met at 90.10%. The financing disbursement is carried out with due observance of the principle of prudence, as indicated by well-maintained asset quality as reflected in the NPF Gross and NPF Net ratios, which were 2.78% and 0.86%, respectively.

The collection of Third-Party Funds (DPK) was recorded at Rp46.1 trillion. Compared to the previous year, there was a decrease of 1.55%, and the achievement of the target was 94.42%. This is due to the Bank's policy of trying to carry out funding re-profiling, both in the retail and wholesale



segmen *retail* maupun *wholesale* yang berfokus kepada peningkatan porsi CASA. Kendati demikian, dari sisi tabungan dan deposito, masing-masing meningkat 0,55% dan 1,84% dibandingkan tahun 2021.

Sepanjang tahun 2022, Bank dapat membukukan laba sebelum pajak mencapai Rp52,0 miliar, tumbuh 315,55% dari tahun 2021 yang sebesar Rp12,5 miliar. Dibandingkan target, pencapaiannya 104,00%. Peningkatan laba tersebut didorong oleh peningkatan pendapatan operasional yang tumbuh sebesar 5,27% (yoy) atau mencapai 89,77% dari target. Sementara beban operasional hanya tumbuh sebesar 2,43% (yoy) atau 97,07% dari bandingan target.

segments, which focuses on increasing the CASA portion. Nevertheless, in terms of savings and deposits, they increased by 0.55% and 1.84%, respectively, compared to 2021.

Throughout 2022, the Bank was able to record a profit before tax of Rp52.0 billion, growing by 315.55% from 2021, which amounted to Rp12.5 billion. Compared to the target, the achievement was 104.00%. The increase in profit was driven by an increase in operating income, which grew by 5.27% (yoy) or reached 89.77% of the target. Meanwhile, operating expenses only grew by 2.43% (yoy) or 97.07% compared to the target.

**Tabel Perbandingan Target dan Realisasi**

(Rp miliar)

| Uraian                    | Target 2022<br>2022 Projection | Realisasi 2022<br>2022 Realization | Pencapaian Achievement (%) | Description              |
|---------------------------|--------------------------------|------------------------------------|----------------------------|--------------------------|
| Total Aset                | 65.301                         | 61.364                             | 93,97                      | Total Assets             |
| Dana Pihak Ketiga         | 48.871                         | 46.143                             | 94,42                      | Third-Party Funds        |
| Pembiayaan                | 20.891                         | 18.822                             | 90,10                      | Financing                |
| Pendapatan Operasional    | 3.222                          | 2.892                              | 89,77                      | Operating Income         |
| Beban Operasional         | 2.879                          | 2.795                              | 97,07                      | Operating Expenses       |
| Laba (Rugi) Sebelum Pajak | 50                             | 52                                 | 104,00                     | Profit (Loss) Before Tax |

**Comparison of Target and Realization Table**

(Rp billion)

### Proyeksi Tahun 2023

Bank Muamalat telah menyusun target untuk tahun buku 2023, seperti tertuang dalam Rencana Bisnis Bank (RBB). Penyusunan RBB ini telah mempertimbangkan potensi eksternal yang akan terjadi dan berpengaruh pada Bank, serta kemampuan Bank dalam merealisasikan target tersebut. Rinciannya disampaikan dalam tabel di bawah ini.

### 2023 Projection

Bank Muamalat has set targets for the fiscal year 2023, which are detailed in the Bank Business Plan (RBB). This RBB has been prepared by considering the external potential that will occur and affect the Bank, as well as the Bank's ability to realize the target. The details are shown in the table below.

**Tabel Proyeksi, Realisasi, dan Perubahan**

(Rp miliar)

| Uraian                    | Target 2023<br>2023 Projection | Realisasi 2022<br>2022 Realization | Perubahan Changes (%) | Description              |
|---------------------------|--------------------------------|------------------------------------|-----------------------|--------------------------|
| Total Aset                | 71.230                         | 61.364                             | 16,08                 | Total Assets             |
| Dana Pihak Ketiga         | 55.656                         | 46.143                             | 20,62                 | Third-Party Funds        |
| Pembiayaan                | 26.569                         | 18.822                             | 41,16                 | Financing                |
| Pendapatan Operasional    | 3.451                          | 2.892                              | 19,32                 | Operating Income         |
| Beban Operasional         | 3.336                          | 2.795                              | 19,38                 | Operating Expenses       |
| Laba (Rugi) Sebelum Pajak | 100                            | 52                                 | 92,30                 | Profit (Loss) Before Tax |

**Table of Projections, Realizations, and Changes**

(Rp billion)



## ASPEK PEMASARAN

### Kebijakan

Bank Muamalat Indonesia menyusun kebijakan pemasaran berdasarkan perkembangan industri perbankan dan kebutuhan nasabah, Bank berusaha menyelaraskan kebijakan pemasaran dengan posisi Bank yang merupakan bank syariah pertama di Indonesia.

Kondisi tersebut menjadikan BMI memiliki posisi yang unik, sekaligus menjadi tantangan tersendiri khususnya bagi pengembangan bisnis. Sementara sebagai pionir, Bank memiliki peran penting dalam kemajuan perbankan syariah di Indonesia.

Dari sisi eksternal, Bank melihat perkembangan digitalisasi yang pesat dan tumbuhnya industri halal serta semakin besar kesadaran masyarakat terhadap literasi keuangan syariah. Dalam menghadapi digitalisasi tersebut, Bank telah mempersiapkan beragam strategi, antara lain mengembangkan produk berdaya saing tinggi menggunakan sistem digital seperti mengembangkan layanan *Digital Banking* yang terdiri dari Muamalat DIN, *Internet Banking* dan MADINA melalui penambahan fitur dan layanan, termasuk menjalin kerja sama melalui *strategic partnership* dengan pihak ketiga. Selain itu, Bank juga melakukan transformasi pada *sales and distribution channel* dan layanan cabang. Hingga saat ini, Bank telah membentuk divisi yang fokus terhadap akselerasi digitalisasi Bank yaitu divisi Digital Banking. Inisiatif yang telah berhasil dilaksanakan adalah *cloning* CMS sistem untuk *Retail Banking* dimana hal tersebut akan memperluas transaksional bagi nasabah SME. *Development* DIN juga terus dilakukan dimana pendaftaran porsi haji sudah dapat dilakukan di *mobile banking* tersebut.

### Strategi

Seiring dengan mulai meredanya kasus pandemi COVID-19 dan pulihnya kondisi perekonomian namun masih dibayangi ketidakpastian di tahun 2022, BMI melihat peluang yang memiliki porsi cukup besar untuk perbankan syariah. Hal itu, terutama terlihat pada ekosistem ekonomi syariah seperti sektor pendidikan, kesehatan, lembaga keuangan syariah, industri halal serta masjid dan lembaga ZISWAF.

Sebagai upaya untuk menarik lebih banyak nasabah baru, Bank sangat memperhatikan materi pemasaran yang relevan dengan perkembangan digital dan perkembangan ekonomi syariah terkini. Mulai dari konten, *experience*, *story telling*, dan kegiatan *sharing*. Bank juga merealisasikan sejumlah kebijakan produk yang dapat menarik minat dan membantu masyarakat, di antaranya muqosah margin dan kemudahan dalam membayar melalui relaksasi pembiayaan dan penerapan cicilan bertahap dengan tempo yang lebih panjang, atau perubahan angsuran.

## MARKETING ASPECT

### Policy

Bank Muamalat Indonesia formulates marketing policies based on developments in the banking industry and customer needs and always tries to align marketing policies with the Bank's position as the first Sharia bank in Indonesia.

These conditions make the BMI a unique position as well as a challenge, especially for business development. Meanwhile, as a pioneer, the Bank has played an important role in the progress of Sharia banking in Indonesia.

Externally, the Bank sees rapid development of digitalization and the growth of the halal industry, as well as increased public awareness of Sharia financial literacy. In order to deal with digitalization, the Bank has prepared a number of strategies, including developing highly competitive products using digital systems, such as developing Digital Banking services consisting of Muamalat DIN, Internet Banking, and MADINA by adding features and services, as well as establishing cooperation through strategic partnerships with third parties. In addition, the Bank also transformed its sales and distribution channels, as well as its branch services. Until now, the Bank has formed a Digital Banking division, which focuses on accelerating the Bank's digitalization. Cloning the CMS system for Retail Banking, which will expand transactional services for SME customers, is a successful initiative. The development of the DIN is also ongoing, with registration for a portion of the pilgrimage already possible via mobile banking.

### Strategy

As the cases of the COVID-19 pandemic have started to trend down and economic conditions are recovering, there is still uncertainty in 2022. BMI sees an opportunity that has a sizable portion for Sharia banking. This is especially seen in the Sharia economic ecosystem, such as in education, health, Sharia financial institutions, the halal industry, mosques, and ZISWAF institutions.

In order to attract more new customers, the Bank pays close attention to marketing materials related to digital developments and the most recent Sharia economic developments. Beginning with content, moving on to experience, storytelling, and sharing activities. The Bank also implements a number of product policies that can attract interest and benefit the community, such as muqosah margins and ease of payment through financing relaxation and implementing gradual installments with longer maturities or changing installments.





BMI juga senantiasa menjalin komunikasi dengan nasabah secara virtual untuk menginformasikan dan menjawab keluhan nasabah. Kegiatan tersebut dilakukan melalui beragam saluran informasi, dari *e-mail*, *website*, media sosial, *push notification*, maupun pesan melalui aplikasi MDIN.

### Pangsa Pasar

Mengacu pada Statistik Perbankan Syariah Posisi November 2022 yang dikeluarkan oleh OJK, terdapat 13 bank umum syariah dan 20 unit usaha syariah. Dari 15 bank tersebut, BMI menduduki posisi kedua dalam jumlah jaringan kantor dengan 80 kantor pusat dan 129 kantor cabang pembantu.

Sedangkan pangsa pasar jika dilihat dari sisi aset, pangsa BMI mencapai 8,33% dengan aset per Desember 2022 sebesar Rp61,3 triliun. Sementara total aset UUS & BUS di Indonesia mencapai Rp736,7 triliun posisi November 2022.

Dari sisi total pembiayaan yang disalurkan oleh bank syariah secara nasional mencapai Rp318,6 triliun posisi November 2022, kontribusi pembiayaan Bank Muamalat Indonesia sebesar Rp18,8 triliun sehingga kontribusi BMI terhadap pembiayaan nasional sebesar 5,91%. Sementara itu nilai DPK Bank Muamalat yang tercatat sebesar Rp46,14 triliun, dari total DPK Bank Syariah yang mencapai Rp412,8 triliun atau kontribusi BIM terhadap DPK nasional sebesar 11,18%.

### DIVIDEN

#### Kebijakan

Mengacu peraturan perundang-undangan di Indonesia dan Anggaran Dasar Bank, keputusan pembagian dividen ditetapkan melalui persetujuan Pemegang Saham pada RUPS tahunan. Pembahasan tersebut diawali oleh rekomendasi dari Direksi Bank dengan memperhatikan sejumlah faktor.

Faktor-faktor tersebut yaitu posisi keuangan Bank, tingkat kesehatan, posisi permodalan, target dan proyeksi kecukupan modal di masa depan, kepatuhan terhadap peraturan yang berlaku, rencana dan prospek usaha Bank di masa depan, dan hal-hal lain yang dipandang relevan oleh Direksi Bank.

Namun demikian, tidak ada jaminan bahwa Bank akan memiliki kemampuan atau akan membayar dividen atau keduanya pada masa yang akan datang. Demikian pula apabila ditentukan oleh regulator, Bank dapat tidak membagikan dividen kepada Pemegang Saham BMI, seperti dalam hal Bank membutuhkan dana untuk melakukan pengembangan usaha atau pemenuhan kecukupan modal yang ditentukan oleh regulator.

BMI also constantly communicates with customers virtually to inform and respond to their complaints. These activities are carried out through various information channels, including e-mail, websites, social media, push notifications, and messages through the MDIN application.

### Market Share

Referring to the Sharia Banking Statistics for November 2022 issued by the OJK, there were 13 Sharia Commercial Banks and 20 Sharia Business Units. Of the 15 banks, Bank Muamalat occupies the second position in the number of office networks, with 80 head offices and 129 sub-branch offices.

Meanwhile, when viewed from the asset side, Bank Muamalat's market share reached 8.33% with assets of Rp61.3 trillion as of December 2022. While the total assets of UUS & BUS in Indonesia reached Rp736.7 trillion as of November 2022.

In terms of the total financing disbursed by Sharia Banks nationally reaching Rp318.6 trillion in November 2022, the contribution of Bank Muamalat Indonesia's financing was Rp18.8 trillion, so BMI's contribution to national financing was 5.91%. Meanwhile, the value of Bank Muamalat's DPK was recorded at Rp46.14 trillion, out of the total Sharia Bank's DPK, which reached Rp412.8 trillion, or BIM's contribution to the national DPK of 11.18%.

### DIVIDEND

#### Policy

The decision to distribute dividends is determined by Shareholder approval at the annual GMS, in accordance with Indonesian laws and regulations and the Bank's Articles of Association. The discussion is initiated by a recommendation from the Bank's Board of Directors, which takes a number of factors into account.

These factors include the Bank's financial position, soundness level, capital position, future capital adequacy targets, and projections, compliance with applicable regulations, the Bank's business plans and outlook, and other matters deemed relevant by the Bank's Board of Directors.

However, there are no guarantees that the Bank will have the ability or will pay dividends or both in the future. Similarly, if determined by the regulator, the Bank may not distribute dividends to BMI Shareholders, such as if the Bank requires funds to develop a business or meet capital adequacy requirements as determined by the regulator.

Dengan demikian, Bank hanya akan membayar dividen dari laba bersih berdasarkan peraturan perundang-undangan yang berlaku di Indonesia. Pembayaran dividen dapat dilakukan dalam bentuk pembayaran secara tunai, penerbitan saham dividen atau kombinasi dari keduanya.

Anggaran Dasar Bank memperbolehkan distribusi laba tahun berjalan Bank dalam bentuk pembagian dividen interim selama dividen interim tersebut tidak menyebabkan nilai aset bersih Bank menjadi lebih kecil dari modal ditempatkan dan disetor. Selain itu, Bank harus memperhatikan ketentuan mengenai penyisihan cadangan wajib sebagaimana yang disyaratkan dalam UU Perseroan Terbatas.

Distribusi dividen interim tersebut akan ditetapkan berdasarkan keputusan Direksi Bank setelah disetujui Dewan Komisaris. Jika pada akhir tahun keuangan Bank mengalami kerugian, distribusi dividen interim harus dikembalikan oleh para Pemegang Saham kepada Bank, dan Direksi Bersama sama dengan Dewan Komisaris akan bertanggung jawab secara tanggung-renteng dalam hal dividen interim tidak dikembalikan ke Bank.

### Dividen yang Dibagikan

Berdasarkan hasil keputusan RUPS 24 Juni 2022 Menyetujui laba bersih Perseroan untuk Tahun Buku 2021 setelah Pajak sebesar Rp8.927.050.660 (delapan miliar sembilan ratus dua puluh tujuh juta lima puluh ribu enam ratus enam puluh Rupiah) seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak diadakan pembagian dividen atas laba bersih Perseroan Tahun Buku 2021.

### KEPATUHAN PEMBAYARAN PAJAK

Kontribusi Bank Muamalat Indonesia kepada negara, diwujudkan melalui pemenuhan kewajiban Perusahaan sebagai wajib pajak dan sebagai pemotong/pemungut pajak. Pemenuhan kewajiban membayar pajak Perusahaan pada tahun 2022 adalah sebesar Rp21,56 miliar atau menurun 2,19% dibandingkan dengan tahun 2021 yang tercatat sebesar Rp22,05 miliar.

**Tabel Kepatuhan Pembayaran Pajak**

(Rp miliar)

| Uraian                  | 2022      | 2021      | Description     |
|-------------------------|-----------|-----------|-----------------|
| Pajak Penghasilan       | -         | -         | Income Tax      |
| Pasal 4 (2)             | 11        | 12        | Article 4 (2)   |
| Pasal 21                | 8         | 5         | Article 21      |
| Pasal 23                | 0,30      | 0,14      | Article 23      |
| Pasal 26                | 0,07      | 0,09      | Article 26      |
| Pasal 29                | 0,08      | 2         | Article 29      |
| Pajak Pertambahan Nilai | 2         | 2         | Value Added Tax |
| <b>Total</b>            | <b>22</b> | <b>22</b> | <b>Total</b>    |

As a result, the Bank will only pay dividends from net income in accordance with Indonesian laws and regulations. Dividend payments can be made in cash, in the form of dividend shares, or a combination of the two.

The Articles of Association of the Bank permit the distribution of the Bank's profit for the year in the form of an interim dividend, provided that the interim dividend does not cause the value of the Bank's net assets to be less than the issued and paid-up capital. Furthermore, the Bank must comply with the provisions of the Limited Liability Company Law requiring the provision of mandatory reserves.

The interim dividend will be distributed based on the decision of the Bank's Board of Directors, which has been approved by the Board of Commissioners. If the Bank incurs a loss at the end of the fiscal year, the distribution of interim dividends must be returned to the Bank, and the Board of Directors, together with the Board of Commissioners, will be jointly and severally responsible if the interim dividend is not returned to the Bank.

### Dividend Distribution

According to the resolutions of the Annual General Meeting of Shareholders dated June 24, 2022, the shareholders agreed that the Bank's net profit for the 2021 fiscal year after tax amounted to IDR 8,927,050,660 (eight billion, nine hundred twenty-seven million, fifty thousand, six hundred and sixty Rupiah) and would be used entirely for company reserves, with no dividend distribution held on the Bank's net profit for the 2021 financial year.

### TAX PAYMENT COMPLIANCE

Bank Muamalat Indonesia's contribution to the state is manifested in the fulfillment of the Company's obligations as a taxpayer and as a tax withholder/collector. Fulfillment of the Company's tax obligations in 2022 amounted to Rp21.56 billion, a decrease of 2.19% from Rp22.05 billion in 2021.

**Tax Payment Compliance Table**

(Rp billion)

| Uraian                  | 2022      | 2021      | Description     |
|-------------------------|-----------|-----------|-----------------|
| Pajak Penghasilan       | -         | -         | Income Tax      |
| Pasal 4 (2)             | 11        | 12        | Article 4 (2)   |
| Pasal 21                | 8         | 5         | Article 21      |
| Pasal 23                | 0,30      | 0,14      | Article 23      |
| Pasal 26                | 0,07      | 0,09      | Article 26      |
| Pasal 29                | 0,08      | 2         | Article 29      |
| Pajak Pertambahan Nilai | 2         | 2         | Value Added Tax |
| <b>Total</b>            | <b>22</b> | <b>22</b> | <b>Total</b>    |



## PROGRAM KEPEMILIKAN SAHAM KARYAWAN DAN/ATAU MANAJEMEN (ESOP/MSOP)

Hingga 31 Desember 2022, Bank tidak mengeluarkan program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP).

## INFORMASI MATERIAL TERKAIT DENGAN INVESTASI, EKSPANSI, DIVESTASI, AKUISISI, DAN RESTRUKTURISASI

### Investasi

Bank Muamalat Indonesia tidak melakukan kegiatan investasi di tahun 2022 sehingga informasi terkait tujuan, nilai transaksi dan sumber dana kegiatan investasi tidak disajikan oleh Bank Muamalat Indonesia.

### Ekspansi

Bank Muamalat Indonesia tidak melakukan kegiatan ekspansi di tahun 2022 sehingga informasi terkait tujuan, nilai transaksi dan sumber dana kegiatan ekspansi tidak disajikan oleh Bank Muamalat Indonesia.

### Divestasi

Bank Muamalat Indonesia tidak melakukan transaksi kegiatan divestasi yang material di tahun 2022.

### Akuisisi

Tahun 2022, Bank Muamalat Indonesia tidak melakukan kegiatan akuisisi sehingga informasi terkait tujuan, nilai transaksi dan sumber dana kegiatan akuisisi tidak disajikan

### Restrukturisasi

Jumlah pembiayaan yang telah direstrukturisasi Bank pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp7,48 triliun dan Rp7,36 triliun. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan piutang dan penjadwalan kembali pembayaran yang tertunggak.

## REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

Bank Muamalat telah merealisasikan penambahan modal dengan memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) pada tahun 2021, Dana tersebut digunakan untuk memperkuat struktur permodalan Bank dalam rangka kegiatan pembiayaan syariah yang merupakan bagian dari kegiatan usaha utama Bank serta peruntukan lainnya yang dapat mendukung pertumbuhan bisnis Bank Muamalat pada tahun 2022.

## EMPLOYEE AND/OR MANAGEMENT SHARE OWNERSHIP PROGRAM (ESOP/ MSOP)

Until December 31, 2022, the Bank did not issue an Employee and/or Management Share Ownership Program (ESOP/ MSOP).

## MATERIAL INFORMATION RELATED TO INVESTMENT, EXPANSION, DIVESTMENT, ACQUISITION, AND RESTRUCTURING

### Investment

Bank Muamalat Indonesia did not make any investment activities in 2022, so information regarding objectives, transaction values, and sources of funds for investment activities is not presented by Bank Muamalat Indonesia.

### Expansion

Bank Muamalat Indonesia did not make any expansion activities in 2022, so information regarding objectives, transaction values, and sources of funds for expansion activities is not presented by Bank Muamalat Indonesia.

### Divestment

Bank Muamalat Indonesia did not make any material divestment transactions in 2022.

### Acquisition

Bank Muamalat Indonesia did not make any acquisition in 2022, so information regarding objectives, transaction values, and sources of funds for acquisition is not presented by Bank Muamalat Indonesia.

### Restructuring

The amount of financing restructured by the Bank as of December 31, 2022, and 2021 is Rp7.48 trillion and Rp7.36 trillion, respectively. Restructuring schemes are typically implemented by extending receivable repayment periods and rescheduling overdue payments.

## REALIZATION OF THE USE OF PROCEEDS FROM PUBLIC OFFERINGS

Bank Muamalat has realized the capital increase by providing Pre-emptive Rights (PMHMETD) in 2021. These funds will be used to strengthen the Bank's capital structure in the context of Sharia financing activities, which are part of the Bank's main business activities, as well as other designations that may help Bank Muamalat's business growth in 2022.

### TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AGILIASI/BERELASI

Bank mendefinisikan transaksi dengan pihak-pihak berelasi sesuai dengan PSAK No. 7 (Penyesuaian 2010) tentang "Pengungkapan Pihak-pihak Berelasi."

Suatu pihak dianggap pihak berelasi dengan Bank jika:

1. Langsung atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak: (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank atau (iii) memiliki pengendalian bersama atas Bank;
2. Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
3. Suatu pihak adalah ventura bersama di mana Bank sebagai *venture*;
4. Suatu pihak adalah anggota dari personel dari manajemen kunci Bank;
5. Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
6. Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5); dan
7. Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

#### Transaksi dengan Pihak Afiliasi atau Berelasi

Dari definisi PSAK No. 7 (Revisi 2010) mengenai "Pengungkapan Pihak-pihak Berelasi," Bank Muamalat mengelompokkan pihak-pihak berelasi: Dewan Komisaris, Direksi, dan karyawan kunci, pemegang saham, komisaris PT Syariah Takaful Indonesia, Pengurus utama Baitul Maal Muamalat dan Dana Pensiun Lembaga Keuangan Muamalat, PT Al Ijarah Indonesia Finance.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam laporan keuangan.

#### Kewajaran Transaksi

Transaksi benturan kepentingan atau dengan pihak afiliasi yang dilakukan oleh Bank, didasari pada persyaratan yang disetujui oleh kedua belah pihak. Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga.

### MATERIAL TRANSACTIONS WITH CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED/ RELATED PARTIES

The Bank defines transactions with related parties in accordance with PSAK No. 7 (Adjustment 2010) regarding "Related Party Disclosures."

A party is considered a related party to the Bank if:

1. Directly or indirectly through one or more intermediaries: (i) controls, or is controlled by, or is under joint control with, the Bank; (ii) has an interest in the Bank, which has a significant influence over the Bank; or (iii) has joint control over the Bank;
2. A party in the same business sector as the Bank;
3. A party is a joint venture in which the Bank is a venture;
4. A party is a member of the Bank's key management personnel;
5. A party is a close family member of the individual described in points (1) or (4);
6. A party is an entity that is controlled, jointly controlled, or significantly influenced by or for a party that has significant voting rights in several entities, directly or indirectly, i.e., individuals, as described in points (4) or (5); And
7. A party is a post-employment benefit plan for employee benefits from the Bank or an entity related to the Bank.

#### Transactions with Affiliated or Related Parties

From the definition of PSAK No. 7 (2010 Revision) on "Disclosure of Related Parties," Bank Muamalat classifies related parties as follows: the Board of Commissioners, the Board of Directors, and key employees, shareholders, and commissioners of PT Syariah Takaful Indonesia, the Main Board of Baitul Maal Muamalat, the Financial Institution Pension Fund Muamalat, and PT Al Ijarah Indonesia Finance.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements, and the details are presented in the financial statements.

#### Fairness of Transactions

Transactions containing conflicts of interest or with affiliated parties carried out by the Bank, are based on requirements agreed to both parties. Transactions with related parties are carried out with the same terms and conditions as transactions with third parties.



Bank memiliki kebijakan mengenai transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Transaksi material diputuskan oleh Dewan Komisaris dan senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan maupun peraturan perundang-undangan yang berlaku.

Selain itu, transaksi material juga harus diputuskan oleh Dewan Komisaris secara Independen. Selama tahun 2021 tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

### Pemenuhan Peraturan dan Ketentuan

Transaksi benturan kepentingan atau dengan pihak afiliasi yang dilakukan oleh Bank berlandaskan pada syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank telah memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No. 17/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha, dan POJK No. 42/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, pada saat transaksi-transaksi tersebut dilakukan.

### Pernyataan Direksi

Direksi selalu memastikan bahwa transaksi afiliasi yang berlangsung di Bank sesuai dengan definisi peraturan perundang-undangan yang berlaku. Transaksi juga telah melalui prosedur yang memadai serta sesuai dengan praktik bisnis yang berlaku umum, antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arm's-length principle*).

### Peran Dewan Komisaris dan Komite Audit

Untuk transaksi material yang mengandung benturan kepentingan, Dewan Komisaris dan Komite Audit memiliki peran untuk memastikan transaksi yang dilakukan melalui prosedur yang memadai. Transaksi juga harus dilaksanakan sesuai dengan praktik bisnis yang berlaku umum serta memenuhi prinsip transaksi yang wajar (*arm's-length principle*).

The Bank has established a policy regarding transactions that contain conflicts of interest and/or transactions with related parties. Material transactions are decided by the Board of Commissioners and are always carried out with due observance of the principle of prudence and compliance with the provisions and applicable laws and regulations.

In addition, material transactions should also be decided by the Board of Commissioners independently. During 2021, there were no violations of laws and regulations related to transactions with related parties, and there were no transactions containing conflicts of interest.

### Compliance with Rules and Regulations

Transactions containing conflicts of interest or with affiliated parties conducted by the Bank are based on the same terms and conditions as transactions with third parties. Transactions carried out by the Bank have complied with the Regulation of the Financial Services Authority (POJK) No. 17/2020 on Material Transactions and Changes in Business Activities, and POJK No. 42/2020 on Affiliated Transactions and Transactions containing Conflicts of Interest when these transactions are made.

### Statement of the Board of Directors

The Board of Directors always ensures that affiliated transactions that take place at the Bank are in accordance with the definition of the prevailing laws and regulations. Transactions have also gone through adequate procedures and are in accordance with generally accepted business practices, among others carried out by complying with the arm's-length principle.

### Role of the Board of Commissioners and Audit Committee

For material transactions with conflicts of interest, the Board of Commissioners and the Audit Committee have a role to ensure that transactions are carried out through adequate procedures. Transactions should also be carried out in accordance with generally accepted business practices and comply with the arm's-length principle.

### Rujukan dalam Laporan Keuangan

Beberapa rujukan transaksi pada laporan keuangan Bank adalah sebagai berikut:

1. Berdasarkan akta Perjanjian Penerbitan Sukuk Mudharabah yang tercantum dalam akta Notaris Ashoya Ratam, S.H., M.Kn, No.9 tanggal 9 Maret 2022, Bank menerbitkan Sukuk Subordinasi Mudharabah jangka panjang yang dilakukan tanpa melalui penawaran umum dengan jangka waktu 10 tahun sejak tanggal penerbitan sejumlah Rp2.000.000.000 dengan Nisbah pemegang sukuk sebesar 58,04%.

Sukuk Mudharabah BMI Merupakan surat berharga yang diterbitkan Bank dalam bentuk Sukuk Mudharabah dengan jumlah pokok sebesar Rp2.440.856.000 kepada PT PPA. Sukuk Mudharabah yang diterbitkan oleh Bank tidak melalui penawaran umum (*public offering*) tetapi dilakukan dengan mekanisme penawaran terbatas (*private placement*).

2. Bank telah berhasil direalisasikan penambahan modal disetor dengan melaksanakan transaksi hibah saham, penambahan Hak Memesan Efek Terlebih Dahulu ("PMHMETD"), serta penerbitan sukuk subordinasi mudharabah sebesar Rp2 triliun sebagai penambahan modal pada Tier-2.

Melalui aksi korporasi tersebut, rasio kecukupan modal (*Capital Adequacy Ratio/CAR*) Bank pada tahun 2022 mencapai 32,70%, sementara tahun sebelumnya 23,76%. Suntikan dana itu telah memperkuat struktur permodalan Bank sekaligus meningkatkan fasilitas untuk ekspansi usaha.

### PERUBAHAN PERATURAN PERUNDANG-UNDANGAN YANG BERPENGARUH TERHADAP BANK

Berikut adalah perubahan peraturan perundang-undangan yang berpengaruh terhadap Bank beserta dampak Perubahan dan Informasi penyesuaian yang dilakukan Bank Muamalat terhadap perubahan tersebut selama tahun buku 2022 adalah sebagai berikut:

### Reference in the Financial Statements

The following are some reference transactions in the Bank's financial statements:

1. Based on the Sukuk Mudharabah Issuance Agreement listed in the deed of Notarial Ashoya Ratam, S.H., M.Kn, No.9 dated March 9, 2022, the Bank issued long-term Subordinated Mudharabah Sukuk that were carried out without going through a public offering for a period of 10 years from the date of issuance in the amount of IDR 2,000,000,000 with a pre-determined ratio (nisbah) of 58.04% for sukuk holders.

Sukuk Mudharabah BMI Represents securities issued by the Bank to PT PPA in the form of Mudharabah Sukuk in the amount of Rp2,440,856,000. The Bank's Mudharabah Sukuk are issued through a private placement mechanism rather than a public offering.

2. The Bank has succeeded in realizing additional paid-in capital by carrying out share grant transactions, adding Pre-emptive Rights ("PMHMETD"), and issuing mudharabah subordinated sukuk of Rp2 trillion as additional Tier-2 capital.

Through this corporate action, the Bank's Capital Adequacy Ratio (CAR) in 2022 reached 32.70%, whereas the previous year it was 23.76%. The injection of funds has strengthened the Bank's capital structure and increased its facilities for business expansion.

### AMENDMENTS TO THE LAWS AND REGULATIONS THAT AFFECT THE BANK

The following are changes to laws and regulations that affect the Bank, as well as the impact of these changes and information on adjustments made by Bank Muamalat to these changes during the fiscal year 2022:





| No | Peraturan<br>Regulation                                                                                                                                                                                                                                                  | Pokok Peraturan<br>Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Dampak bagi Bank<br>Impact on the Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi ("UU PDP")<br><br>Law No. 27 of 2022 concerning the Protection of Personal Data (UU PDP)                                                                                                                | UU PDP mengatur mengenai kriteria dan jenis Data Pribadi, pihak dalam UU PDP, hak-hak Subjek Data Pribadi, kewajiban-kewajiban Pengendali Data Pribadi dan dasar pemrosesan Data Pribadi.<br><br>UU PDP regulates the criteria and types of Personal Data, insiders UU PDP, the rights of Personal Data Subjects, the obligations of the Personal Data Controller and the basis for processing Personal Data.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Ketentuan ini mewajibkan Bank Muamalat menyesuaikan proses kegiatan usaha Bank terkait dengan pemrosesan data pribadi di antaranya pada pengumpulan, penggunaan dan perlindungan dan pemusnahan data pribadi. Atas berlakunya ketentuan tersebut, Bank Muamalat secara bertahap harus menyesuaikan sistem dan infrastruktur teknologi informasi yang dimiliki agar proses kegiatan usaha Bank Muamalat sesuai dengan ketentuan UU PDP.<br><br>This provision obliges Bank Muamalat to adjust the process of Bank business activities related to the processing of personal data, including the collection, use, protection, and destruction of personal data. Due to the enactment of these provisions, Bank Muamalat should gradually adjust its information technology systems and infrastructure so that the process of Bank Muamalat's business activities complies with the provisions of the UU PDP. |
| 2  | PBI No. 23/16/ PBI/2021<br>PADG No. 23/27/ PADG/2021<br>PBI No. 24/4/ PBI/2022<br>PAD G No. 24/3/ PADG/2022<br>P AD G No. 24/8/ PADG/2022<br><br>Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah | <ul style="list-style-type: none"> <li>• Penambahan komponen perhitungan giro atas pemenuhan GWM sehingga menggunakan saldo Rekening Giro Rupiah Bank pada BI-RTGS dan Dana BI-FAST yang bersumber dari: <ul style="list-style-type: none"> <li>- sistem BI-RTGS untuk Rekening Giro Rupiah; dan</li> <li>- sistem Bank Indonesia-Fast Payment untuk Dana BI-FAST.</li> </ul> </li> <li>• Mengubah ketentuan Pasal 3A dan Pasal 12A yang mengatur bahwa pelanggaran atas kewajiban pemenuhan GWM dalam rupiah dapat diberikan kepada BUK, BUS, dan UUS atas pemenuhan GWM dalam rupiah secara harian dan/atau secara rata-rata berdasarkan pertimbangan kebijakan makroprudensial Bank Indonesia.</li> <li>• Pengaturan mengenai pelanggaran atas kewajiban pemenuhan GWM dalam rupiah untuk kebijakan makroprudensial dilaksanakan sesuai dengan Peraturan Bank Indonesia tersendiri mengenai insentif bagi bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif. Menaikkan secara bertahap GWM Rupiah untuk BUS dan UUS yang saat ini sebesar 3,0% dengan pemenuhan secara rata-rata dan 0,5% secara harian menjadi sebagai berikut: <ul style="list-style-type: none"> <li>- Berlaku mulai 1 Maret 2022, GWM dinaikkan 0,5%, sehingga menjadi 4,0% dengan pemenuhan seluruhnya secara rata-rata. Bank yang memenuhi kewajiban GWM tersebut akan mendapatkan pemberian ('athaya) sebesar 1,5% terhadap pemenuhan GWM, dengan bagian yang diperhitungkan untuk mendapatkan pemberian ('athaya) sebesar 3% dari DPK;</li> <li>- Berlaku mulai 1 Juni 2022, GWM dinaikkan 0,5%, sehingga menjadi 4,5% dengan pemenuhan seluruhnya secara rata-rata. Bank yang memenuhi kewajiban GWM tersebut akan mendapatkan pemberian ('athaya) sebesar 1,5% terhadap pemenuhan GWM, dengan bagian yang diperhitungkan untuk mendapatkan pemberian ('athaya) sebesar 3,5% dari DPK;</li> <li>- Berlaku mulai 1 September 2022, GWM dinaikkan 0,5%, sehingga menjadi 5% dengan pemenuhan seluruhnya secara rata-rata. Bank yang memenuhi kewajiban GWM tersebut akan mendapatkan pemberian ('athaya) sebesar 1,5% terhadap pemenuhan GWM, dengan bagian yang diperhitungkan untuk mendapatkan pemberian ('athaya) sebesar 4% dari DPK.</li> </ul> </li> <li>• Menyesuaikan ketentuan pemberian insentif GWM untuk kebijakan makroprudensial dari sebelumnya berupa kelonggaran atas kewajiban pemenuhan GWM dalam rupiah yang wajib dipenuhi secara harian menjadi kelonggaran atas kewajiban pemenuhan GWM dalam rupiah yang wajib dipenuhi secara harian dan/atau secara rata-rata. Pengaturan mengenai insentif tersebut diatur dalam PBI tersendiri mengenai insentif bagi bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif.</li> </ul> | Ketentuan tersebut mengharuskan Bank Muamalat melakukan penyesuaian perhitungan GWM sesuai dengan ketentuan Bank Indonesia.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



| No | Peraturan Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Pokok Peraturan Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Dampak bagi Bank Impact on the Bank                                                                                                                                                                                                                                                       |
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|    | <p>PBI No. 23/16/PBI/2021<br/>PADG No. 23/27/<br/>PADG/2021<br/>PBI No. 24/4/PBI/2022<br/>PAD G No. 24/3/PADG/2022<br/>P AD G No. 24/8/<br/>PADG/2022</p> <p>Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units</p>                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Additional components for calculating current accounts for Minimum Statutory Reserve (GWM) fulfillment are that they use the Bank's Rupiah Demand Deposit Account balance at BI-RTGS and BI-FAST Funds sourced from: <ul style="list-style-type: none"> <li>the BI-RTGS system for Rupiah accounts; and</li> <li>Bank Indonesia Fast Payment System for BI-FAST Funds.</li> </ul> </li> <li>Changing the provisions of Article 3A and Article 12A, which state that Conventional Commercial Banks (BUK), Sharia Commercial Banks (BUS), and Sharia Business Unit (UUS) can be granted a relaxation of the obligation to fulfill GWM in Rupiah on a daily and/or average basis based on Bank Indonesia's macroprudential policy considerations. Arrangements for easing the obligation to fulfill GWM in Rupiah for macroprudential policies are carried out in accordance with a separate Bank Indonesia regulation on incentives for banks that provide funds for specific and inclusive economic activities. Increase the Rupiah GWM for BUS and UUS, which is currently 3.0% with an average fulfillment of 0.5% on a daily basis, gradually to the following: <ul style="list-style-type: none"> <li>Effective March 1, 2022, the GWM is increased by 0.5%, so that it becomes 4.0% with an average fulfillment of all. Banks that fulfill the GWM obligations will receive a grant ('athaya) of 1.5% of GWM fulfillment, with the portion calculated to receive a grant ('athaya) of 3% of DPK;</li> <li>Effective June 1, 2022, the GWM is increased by 0.5%, so that it becomes 4.5% with an average full fulfillment of all. Banks that fulfill the GWM obligations will receive a grant ('athaya) of 1.5% of GWM fulfillment, with the portion calculated to receive a grant ('athaya) of 3.5% of DPK;</li> <li>Effective September 1, 2022, the GWM is increased by 0.5%, so that it becomes 5% with an average fulfillment of all. Banks that fulfill the GWM obligations will receive a grant ('athaya) of 1.5% of GWM fulfillment, with the portion calculated to receive a grant ('athaya) of 4% of DPK.</li> </ul> </li> <li>Changing the provisions for providing GWM incentives for macroprudential policies from leniency on the obligation to fulfill GWM in Rupiah that must be met on a daily basis to leniency for fulfilling the obligation to fulfill GWM in Rupiah that must be met on a daily and/or average basis. Arrangements on the incentives are regulated in a separate PBI regarding incentives for banks that provide funds for specific and inclusive economic activities.</li> </ul> | <p>These provisions require Bank Muamalat to make adjustments to the GWM calculation in accordance with Bank Indonesia regulations.</p>                                                                                                                                                   |
| 3  | <p>PBI No. 23/17/ PBI/2021<br/>PADG No.23/31/PADG/2021<br/>PADG No.24/14/PADG/2022<br/>PBI No. 24/16/PBI/2022</p> <p>Rasio Intermediasi Makro prudensial dan Penyangga Likuiditas Makro prudensial bagi Bank Umum Ko n v e n s i o n a l, Bank Umum Syariah, dan Unit Usaha Syariah</p> <p>PBI No. 23/17/PBI/2021<br/>PADG No. 23/31/<br/>PADG/2021<br/>PADG No.24/14/PADG/2022<br/>PBI No. 24/16/PBI/2022</p> <p>Macro-prudential Intermediation Ratio and Macro-prudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.</p> | <ul style="list-style-type: none"> <li>Penambahan komponen perhitungan giro atas pemenuhan kewajiban Giro RIM atau Giro RIM Syariah sehingga menggunakan saldo Rekening Giro Rupiah Bank pada BI-RTGS dan Dana Bank Indonesia-Fast Payment yang bersumber dari: <ul style="list-style-type: none"> <li>sistem BI-RTGS untuk Rekening Giro Rupiah; dan</li> <li>sistem Bank Indonesia-Fast Payment untuk Dana Bank Indonesia-Fast Payment.</li> </ul> </li> <li>Pelonggaran Target RIM atau Target RIM Syariah.</li> <li>Penyesuaian sumber data perhitungan RIM atau RIM Syariah, Giro RIM atau Giro RIM Syariah, dan PLM atau PLM Syariah.</li> <li>Waktu Pemenuhan &amp; Waktu Penghentian Pemenuhan RIM atau RIM Syariah dan/atau PLM atau PLM Syariah.</li> </ul> <ul style="list-style-type: none"> <li>Additional components for calculating current account on fulfilling RIM Current Account or RIM Syariah Current Account obligations so that they use the Bank's Rupiah Current Account balance at BI-RTGS and Bank Indonesia-Fast Payment Funds sourced from: <ul style="list-style-type: none"> <li>the BI-RTGS system for Rupiah Accounts; and</li> <li>Bank Indonesia-Fast Payment system for Bank Indonesia-Fast Payment Funds.</li> </ul> </li> <li>Leniency of RIM Targets or Sharia RIM Targets.</li> <li>Adjustment of RIM or Sharia RIM calculation data sources, RIM Current Accounts or Sharia RIM Current Accounts, and PLM or Sharia PLM.</li> <li>Time of Fulfillment &amp; Time of Dismissal of Fulfillment of RIM or Sharia RIM and/or PLM or Sharia PLM.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Ketentuan tersebut mengharuskan Bank Muamalat melakukan penyesuaian perhitungan RIM Syariah sesuai dengan ketentuan Bank Indonesia.</p> <p>These provisions require Bank Muamalat to make adjustments to the Sharia RIM calculation in accordance with Bank Indonesia regulations.</p> |



| No | Peraturan<br>Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Pokok Peraturan<br>Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Dampak bagi Bank<br>Impact on the Bank                                                                                                                                                       |
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| 4  | <p>• PBI No. 24/3/ PBI/2022<br/>• PADG No. 24/6/ PADG/2022</p> <p>Rasio Pembiayaan Inklusif Makro prudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah</p> <p>• PBI No. 24/3/PBI/2022<br/>• PAD G No. 24/6/ PADG/2022</p> <p>Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units</p>                                                                                                   | <ul style="list-style-type: none"> <li>• Pelonggaran Target RIM Syariah.</li> <li>• Pengecualian atas pemenuhan Target RIM atau Target RIM Syariah dan ketentuan Penyangga Likuiditas Makroprudensial (PLM) atau PLM Syariah.</li> <li>• Penyesuaian sumber data.</li> <li>• Penyempurnaan pengaturan mengenai waktu pemenuhan dan waktu penghentian pemenuhan RIM Syariah dan/atau PLM Syariah Pengaturan dikenakan atas Bank yang melakukan langkah strategis mendasar.</li> <li>• Bank wajib melakukan pemenuhan RPIM untuk posisi setiap akhir bulan Desember, pertama kali untuk posisi Desember 2022.</li> <li>• Target RPIM yang ditetapkan harus meningkat dibandingkan RPIM Bank posisi akhir bulan Desember tahun sebelumnya.</li> <li>• Bank Indonesia menetapkan kewajiban pemenuhan Giro RPIM bagi Bank yang: Tidak memenuhi besaran kewajiban pemenuhan RPIM dan Memiliki RPIM kurang dari 30% (tiga puluh persen). Dilakukan untuk setiap hari kerja sejak bulan April sampai dengan bulan Desember dan dikenakan kepada Bank sejak pemenuhan RPIM posisi akhir bulan Desember 2024.</li> <li>• Leniency of Sharia RIM Targets.</li> <li>• Exceptions to fulfilling RIM Targets or Sharia RIM Targets and Provisions for Macroprudential Liquidity Buffer (PLM) or Sharia PLM.</li> <li>• Data source adjustment.</li> <li>• Refinement of arrangements regarding the timing of fulfillment and dismissal of Sharia RIM and/or Sharia PLM fulfillment, for which the regulations are imposed on banks that take fundamental strategic steps.</li> <li>• Banks are required to fulfill the RPIM for positions at the end of December, the first time for positions in December 2022.</li> <li>• The RPIM target must be higher than the RPIM position of the Bank at the end of December of the previous year.</li> <li>• Bank Indonesia stipulates the obligation to fulfill RPIM Demand Deposits for Banks that: do not fulfill the amount of RPIM fulfillment obligations and have a RPIM of less than 30% (thirty percent). Performed for every working day from April to December and imposed to the Bank since the fulfillment of the RPIM at the end of December 2024.</li> </ul> | <p>Ketentuan tersebut mengharuskan Bank Muamalat melakukan kewajiban pelaporan RPIM Syariah</p> <p>These provisions require Bank Muamalat to carry out Sharia RPIM reporting obligations</p> |
| 5  | <p>Peraturan Anggota Dewan Gubernur Nomor 24/1/ PADG/2022 tentang Perubahan Kedua atas Peraturan Anggota Dewan Gubernur Nomor 21/18/ PADG/2019 tentang implementasi Standar Nasional Quick Response Code untuk Pembayaran</p> <p>Regulation of Members of the Board of Governors No. 24/1/PADG/2022 concerning the Second Amendment to Regulation of Members of the Board of Governors No. 21/18/ PADG/2019 concerning Implementation of Quick Response Code National Standards for Payment</p> | <ul style="list-style-type: none"> <li>• Besaran nominal Transaksi QRIS yang sebelumnya diatur sebesar Rp5.000.000,00 (lima juta Rupiah) disesuaikan menjadi paling banyak sebesar Rp10.000.000,00 (sepuluh juta Rupiah) per transaksi.</li> <li>• Penerbit dapat menetapkan batas nominal kumulatif harian dan/atau bulanan atas Transaksi QRIS yang dilakukan oleh masing-masing Pengguna QRIS dengan mempertimbangkan manajemen risiko Penerbit dan ketentuan peraturan perundang-undangan.</li> <li>• The nominal amount of a QRIS transaction, which was previously set at Rp5,000,000 (five million Rupiah), has been adjusted to a maximum of Rp10,000,000 (ten million Rupiah) per transaction.</li> <li>• Issuers may set daily and/or monthly cumulative nominal limits for QRIS transactions conducted by each QRIS user by considering the issuer's risk management and statutory provisions.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p>Bank Muamalat melakukan penyesuaian terhadap besaran nominal transaksi QR</p> <p>Bank Muamalat makes adjustments to the nominal amount of QR transactions</p>                             |

| No | Peraturan<br>Regulation                                                                                                                                                                                                                                                                                                                         | Pokok Peraturan<br>Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Dampak bagi Bank<br>Impact on the Bank                                                                                                                                                                                                                                                                                                                                                                   |
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| 6  | <ul style="list-style-type: none"> <li>• PBI No. 24/5/PBI/2022</li> <li>• PADG No. 24/4/PADG/2022</li> <li>• PADG No.24/12/PADG/2022</li> </ul> <p>Insentif Bagi Bank yang Memberikan Penyediaan Dana Untuk Kegiatan Ekonomi Tertentu dan Inklusif</p>                                                                                          | <ul style="list-style-type: none"> <li>• Penyediaan dana oleh Bank untuk kegiatan ekonomi tertentu dan inklusif</li> <li>• Data yang digunakan sebagai dasar pemberian insentif bersumber dari laporan bank umum terintegrasi. Khusus untuk pemberian insentif tahun 2022, data bersumber dari: laporan bulanan bank umum; laporan stabilitas moneter dan sistem keuangan bulanan bank umum syariah dan unit usaha syariah; dan/atau c. laporan bank umum terintegrasi.</li> <li>• Bank Indonesia melakukan evaluasi atas kebijakan pemberian insentif bagi Bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif paling sedikit 1 (satu) kali dalam setahun.</li> <li>• Jangka waktu pemberian insentif berlaku sejak tanggal 1 Maret 2022 sampai dengan tanggal 31 Desember 2024.</li> <li>• Pemberian Kredit atau Pembiayaan kepada sektor prioritas meliputi Kredit atau Pembiayaan kepada kelompok sektor prioritas</li> <li>• Besaran insentif berupa pelanggaran atas kewajiban GWM dalam rupiah yang wajib secara rata-rata ditetapkan paling tinggi sebesar 2% (dua persen).</li> <li>• Provision of funds by the Bank for certain and inclusive economic activities</li> <li>• The data used as the basis for providing incentives comes from integrated commercial bank reports. Specifically for the provision of incentives in 2022, data is sourced from: monthly reports of commercial banks; monthly reports on monetary stability and the financial system of sharia commercial banks and sharia business units; and/or c. integrated commercial bank reports.</li> <li>• Bank Indonesia evaluates the policy of providing incentives for Banks that provide funds for certain and inclusive economic activities at least 1 (once) a year.</li> <li>• The incentive period is valid from March 1, 2022, to December 31, 2024.</li> <li>• Provision of loan or financing to priority sectors includes loan or financing for priority sector groups.</li> <li>• The amount of incentives in the form of leniency for the obligatory Minimum Statutory Reserve (GWM) obligations in rupiah is set on average at a maximum of 2% (two percent).</li> </ul> | <p>Bank Muamalat harus memperhatikan kegiatan ekonomi yang dapat diberikan insentif.</p> <p>Bank Muamalat must focus on economic activities for which it can provide incentives</p>                                                                                                                                                                                                                      |
| 7  | <p>Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 6/POJK.07/2022 tentang perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.</p> <p>Regulation of the Financial Services Authority of the Republic of Indonesia No. 6/POJK.07/2022, concerning Protection of Consumers and Communities in the Financial Services Sector.</p> | <ul style="list-style-type: none"> <li>• PUJK wajib melaksanakan kegiatan untuk meningkatkan literasi keuangan kepada konsumen dan/atau masyarakat.</li> <li>• PUJK wajib mencantumkan dan/atau menyebutkan dalam setiap penawaran, ringkasan informasi produk dan/atau layanan, promosi, atau iklan produk dan/atau layanan: <ul style="list-style-type: none"> <li>1. Nama dan/atau logo PUJK; dan</li> <li>2. Pernyataan bahwa PUJK berizin dan diawasi oleh Otoritas Jasa Keuangan</li> </ul> </li> <li>• PUJK wajib memiliki fungsi atau unit untuk pelaksanaan ketentuan Perlindungan Konsumen dan Masyarakat.</li> <li>• PUJK is required to carry out activities to increase financial literacy among consumers and/or the public.</li> <li>• PUJK is required to include and/or mention in each offer a summary of product and/or service information, promotions, or advertisements for products and/or services: <ul style="list-style-type: none"> <li>1. PUJK name and/or logo; and</li> <li>2. Statement that PUJK is licensed and supervised by the Financial Services Authority</li> </ul> </li> <li>• PUJK is required to have a function or unit to implement Consumer and Community Protection provisions.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Bank Muamalat wajib menyesuaikan materi penawaran, ringkasan informasi produk dan/atau layanan, promosi, atau iklan produk dan/atau layanan Bank sesuai dengan POJK dimaksud</p> <p>Bank Muamalat is required to adjust the offer materials, product and/or service information summaries, promotions, or advertisements of Bank products and/or services in accordance with the POJK regulation.</p> |



| No | Peraturan<br>Regulation                                                                                                                                                                                                                                                                                                                                                             | Pokok Peraturan<br>Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Dampak bagi Bank<br>Impact on the Bank                                                                                                                                                                                                                                                                                                                  |
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| 8  | Peraturan Anggota Dewan Gubernur Nomor 24/7/PADG/2022 tentang Penyelenggaraan Sistem Pembayaran oleh Penyedia Jasa Pembayaran dan Penyelenggara Infrastruktur Sistem Pembayaran<br><br>Regulation of Members of the Board of Governors No. 24/7/PADG/2022 concerning the Implementation of Payment Systems by Payment Service Providers and Payment System Infrastructure Operators | <ul style="list-style-type: none"> <li>Mengatur terkait proses persetujuan pengembangan aktivitas, pengembangan produk, dan/atau kerja sama, dimana PJP atau PIP dapat menguji kesiapan penyelenggaraan pengembangan aktivitas, pengembangan produk, dan/atau kerja sama dengan ketentuan, antara lain: <ul style="list-style-type: none"> <li>Menyampaikan laporan kepada Bank Indonesia mengenai rencana pelaksanaan dan pengakhiran uji coba</li> <li>Penyampaian laporan perkembangan uji coba</li> </ul> </li> <li>Regulates the approval process for activity development, product development, and/or cooperation, in which PJP or PIP can test the readiness to implement activity development, product development, and/or cooperation under the following conditions: <ul style="list-style-type: none"> <li>Submit a report to Bank Indonesia on the implementation plan and the trial run's termination.</li> <li>Submission of trial progress reports.</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Bank Muamalat harus menyampaikan laporan terkait rencana pelaksanaan dan pengakhiran uji coba atas pengembangan aktivitas, pengembangan produk dan/atau kerja sama<br><br>Bank Muamalat is required to submit a report on the implementation plan and the completion of trials for activity development, product development, and/or collaboration.     |
| 9  | Peraturan Anggota Dewan Gubernur Nomor 24/9/PADG/2022 tentang Penerapan Kode Etik Pasar dan Pelaksanaan Sertifikasi Tresuri<br><br>Regulation of Members of the Board of Governors No. 24/9/PADG/2022, concerning the Application of the Market Code of Ethics and Implementation of Treasury Certification.                                                                        | <p>Peraturan Anggota Dewan Gubernur (PADG) tentang Penerapan Kode Etik Pasar dan Pelaksanaan Sertifikasi Tresuri ini mengatur mengenai hal-hal sebagai berikut:</p> <ul style="list-style-type: none"> <li>Istilah-istilah yang digunakan dalam penerapan Kode Etik Pasar dan pelaksanaan Sertifikasi Tresuri.</li> <li>Ruang lingkup pengaturan berisi tujuan pengaturan dan objek pengaturan.</li> <li>Pengaturan mengenai pemahaman dan penerapan Kode Etik Pasar</li> <li>Pengaturan mengenai pelaksanaan Sertifikasi Tresuri</li> <li>Pengaturan mengenai Sertifikat Tresuri</li> <li>Pelaksanaan Pemeliharaan Kompetensi oleh LSP, otoritas, dan/atau pihak lainnya.</li> <li>Penyampaian laporan oleh pelaku transaksi di Pasar Uang dan LSP.</li> <li>Pengawasan Bank Indonesia terhadap pelaku transaksi di Pasar Uang dan LSP</li> </ul> <p>The Regulation of the Members of the Board of Governors (PADG) Relating to the Application of the Market Code of Ethics and the Implementation of Treasury Certification governs the following matters:</p> <ul style="list-style-type: none"> <li>The terms used in the implementation of the Market Code of Ethics and the implementation of Treasury Certification.</li> <li>The setting scope contains the setting objective and the setting object.</li> <li>Arrangements regarding the understanding and implementation of the Market Code of Ethics</li> <li>Arrangements regarding the implementation of Treasury Certification</li> <li>Arrangements regarding Treasury Certificates</li> <li>Implementation of Competence Maintenance by LSP, authorities, and/or other parties.</li> <li>Submission of reports by Money Market and LSP transaction players.</li> <li>Bank Indonesia's supervision of Money Market and LSP transaction players</li> </ul> | Kewajiban Direksi dan Pegawai Bank Muamalat memiliki Sertifikat Tresuri.<br>Bank Muamalat wajib menyampaikan laporan Kode Etik Pasar dan Sertifikasi Tresuri<br><br>Directors and employees of Bank Muamalat are required to hold Treasury Certificates. Bank Muamalat is required to submit a Market Code of Ethics and Treasury Certification report. |
| 10 | <ul style="list-style-type: none"> <li>PBI No. 24/7/ PBI/2022</li> <li>PADG No. 24/10/ PADG/2022 Transaksi di Pasar Valuta Asing</li> </ul><br><ul style="list-style-type: none"> <li>PBI No. 24/7/PBI/2022</li> <li>PADG No. 24/10/ PADG/2022 Transactions on the Foreign Exchange Market</li> </ul>                                                                               | <ul style="list-style-type: none"> <li>Larangan dan Batasan Transaksi Bank</li> <li>Bank wajib melaporkan data dan/atau informasi transaksi yang dilakukan di Pasar Valuta Asing kepada Bank Indonesia melalui sistem pelaporan yang ditetapkan oleh Bank Indonesia.</li> <li>Bank yang melakukan transaksi valuta asing terhadap rupiah dengan nilai nominal di atas jumlah tertentu (<i>threshold</i>), memiliki <i>Underlying Transaksi</i>.</li> <li>Bank Transaction Prohibitions and Restrictions</li> <li>Banks are required to report data and/or information on Foreign Exchange Market transactions to Bank Indonesia via the reporting system established by Bank Indonesia.</li> <li>Underlying Transactions occur when banks conduct foreign exchange transactions against the rupiah with a nominal value greater than a certain amount (the threshold).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Bank Muamalat menerapkan Larangan dan Batasan Transaksi Valas sesuai ketentuan<br><br>Bank Muamalat implements Prohibitions and Limits on Foreign Exchange Transactions in accordance with regulations.                                                                                                                                                 |

| No | Peraturan<br>Regulation                                                                                                                                                            | Pokok Peraturan<br>Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Dampak bagi Bank<br>Impact on the Bank                                                                                                                                 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 | POJK Nomor 11/<br>POJK.03/2022 tentang<br>Penyelenggaraan Teknologi<br>Informasi oleh Bank Umum                                                                                    | <ul style="list-style-type: none"> <li>Penerapan Tata Kelola TI yang baik.</li> <li>Bank wajib melakukan pemetaan, perencanaan, dan/atau penetapan atas aspek paling sedikit antara lain Proses bisnis, Struktur organisasi, Kebijakan, standar, dan prosedur, Kebutuhan dan alur informasi pendukung proses bisnis, Sumber daya manusia pendukung, Budaya TI, dan Infrastruktur dan aplikasi.</li> <li>Bank wajib menetapkan kewenangan dan tanggung jawab yang jelas dari Direksi, Dewan Komisaris dan pejabat pada setiap jenjang jabatan yang terkait dengan penerapan tata kelola TI.</li> <li>Bank wajib memiliki Komite Pengarah TI yang bertanggung jawab memberikan rekomendasi kepada Direksi.</li> </ul>                                                                  | Bank Muamalat menyesuaikan penerapan Tata Kelola TI yang baik dan melakukan pengkian anggota Komite Pengarah Teknologi Informasi sesuai dengan ketentuan               |
|    | POJK No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks                                                                               | <ul style="list-style-type: none"> <li>Implementation of Good IT Governance.</li> <li>Banks are required to map, plan, and/or determine at least on an aspect that includes business processes, organizational structures, policies, standards, and procedures, information needs and flows supporting business processes, supporting human resources, IT culture, infrastructure, and applications.</li> <li>Banks are required to establish clear authorities and responsibilities for the Board of Directors, the Board of Commissioners, and officials at every position level in relation to IT governance implementation.</li> <li>Banks are required to have an IT Steering Committee that is responsible for providing recommendations to the Board of Directors.</li> </ul> | Bank Muamalat adjusts the implementation of good IT Governance and updates members of the Information Technology Steering Committee in accordance with the provisions. |
| 12 | Peraturan OJK No. 14/<br>POJK.04/2022 Tahun 2022 tentang Penyampaian Laporan Keuangan Berkala Emiten Atau Perusahaan Publik.                                                       | <ul style="list-style-type: none"> <li>Pengaturan jenis Laporan Keuangan.</li> <li>Emiten yang hanya menerbitkan efek bersifat utang dan/atau sukuk dan telah menyelesaikan seluruh kewajiban kepada pemegang efek bersifat utang dan/atau sukuk sebelum berakhirnya batas waktu penyampaian Laporan Keuangan Berkala, tidak wajib menyampaikan Laporan Keuangan Berkala.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                 | Bank Muamalat wajib menyampaikan laporan keuangan berkala kepada regulator sesuai dengan ketentuan.                                                                    |
|    | OJK Regulation No. 14/<br>POJK.04/2022 of 2022 concerning the Submission of Periodic Financial Reports of Issuers or Public Companies.                                             | <ul style="list-style-type: none"> <li>Setting the type of Financial Report.</li> <li>Issuers that only issue debt securities and/or sukuk and have completed all obligations to holders of debt securities and/or sukuk prior to the deadline for submitting Periodic Financial Reports are exempt from submitting Periodic Financial Reports.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                           | Bank Muamalat is required to submit periodic financial reports to regulators in accordance with regulations.                                                           |
| 13 | Peraturan OJK No. 15/<br>POJK.04/2022 Tahun 2022 tentang Pemecahan Saham dan Penggabungan Saham oleh Perusahaan Terbuka.                                                           | <ul style="list-style-type: none"> <li>Larangan Perusahaan Terbuka dalam melakukan Pemecahan Saham atau Penggabungan Saham dalam jangka waktu tertentu. Pengecualian larangan bagi Perusahaan Terbuka untuk melakukan pemecahan atau penggabungan saham.</li> <li>Pelaksanaan Pemecahan dan Penggabungan Saham.</li> <li>Pengumuman dan penyampaian keterbukaan informasi dilakukan paling lama 4 (empat) hari kerja sebelum tanggal pelaksanaan Pemecahan Saham atau Penggabungan Saham.</li> </ul>                                                                                                                                                                                                                                                                                 | Bank Muamalat melakukan penyesuaian pengaturan mengenai Pemecahan dan Penggabungan Saham                                                                               |
|    | OJK Regulation No. 15/<br>POJK.04/2022 of 2022 concerning the Stock Splits and reverse Stock by Public Companies.                                                                  | <ul style="list-style-type: none"> <li>Public companies are prohibited from conducting a stock split or reverse stock split within a certain time frame.</li> <li>Exceptions to the prohibition on public companies splitting or reversing their stock.</li> <li>Implementation of Stock Split and Reverse Stock<br/>The announcement and disclosure of information is made no later than four (four) working days before the Stock Split or Reverse Stock is implemented.</li> </ul>                                                                                                                                                                                                                                                                                                | Bank Muamalat made adjustments to the arrangements regarding the Split and Reverse of Stocks                                                                           |
| 14 | Peraturan Otoritas Jasa Keuangan Nomor 19 Tahun 2022 tentang Perlakuan Khusus Untuk Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana | <ul style="list-style-type: none"> <li>Perlakuan khusus bagi LJK dan pelaku industri untuk diterapkan pada: Daerah tertentu dan/atau Sektor tertentu</li> <li>Perlakuan khusus dapat diberikan untuk: <ul style="list-style-type: none"> <li>a. Bank (BUK, BUS, UUS, BPR, BPRS)</li> <li>b. Industri Pasar Modal</li> <li>c. Lembaga Jasa Keuangan Non bank (LJKNB)</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                           | Bank Muamalat harus memperhatikan penerapan perlakuan khusus pada daerah dan sektor tertentu di Indonesia yang terkena dampak bencana                                  |
|    | Financial Services Authority Regulation No. 19 of 2022 Concerning Special Treatment for Financial Services Institutions in Disaster-Affected Regions and Sectors in Indonesia.     | <ul style="list-style-type: none"> <li>Special treatment for Financial Services Institution (LJK) and industry players is to be applied to: certain regions and/or certain sectors.</li> <li>Special treatment can be given to: <ul style="list-style-type: none"> <li>a. Banks (BUK, BUS, UUS, BPR, BPRS);</li> <li>b. The Capital Market Industry;</li> <li>c. Non-bank Financial Services Institutions (LJKNB)</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                                                                             | Bank Muamalat must focus on the implementation of special treatment in disaster-affected areas and sectors in Indonesia.                                               |



| No | Peraturan Regulation                                                                                                                                                                                                                                             | Pokok Peraturan Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Dampak bagi Bank Impact on the Bank                                                                                                                                                                                                                                                                                                                     |
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| 15 | Peraturan Otoritas Jasa Keuangan Nomor 22 Tahun 2022 tentang Kegiatan Penyertaan Modal oleh Bank Umum<br><br>Financial Services Authority Regulation No. 22 of 2022 on Commercial Banks' Equity Participation Activities                                         | <ul style="list-style-type: none"> <li>• Penyertaan Modal dapat dilakukan secara langsung atau melalui pasar modal serta hanya dilakukan untuk investasi jangka panjang dan tidak untuk jual beli saham.</li> <li>• Jumlah seluruh portofolio Penyertaan Modal oleh Bank paling tinggi 35% (tiga puluh lima persen) dari modal Bank.</li> <li>• Bagi Bank yang telah menerapkan manajemen risiko secara konsolidasi dengan Perusahaan Anak, peningkatan Penyertaan Modal dan Penyertaan Modal yang berasal dari dividen saham pada Perusahaan Anak yang sama dikecualikan dari batasan Penyertaan Modal.</li> <li>• Bank wajib menyampaikan rencana tindak atas pelampauan batasan Penyertaan Modal kepada Otoritas Jasa Keuangan apabila selama 3 (tiga) bulan berturut-turut jumlah seluruh portofolio Penyertaan Modal melampaui batasan Penyertaan Modal.</li> <li>• Bank wajib mencantumkan rencana Penyertaan Modal dalam rencana bisnis Bank.</li> <li>• Bank wajib memperoleh izin dari OJK dalam melakukan Penyertaan Modal.</li> <li>• Bank harus merealisasikan rencana Penyertaan Modal paling lama 6 (enam) bulan sejak memperoleh izin dari OJK.</li> <li>• Bank wajib menyampaikan rencana pelaksanaan Divestasi paling lama 7 (tujuh) hari kerja sebelum Divestasi dilakukan.</li> </ul><br><ul style="list-style-type: none"> <li>• Equity Participation can be made directly or through the capital market, and it is only made for long-term investments rather than buying and selling shares.</li> <li>• Banks' total portfolio of Equity Participation is limited to 35% (thirty-five percent) of the Bank's capital.</li> <li>• Increases in Equity Participation and Equity Participation originating from stock dividends in the same Subsidiary Company are excluded from the Equity Participation limit for Banks that have implemented risk management on a consolidated basis with Subsidiaries.</li> <li>• Banks are required to submit to the Financial Services Authority an action plan for exceeding the Equity Participation limit if the total Equity Participation portfolio exceeds the limit for 3 (three) consecutive months.</li> <li>• Banks are required to include plans for Equity Participation in their business plans.</li> <li>• Banks are required to obtain approval from OJK before engaging in Equity Participation.</li> <li>• Banks are required to implement the Equity Participation plan within 6 (six) months of receiving approval from OJK.</li> <li>• Banks should submit a Divestment implementation plan no later than 7 (seven) working days before the Divestment.</li> </ul> | Bank Muamalat menyesuaikan penerapan kegiatan penyertaan modal<br><br>Bank Muamalat modifies the implementation of its Equity Participation activities                                                                                                                                                                                                  |
| 16 | Peraturan Otoritas Jasa Keuangan Nomor 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum<br><br>Financial Services Authority Regulation No. 24 of 2022 concerning the Development of the Quality of Human Resources for Commercial Banks | <ul style="list-style-type: none"> <li>• Menyediakan dan merealisasikan dana untuk pengembangan kualitas SDM untuk setiap tahun buku paling sedikit 3,5% (tiga koma lima persen) dari total realisasi beban gaji kotor (<i>gross salary</i>) tahun sebelumnya.</li> <li>• Menyusun rencana dan menyampaikan realisasi rencana pengembangan kualitas SDM dalam rencana bisnis bank.</li> <li>• Mengikutsertakan SDM pada pengembangan kompetensi di bidang teknis, nonteknis dan kepemimpinan melalui Sertifikasi Kompetensi Kerja (SKK) di sektor perbankan.</li> <li>• SKK diselenggarakan oleh Lembaga Sertifikasi Profesi (LSP) sektor perbankan yang terdaftar di OJK.</li> <li>• Bank wajib untuk memiliki sistem dan/atau prosedur internal untuk memantau realisasi pengembangan kualitas SDM secara berkelanjutan.</li> </ul><br><ul style="list-style-type: none"> <li>• Provide and realize funds for human resource development that are at least 3.5% (three and five percent) of the total realization of the previous year's gross salary expenses for each fiscal year.</li> <li>• Prepare plans for, and deliver on HR-quality development plans in the Bank's business plan.</li> <li>• In the banking sector, involve HR in competency development in technical, non-technical, and leadership fields through Work Competency Certification (SKK).</li> <li>• SKK is held by a Professional Certification Institute (LSP) for the banking sector that is registered with the OJK.</li> <li>• Banks are required to have internal systems and/or procedures in place to monitor the implementation of HR quality development in a sustainable manner.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Bank Muamalat wajib melakukan pengelolaan SDM dan pengembangan kualitas SDM dengan mengikutsertakan SDM pada pengembangan kompetensi di bidang teknis, nonteknis dan kepemimpinan<br><br>Bank Muamalat is required to manage HR and develop HR quality by involving HR in competency development in the technical, non-technical, and leadership fields |



| No | Peraturan Regulation                                                                                                                                       | Pokok Peraturan Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Dampak bagi Bank Impact on the Bank                                                                                                                                                                                                 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 17 | Surat Edaran Otoritas Jasa Keuangan Nomor 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum.           | <ul style="list-style-type: none"> <li>Perhitungan ATMR untuk Risiko Pasar yaitu melalui Pendekatan Standar atau Pendekatan Standar yang disederhanakan.</li> <li>Bank menyampaikan Laporan Penerapan Manajemen Risiko untuk Risiko Pasar yang merupakan bagian dari hasil self-assessment Tingkat Kesehatan Bank untuk pertama kali disampaikan pada posisi akhir bulan Desember 2023.</li> <li>Periode Laporan Perhitungan ATMR untuk Risiko Pasar Laporan Perhitungan ATMR untuk Risiko Pasar disampaikan sebagai bagian dari Laporan KPMM dan ATMR.</li> <li>Uji coba Laporan Perhitungan ATMR untuk Risiko Pasar disampaikan untuk posisi akhir bulan Juni 2023, September 2023, dan Desember 2023.</li> <li>Laporan Perhitungan ATMR untuk Risiko Pasar</li> </ul> | Bank Muamalat perlu melakukan penyesuaian dan mempersiapkan implementasi Laporan Perhitungan ATMR untuk posisi Desember 2023.                                                                                                       |
|    | Financial Services Authority Circular Letter No. 23/SEOJK.03/2022 concerning the Calculation of Risk Weighted Assets for Market Risk for Commercial Banks. | <ul style="list-style-type: none"> <li>The calculation of RWA for Market Risk through the Standard Approach or simplified Standard Approach.</li> <li>The Bank submits a Report on the Implementation of Risk Management for Market Risk, which is part of the Bank's Soundness Level Self-Assessment Results for the first time submitted at the end of December 2023.</li> <li>RWA Calculation Report Period for Market Risk The RWA Calculation Report for Market Risk is submitted as part of the KPMM and RWA Reports.</li> <li>Trials of RWA Calculation Reports for Market Risk are submitted for the positions at the end of June 2023, September 2023, and December 2023.</li> <li>RWA Calculation Report for Market Risk</li> </ul>                            | Bank Muamalat should make changes and prepare for the implementation of the RWA Calculation Report for the December 2023 position.                                                                                                  |
| 18 | Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 16/POJK.03/2022 Tentang Bank Umum Syariah.                                                         | POJK BUS terdiri dari 16 bab dan 150 pasal dengan pokok pengaturan terkait Rencana Korporasi, Pendirian Bank, Bank Digital, Kepemilikan dan Perubahan Modal Bank, Direksi, Dewan Komisaris, Dewan Pengawas Syariah (DPS), dan Pejabat Eksekutif Bank, serta Pemimpin KPBLN, Perubahan Nama, Logo, dan Anggaran Dasar Bank, Penyampaian Perizinan dan Laporan, dan Pengelompokan Bank.                                                                                                                                                                                                                                                                                                                                                                                    | Bank Muamalat melakukan penyesuaian prosedur Pengaturan mengenai jaringan kantor Bank dan Bank Muamalat wajib menyusun rencana korporasi ( <i>corporate plan</i> ) untuk jangka waktu 5 (lima) tahun dan menyampaikannya kepada OJK |
|    | Regulation of the Financial Services Authority of the Republic of Indonesia No. 16/POJK.03/2022 concerning Sharia Commercial Banks.                        | POJK BUS is divided into 16 chapters and 150 articles, with the main provisions dealing with Corporate Plans, Bank Establishment, Digital Banks, Ownership and Changes in Bank Capital, the Board of Directors, the Board of Commissioners, Sharia Supervisory Board (DPS), and Bank Executive Officers, as well as KPBLN Leaders, Changes in Bank Name, Logo, and Articles of Association, Submission of Licensing and Reports, and Bank Grouping.                                                                                                                                                                                                                                                                                                                      | Bank Muamalat modified regulatory procedures regarding Bank office networks, and Bank Muamalat is required to prepare a 5-year corporate plan and submit it to OJK.                                                                 |

## PERUBAHAN KEBIJAKAN AKUNTANSI

Standar baru, revisi dan interpretasi yang telah diterbitkan, dan yang berlaku efektif untuk tahun buku yang dimulai pada atau setelah tanggal 1 Januari 2022 yang berdampak terhadap laporan keuangan adalah sebagai berikut:

- Amendemen PSAK 1: "Penyajian laporan keuangan";
- Amendemen PSAK 16 "Aset Tetap";
- Amendemen PSAK 25: "Kebijakan akuntansi,
- Perubahan estimasi akuntansi, dan kesalahan"; dan
- Revisi PSAK 107 "Akuntansi Ijarah."

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan kebijakan akuntansi dan tidak memiliki dampak terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

## CHANGES IN ACCOUNTING POLICY

The new standards, revisions, and interpretations that have been issued and that are effective for the financial year starting on or after 1 January 2022 and that have an impact on the financial statements are as follows:

- Amendments to PSAK 1: "Presentation of financial statements";
- Amendments to PSAK 16 "Fixed Assets";
- Amendments to PSAK 25: "Accounting Policies,
- Changes in accounting estimates, and errors"; And
- Revision of PSAK 107 "Accounting for Ijarah."

The implementation of these standards does not result in changes in accounting policies and has no impact on the amounts reported in the current period or the previous year.







# Fungsi Penunjang Bisnis

## Business Support Function

224 Sumber Daya Manusia  
Human Capital

224 Teknologi Informasi  
Information Technology

251 Manajemen Risiko  
Risk Management



# Sumber Daya Manusia

## Human Capital



PT Bank Muamalat Indonesia Tbk ("BMI", "Bank") menjadikan aspek Sumber Daya Manusia (SDM) sebagai salah satu fokus utama dalam menjalankan proses transformasi pada bisnis dan teknologi. Kebijakan ini selaras dengan strategi Bank untuk mewujudkan target, baik dari rencana tahunan maupun jangka panjang.

Maka dari itu, Bank fokus kepada akselerasi perbaikan *Human Capital Life Cycle* secara menyeluruh dalam rangka mendukung proses transformasi yang berkesinambungan. Upaya ini dilakukan melalui berbagai inisiatif dan inovasi dengan mengedepankan pengembangan kapasitas dan kapabilitas SDM dalam berbagai aspek, sehingga dapat memberikan pengaruh positif dan signifikan terhadap pertumbuhan usaha Bank dalam menghadapi persaingan bisnis yang semakin ketat.

PT Bank Muamalat Indonesia Tbk ("BMI", "Bank") prioritizes Human Capital (HC) as a key focus in the business and technology transformation process. This policy is consistent with the Bank's strategy for meeting targets from both annual and long-term plans.

Therefore, the Bank concentrated on accelerating the overall improvement of the Human Capital Life Cycle to support a sustainable transformation process. This effort is carried out through various initiatives and innovations that prioritize HC capacity and capability development in various areas, with the goal of having a positive and significant impact on the Bank's business growth in the face of increasingly fierce business competition.



**71,3** jam  
hour

**Rata-rata jam pelatihan karyawan**  
Average hours of employee training



**334** orang  
person

**Jumlah rekrutmen baru sepanjang tahun 2022**  
Number of new recruits in 2022

## Bank berupaya terus meningkatkan produktivitas serta *engagement* karyawan, antara lain melalui kebijakan baru tahun 2022, yaitu Program Beasiswa bagi anak karyawan.

The Bank continues to improve employee productivity and engagement, among others through a new policy in 2022, namely the Scholarship Program for employees' children.

BMI secara konsisten terus memperhatikan pengelolaan dan pengembangan SDM melalui peningkatan produktivitas dan *engagement* terhadap Bank. Hal itu dilakukan dengan program yang lebih terstruktur, optimalisasi efektivitas biaya tenaga kerja, peningkatan skema *reward* dan *recognition* yang lebih terarah, peningkatan infrastruktur Human Capital (HC) yang juga mendukung penguatan nilai-nilai budaya perusahaan.

Dalam rangka motivasi SDM agar dapat meningkatkan produktivitas serta *engagement* kepada perusahaan, pada tahun 2022, Bank mengeluarkan kebijakan baru, yaitu Program Beasiswa bagi anak karyawan. Program ini berupa pemberian dukungan dana pendidikan kepada anak-anak karyawan yang berprestasi berdasarkan hasil seleksi prestasi akademik dan prestasi non-akademik.

Kebijakan tersebut untuk mendorong anak-anak karyawan berkompetisi mencapai prestasi dan bersekolah di institusi pendidikan terbaik. Dengan demikian, di kemudian hari mampu menjadi generasi unggul yang mampu bersaing dan memberikan kontribusi terbaik bagi lingkungannya.

Pemberian dukungan dana dalam bentuk beasiswa bagi anak karyawan merupakan salah satu upaya Bank meringankan beban biaya pendidikan yang harus dikeluarkan karyawan setiap tahun, sepanjang memenuhi ketentuan dan persyaratan yang ditentukan. Program ini juga menjadi wujud komitmen Bank dalam meningkatkan kesejahteraan karyawan dan keluarganya.

BMI prioritizes human capital management and development through increased productivity and bank engagement. This is accomplished through a more structured program, optimizing the effectiveness of labor costs, increasing targeted reward and recognition schemes, and improving Human Capital (HC) infrastructure, all of which contribute to strengthening corporate cultural values.

To encourage human capital to increase productivity and engagement with the company, the Bank implemented a new policy in 2022: the Scholarship Program for employees' children. This program provides educational funding support to employees' children who excel in various academic and non-academic achievements.

This policy encourages employees' children to compete for achievements and to attend the best educational institutions. Hence, they will become a superior generation capable of competing and making the greatest contribution to the environment in the future.

One of our efforts to lessen the financial burden of education costs that must be borne by employees each year, subject to the specified terms and conditions, is to provide financial support in the form of scholarships for the children of employees. This program also manifests the Bank's commitment to enhancing the well-being of its employees and their families.

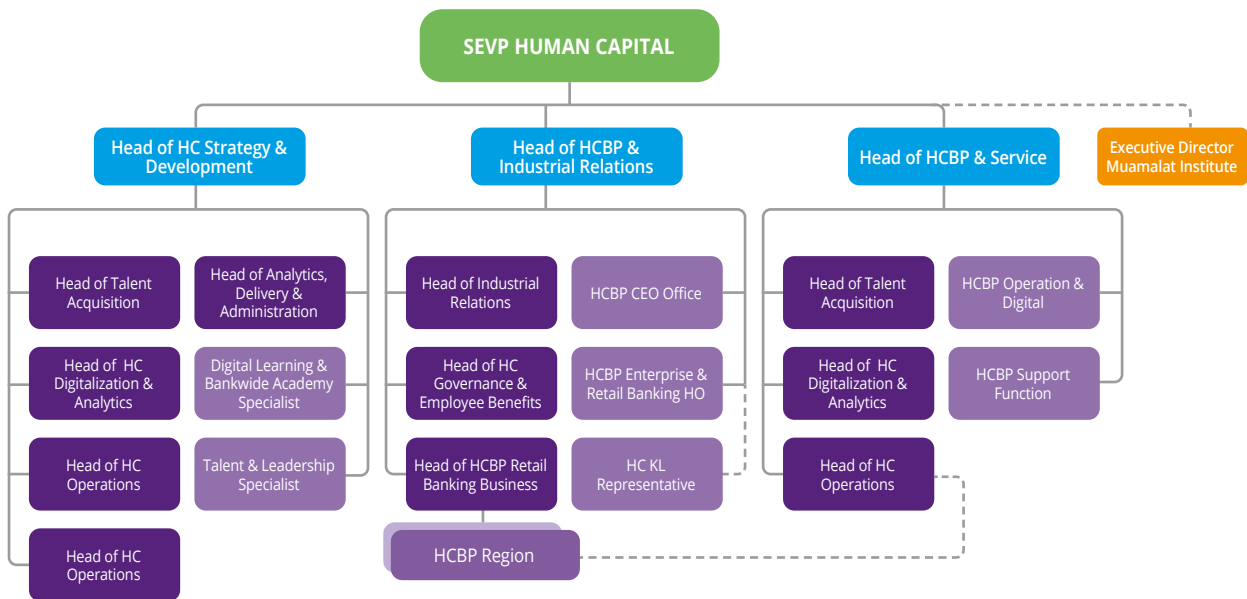


## PENGELOLA SDM

Pengelolaan SDM di lingkungan Bank dilaksanakan oleh Direktorat Human Capital. Direktorat ini dipimpin oleh SEVP Human Capital dan bertanggung jawab dalam pengelolaan dan pengembangan karyawan.

## HC MANAGEMENT

The Directorate of Human Capital is in charge of human capital management at the bank. This directorate is in charge of employee management and development and is led by the SEVP Human Capital.



Direktorat Human Capital memiliki 4 (empat) unit kerja, dimana 1 (satu) diantaranya merupakan *subsidiary* berupa Lembaga Pendidikan dan Pengembangan Perbankan Syariah (LPPBS), yakni Muamalat Institute. Penjelasan mengenai masing-masing unit kerja tersebut adalah:

The Human Capital Directorate comprises 4 (four) work units, one of which is a subsidiary, the Islamic Banking Education and Development Institute (LPPBS), namely the Muamalat Institute. Each work unit is described as follows:

| No. | Unit Kerja<br>Work Unit              | Peran dan Fungsi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Role and Function                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | Human Capital Strategy & Development | Menerjemahkan strategi bisnis ke dalam prioritas Human Capital. Mencakup pengembangan organisasi, perencanaan tenaga kerja dan penganggaran biaya tenaga kerja, manajemen kinerja, kerangka kerja remunerasi dan kompensasi, serta bertanggung jawab untuk menyusun strategi yang efektif dan efisien dalam pengelolaan pengembangan SDM. Mengelola seluruh aktivitas dalam pelaksanaan program pembelajaran dan pembinaan talenta di BMI untuk menciptakan kualitas program pembelajaran dan pembinaan talenta sesuai dengan strategi pengembangan SDM guna mendukung peningkatan kualitas SDM dalam mendukung strategi bisnis Bank. Peran lainnya adalah mengelola komunikasi karyawan ( <i>Employee Engagement</i> ) dan <i>Employer Branding</i> . | Transform business strategy into priorities for Human Capital. This includes organizational development, workforce planning, labor cost budgeting, performance management, remuneration and compensation frameworks, and responsible for developing effective and efficient strategies in managing HR development. Manage all activities in the implementation of learning and talent development programs at BMI to create quality learning and talent development programs in accordance with the HR development strategy to support the improvement of HR quality in supporting the Bank's business strategy. Another role is to manage employee communication ( <i>Employee Engagement</i> ) and <i>Employer Branding</i> . |

| No. | Unit Kerja<br>Work Unit                                      | Peran dan Fungsi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Role and Function                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2   | Human Capital Business Partner (HCBP) & Industrial Relations | <p>Memberikan rekomendasi, konsultasi, solusi-solusi strategis yang implementatif terkait dengan SDM serta organisasi kepada seluruh pemangku kepentingan (Direksi, Pejabat Eksekutif, dan seluruh <i>line manager</i>) di Direktorat <i>Retail Banking</i>, <i>Wholesale Banking</i> dan <i>CEO Directorate</i>. Unit ini juga membuat penyesuaian (<i>customization</i>) produk dan program-program SDM yang sesuai dengan kebutuhan organisasi di seluruh Direktorat tersebut, agar tercipta ketersediaan organisasi dan SDM yang mumpuni guna mendukung pencapaian dan produktivitas organisasi.</p> <p>Dalam hal Industrial Relations berperan dalam menciptakan hubungan industrial yang kondusif dan harmonis antara Karyawan, Serikat Pekerja, dan Perusahaan dengan memastikan bahwa proses yang terkait dengan hubungan kerja, syarat kerja, hak dan kewajiban para pihak, penanganan keluhan karyawan, serta penanganan dan penyelesaian perselisihan hubungan industrial dilakukan dengan cara yang tepat dan sejalan dengan peraturan perundangan yang berlaku untuk menghindari/ meminimalisir risiko reputasi Bank.</p> | <p>Provide HC and organizational recommendations and consultations, as well as implement strategic solutions to all stakeholders (Directors, Executive Officers, and all line managers) in the Retail Banking, Wholesale Banking, and CEO Directorates. This unit also customizes SD products and programs to meet the needs of all of these Directorates in order to ensure the availability of qualified organizations and human capital to support organizational achievement and productivity.</p> <p>In terms of Industrial Relations, the role is to create conducive and harmonious industrial relations between Employees, Labor Unions, and the Company by ensuring that processes related to employment relations, working conditions, rights and obligations of the parties, handling employee complaints, and handling and resolving industrial relations disputes are carried out in an appropriate manner and in accordance with the applicable laws and regulations to avoid/ minimize the Bank's reputation risk.</p> |
| 3   | Human Capital Business Partner (HCBP) & Services             | <p>Memberikan rekomendasi, konsultasi dan solusi-solusi strategis yang implementatif terkait dengan SDM serta organisasi kepada seluruh pemangku kepentingan (Direksi, Pejabat Eksekutif, dan seluruh manajer lini) di Direktorat Operation, Compliance, Risk &amp; Legal, Financing dan Finance. Unit ini juga membuat penyesuaian (<i>customization</i>) produk dan program-program SDM yang sesuai dengan kebutuhan organisasi di seluruh Direktorat <i>Operation</i>, <i>Compliance</i>, <i>Risk &amp; Legal</i>, <i>Financing</i> dan <i>Finance</i>, agar tercipta ketersediaan organisasi dan SDM yang mumpuni guna mendukung pencapaian dan produktivitas organisasi. Unit ini juga bertanggung jawab dalam mengelola dan mengimplementasikan strategi <i>talent acquisition</i>, manajemen sistem SDM (<i>database</i>), serta memastikan eksekusi transaksi operasional SDM telah sesuai dengan regulasi dan kebijakan yang berlaku dan sesuai dengan rencana, program dan inisiatif HC dan Bank.</p>                                                                                                                        | <p>Provide HC and organizational recommendations and consultations, as well as implement strategic solutions to all stakeholders (Directors, Executive Officers, and all line managers) in the Operations, Compliance, Risk &amp; Legal, Financing, and Finance Directorates. This unit also customizes HC products and programs to meet organizational needs across the Operations, Compliance, Risk &amp; Legal, Financing, and Finance Directorates, in order to ensure the availability of qualified organizations and human capital to support organizational achievements and productivity. This unit is also in charge of managing and executing the talent acquisition strategy, HR system management (<i>database</i>), as well as ensuring the execution of HR operational transactions is in accordance with applicable regulations and policies and in accordance with HC and Bank plans, programs and initiatives.</p>                                                                                                   |
| 4   | Muamalat Institute                                           | <p>Lembaga dengan fungsi pelatihan dan pengembangan yang berperan mewujudkan edukasi dan literasi keuangan syariah terbaik di Tanah Air.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>An institution with a training and development function that contributes to the country's best Islamic financial education and literacy.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |





## REALISASI PENGEMBANGAN SDM 2022

Selama periode Tahun 2022, Direktorat Human Capital telah melaksanakan sejumlah inisiatif dan program kerja sesuai dengan target atau rencana pengembangan SDM yang telah ditetapkan oleh BMI untuk tahun 2022 sebagai berikut:

1. Memberikan solusi pembelajaran yang tepat dan terintegrasi untuk peningkatan produktivitas dan peningkatan kinerja di *front office*, *middle office*, dan *back office*.
2. Membangun akselerasi, memastikan konversi, dan mengatur *Fast Track Program* untuk mendukung optimalisasi organisasi.
3. Meningkatkan kemampuan *Talent* yang ada dengan manajemen talenta yang baik dan kepemimpinan untuk mendukung kualifikasi tinggi Perusahaan.
4. Membuat anggaran yang efektif dan pengendalian risiko untuk mendukung efisiensi dan kesadaran risiko Bank di era digital.
5. Membangun Transformasi Human Capital untuk menciptakan sumber daya manusia yang unggul.

Secara keseluruhan pengembangan yang meliputi pendidikan dan pelatihan yang telah diberikan Bank mengalami peningkatan dari tahun sebelumnya yang dapat dilihat pada tabel di bawah ini.

|                                                | 2022 | 2021 |                                              |
|------------------------------------------------|------|------|----------------------------------------------|
| Rata-rata Jam Pelatihan per Tahun per Karyawan | 71,3 | 66,4 | Average Training Hours per Year per Employee |

Realisasi Program pelatihan dan pembelajaran di Bank pada tahun 2022 yang telah berjalan dibagi dalam beberapa kategori, di antaranya adalah:

1. *Learning Program*  
Kategori *Learning Program* terbagi menjadi 5 (lima) program utama, yaitu:
  - a. *Core Training Program*  
*Training* yang wajib diikuti oleh seluruh karyawan Bank. Bentuk pelatihan ini terdiri dari program inti, yaitu:
    - i. *Induction Program* yang berisi Modul *Basic*.
    - ii. *Sharia Banking dan Product Knowledge*.
    - iii. *Basic Risk Awareness Program* yang berisi *Financing and Operation Risk Modul*, *General Compliance* dan *Introduction to Audit Process*.
  - b. Program Sertifikasi *Regulatory* dan Internal  
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:

## REALIZATION OF HC DEVELOPMENT 2022

In 2022, the Human Capital Directorate implemented the following initiatives and work programs in accordance with BMI's HC development targets or plans for 2022:

1. Providing appropriate and integrated learning solutions to increase productivity and improve front, middle, and back office performance.
2. Building acceleration, ensuring conversion, and managing the Fast Track Program to support organizational optimization.
3. Improving the capabilities of the existing talent with good talent management and leadership to support the Company's high qualifications.
4. Create an effective budget and risk control to support the Bank's efficiency and risk awareness in the digital era.
5. Building Human Capital Transformation to create superior human capital.

Overall, the development provided by the Bank, which covers education and training, has increased from the previous year, as shown in the table below.

The realization of training and learning programs at the Bank in 2022 is divided into several categories, including:

1. *Learning Program*  
The *Learning Program* category is divided into 5 (five) main programs, namely:
  - a. *Core Training Program*  
Mandatory training for all Bank employees. This form of training consists of the following core program:
    - i. An induction program comprised of Basic Modules
    - ii. *Sharia Banking and Product Knowledge*.
    - iii. The Basic Risk Awareness Program, which includes the Financing and Operation Risk Module, General Compliance, and Introduction to Audit Process.
  - b. *Regulatory and Internal Certification Program*  
Mandatory certification program that must be followed by employees in order to comply with regulations issued by regulators or internal companies that also aims to improve employee competency in certain fields and positions. The certifications are classified into the following types:



- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>i. Sertifikasi <i>Regulatory</i></p> <ul style="list-style-type: none"> <li>• Sertifikasi Manajemen Risiko</li> <li>• Sertifikasi Treasuri</li> <li>• Sertifikasi WPPE</li> <li>• Sertifikasi AASI</li> </ul> <p>ii. Sertifikasi Internal (Via <i>Digital Learning</i>)</p> <ul style="list-style-type: none"> <li>• <i>Basic Sharia Banking</i></li> <li>• <i>Intermediate Sharia Banking</i></li> <li>• <i>Basic Risk Awareness</i></li> <li>• <i>AntiFraud Awareness</i></li> <li>• APU-PPT</li> <li>• <i>Code of Conduct</i></li> <li>• <i>Corporate Values</i></li> </ul> <p>c. <i>Functional/Matrix Training Program</i><br/>Program <i>training</i> yang didesain untuk karyawan Bank berdasarkan fungsi kerjanya. Bentuk pelatihan ini terbagi dalam 3 (tiga) akademi, sesuai dengan fungsi pekerjaan, yaitu:</p> <p>i. <i>Retail Banking Academy</i></p> <p>ii. <i>Operation and Support Academy</i></p> <p>iii. <i>Wholesale Banking Academy</i></p> <p>d. <i>Departmental Training Program</i><br/>Program pelatihan ini diadakan berdasarkan usulan atau permintaan dari masing-masing unit kerja dalam rangka pengembangan kompetensi karyawan. Pelaksanaannya dapat dilakukan secara <i>in-house</i> maupun dengan mengirimkan karyawan untuk mengikuti seminar atau pelatihan di luar Bank.</p> <p>e. <i>Creative Learning</i><br/><i>Creative Learning Program</i> merupakan program pembelajaran di luar program formal di atas yang bertujuan untuk menumbuhkan <i>Learning Culture</i> setiap karyawan Bank Muamalat Indonesia dalam rangka meningkatkan pengetahuan, keterampilan, dan kompetensinya. Beberapa Program <i>Creative Learning</i> mencakup:</p> <p>i. M@16<br/>M@16 atau Meet@16 adalah program <i>Sharing Session</i> 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.</p> <p>ii. <i>Business Corner</i><br/>Program <i>Business Corner</i> adalah program seminar atau <i>sharing session</i> dari pihak eksternal (praktisi, konsultan maupun pakar/ahli) yang terkait dengan pengetahuan bisnis.</p> <p>iii. <i>Management Walk About</i><br/><i>Management Walk About</i> adalah program kunjungan Direksi ke kantor cabang ataupun melalui Virtual, sebagai wadah komunikasi dan <i>sharing session</i> Direksi bersama karyawan. Tujuan</p> | <p>i. Regulatory Certification</p> <ul style="list-style-type: none"> <li>• Risk Management Certification</li> <li>• Treasury Certification</li> <li>• WPPE Certification</li> <li>• AASI Certification</li> </ul> <p>ii. Internal Certification (Via Digital Learning)</p> <ul style="list-style-type: none"> <li>• Basic Sharia Banking</li> <li>• Intermediate Sharia Banking</li> <li>• Basic Risk Awareness</li> <li>• Anti-Fraud Awareness</li> <li>• APU-PPT</li> <li>• Code of Conduct</li> <li>• Corporate Values</li> </ul> <p>c. Functional/Matrix Training Program<br/>A training program tailored to Bank employees based on the description of their job. According to job description, the training is divided into three (three) academies:</p> <p>i. Retail Banking Academy</p> <p>ii. Operation and Support Academy</p> <p>iii. Wholesale Banking Academy</p> <p>d. Departmental Training Program<br/>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.</p> <p>e. Creative Learning<br/>The Creative Learning Program is a learning program outside the formal program above that aims to foster a Learning Culture for every employee of Bank Muamalat Indonesia in order to increase their knowledge, skills, and competencies. Some Creative Learning Programs include:</p> <p>i. M@16<br/>M@16 or Meet@16, is a Sharing Session program used in each work unit 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 work unit performance.</p> <p>ii. Business Corner<br/>The Business Corner Program is a seminar or sharing session program related to business knowledge led by external parties (practitioners, consultants, and experts).</p> <p>iii. Management Walk About<br/>Management Walkabout is a program in which the Board of Directors visits branch offices in person or virtually to facilitate communication and sharing sessions between the Board of</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



dari program ini adalah untuk menciptakan keterbukaan komunikasi serta keterlibatan seluruh karyawan di cabang dalam menjalankan visi dan misi Bank.

iv. *Corporate Library*

Tujuan dari *Corporate Library* ini adalah sebagai pusat pustaka serta informasi referensi bagi 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.

Directors and employees. The purpose of this program is to create open communication involving all employees at the branch in carrying out the Bank's vision and mission.

iv. *Corporate Library*

The purpose of this *Corporate Library* is to serve as a library center as well as a source 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*

Program ini menggunakan *platform* berbasis teknologi yang dapat diakses oleh seluruh karyawan Bank Muamalat Indonesia. Tahun 2022 Bank berkomitmen 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 bisa di akses 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 di atas, pada tahun 2022 Bank Muamalat Indonesia juga telah meluncurkan program-program khusus berikut:

a. *MODP Future Leader*

Pembentukan pemimpin masa depan dilakukan dengan melaksanakan program *Muamalat Officer Development Program* (MODP) *Future Leader*. Program MODP ini mengutamakan para *fresh graduates* yang berkualitas tinggi dan beberapa karyawan internal terpilih. Seluruh peserta didik kemudian ditatar dalam sebuah program yang terus diawasi secara ketat oleh para *coach* di unit kerja yang ditunjuk dan dibimbing para mentor yang terdiri dari para senior *management* yang terpilih dan ditunjuk untuk melaksanakan tugas pengembangan *talent-talent* junior tersebut.

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, the Bank pledged to continue to cultivate a learning culture by strengthening knowledge management programs. The following programs were developed in 2022:

- 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*, namely the Muamalat TV channel, which continuously broadcasts learning modules related to products, corporate values, and other motivational videos.
- 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 designed for leaders to coach employees under their supervision using management-determined coaching reference standards.

In addition to the learning programs mentioned above, Bank Muamalat Indonesia has launched the following special programs in 2022:

a. *MODP Future Leaders*

Future leaders are formed by implementing the *Muamalat Officer Development Program* (MODP) *Future Leader*. The MODP program prioritizes high-quality fresh graduates and selected internal employees. All students 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 develop these junior talents.

- b. *MAP Digital Banking*  
Program yang dibuat dalam rangka digitalisasi perbankan saat ini dimana Bank Muamalat sebagai 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 (ILDLP)*  
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*.
- b. *MAP Digital Banking*  
The program was developed within the context of current banking digitalization, where Bank Muamalat, as the 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 will serve as a path for fulfilling the required "*Raw Talent*," which is also part of the Bank Muamalat talent management concept.
  - c. *MAP Wholesale Banking*  
The *MAP Wholesale Banking* program is designed to address 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* in the future to support the company's business performance.
  - d. *MAP SME Banking*  
The *MAP SME Banking* program is designed to address 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* in the future to support the company's business performance.
  - 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 lasts for 6 (six) months and contains debriefing and training on soft skills and hard skills related to Sharia contracts and products.
  - f. *Muamalat Indonesia Apprentice (MULIA)*  
An educational program aimed at high school graduates and equivalents to be placed as *frontliners (Tellers and Customer Service)* at Bank Muamalat Indonesia throughout Indonesia. Through this program, participants who perform well and have reached the specified program period will receive a scholarship to continue their education.
  - g. *Individual Learning Development Program (ILDLP)*  
In order to support *Key Strategic initiatives* in 2022 and unify towards a better Bank Muamalat Indonesia, the Bank prepared training that can be attended by all human capital to support work activities and to improve the capabilities of *Leadership, Communication, Productivity, and Business Ethics*.



#### h. Retail Collection Training

Diadakannya *training* ini bertujuan untuk meningkatkan kapabilitas dan kompetensi bagi para Tim *Collection*, dan juga agar tercapainya standarisasi *basic knowledge* dari Tim *Collection* sehingga bisa dilakukan percepatan penyelesaian *Bad Bank* segmen retail.

#### i. Trilogy Financing Training

Program *training* yang di desain untuk menstandarisasi pemahaman terhadap proses pembiayaan. Program ini diberikan kepada *team Sales* (RM Retail Financing) dengan tema *Financing Risk Analyst, Financing Operation Process, dan Account Maintenance Collection*.

#### h. Retail Collection Training

The purpose of this training is to increase the capability and competence of the Collection Team and also to standardize the basic knowledge of the Collection Team, allowing them to accelerate the settlement of Bad Bank in the retail segment.

#### i. Trilogy Financing Training

A training program designed to standardize understanding of the financing process. This program is intended for the Sales team (RM Retail Financing) with the theme of Financing Risk Analyst, Financing Operation Process, and Account Maintenance Collection.

## REKRUITMEN

Seiring perkembangan bisnis BMI, layanan yang diberikan Bank pun terus meningkat. Karena itu, Bank melakukan rekrutmen karyawan baru sebagai bagian dari proses penting dalam mengidentifikasi, mencari, dan menarik calon karyawan untuk memenuhi kebutuhan organisasi.

### Ringkasan Rekrutmen SDM Tahun 2022

| Level Pekerjaan<br>Job Level                         | FTE        | %            |
|------------------------------------------------------|------------|--------------|
| BOC                                                  | 8          | 2,4          |
| BOD                                                  | 3          | 0,9          |
| Head of L1                                           | 3          | 0,9          |
| Head of L2                                           | 15         | 4,5          |
| Branch Manager                                       | 7          | 2,1          |
| Sub Branch Manager                                   | 10         | 3,0          |
| Operation Supervisor                                 | 4          | 1,2          |
| Team Leader                                          | 4          | 1,2          |
| Other Officer                                        | 169        | 50,6         |
| Clerical                                             | 111        | 33,2         |
| <b>Total</b>                                         | <b>334</b> | <b>100,0</b> |
| Generasi<br>Generation                               | FTE        | %            |
| Generasi X   X Generation                            | 21         | 6,3          |
| Generasi Y (Milenial)   Y Generation (Milenial)      | 218        | 65,3         |
| Generasi Z (Centennials)   Z Generation (Centennial) | 92         | 27,5         |
| <i>Baby Boomers</i>                                  | 3          | 0,9          |
| <b>Total</b>                                         | <b>334</b> | <b>100,0</b> |

## SISTEM PENILAIAN KINERJA

Dalam penerapan sistem penilaian kinerja untuk karyawan, BMI menggunakan *Performance Management System (PMS)*. Penilaian tersebut dilaksanakan berdasarkan *Most Important Goals* (MIG) yang telah ditentukan pada awal tahun, selanjutnya ditelaah pada pertengahan dan akhir tahun melalui *Human Capital Information System* (Muamalat Human Power/MHP).

## RECRUITMENT

As BMI's business develops, the services provided by the Bank continue to expand. Therefore, the Bank recruits new employees as part of an important process in identifying, seeking, and attracting prospective employees to meet organizational needs.

### Summary of HC Recruitment in 2022

| Gender                           | FTE        | %             |
|----------------------------------|------------|---------------|
| Laki-laki   Male                 | 222        | 66,5          |
| Perempuan   Female               | 112        | 33,5          |
| <b>Total</b>                     | <b>334</b> | <b>100,0%</b> |
| Jabatan<br>Role                  | FTE        | %             |
| Corporate Leadership             | 11         | 3,3           |
| Senior Management                | 4          | 1,2           |
| Middle Management/Professional   | 24         | 7,2           |
| Junior Management / Professional | 180        | 53,9          |
| Staff                            | 115        | 34,4          |
| <b>Total</b>                     | <b>334</b> | <b>100,0</b>  |

## PERFORMANCE APPRAISAL SYSTEM

BMI employs a Performance Management System to implement an employee performance appraisal system (PMS). The assessment is based on the Most Important Goals (MIG) determined at the start of the year and then reviewed in the middle and end of the year via the Human Capital Information System (Muamalat Human Power/MHP).

Proses penilaian kinerja karyawan juga dilaksanakan secara berjenjang, mulai dari penilaian mandiri (*self-assessment*) oleh karyawan dan evaluasi atasan langsung (*manager-assessment*) kemudian dikaji dan dievaluasi oleh pimpinan unit kerja yang lebih tinggi sampai dengan Direksi. Sistem ini dibentuk dengan tujuan untuk memastikan kinerja karyawan selaras dengan kinerja Perusahaan, mendorong, memotivasi, dan mengarahkan karyawan untuk selalu meningkatkan kinerjanya, serta mewujudkan hubungan yang jelas antara pencapaian rencana karyawan dengan pengembangan karier karyawan (promosi jabatan).

### PENGEMBANGAN KARIER

Manajemen pengembangan karier BMI bertujuan untuk memastikan ketersediaan karyawan dengan kualifikasi dan pengalaman yang tepat. Kemudian, meningkatkan kepuasan kerja karyawan, serta membantu karyawan dalam memahami peluang karier dan menentukan jalur karier yang dipilih.

Pengembangan karier ini secara konsisten membantu karyawan dalam memahami potensi dan keahliannya, sehingga membantu pencapaian tujuan individu dan Bank sebagai hubungan timbal balik yang bermanfaat bagi kesejahteraan karyawan dan tujuan perusahaan. Terlaksananya manajemen pengembangan karier yang baik dapat menurunkan tingkat *turnover*, dan menurunkan biaya tenaga kerja, khususnya anggaran untuk mendidik karyawan baru.

BMI juga menerbitkan dan menerapkan kebijakan mutasi, promosi, dan demosi. Hal ini dilakukan agar seluruh karyawan mendapatkan informasi yang jelas dan transparan mengenai mekanisme pengembangan karier secara terperinci.

Dalam penerapannya, pengembangan karier karyawan telah didukung dengan sistem SDM berbasis teknologi yang dimiliki oleh BMI yaitu Muamalat Human Power (MHP). Salah satunya adalah menu *e-movement* yang dapat diakses manajer lini setiap karyawan. Dengan demikian, pengajuan mutasi dapat diproses dengan lebih efisien dan efektif karena berbasis digital. Adapun proses promosi dan demosi karyawan dilakukan melalui pengajuan dari pimpinan unit kerja terkait untuk selanjutnya dilakukan evaluasi dan/atau asesmen dengan mempertimbangkan kinerja dan kompetensi karyawan.

Employee performance is also assessed in stages, beginning with employee self-assessment and evaluation of direct superiors (manager assessment) and progressing to review and evaluation by heads of higher work units up to the Board of Directors. This system was developed with the goal of ensuring that employee performance is aligned with the Company's performance, encouraging, motivating, and directing employees to always improve their performance, and establishing a clear relationship between achieving employee goals and employee career development (position promotion).

### CAREER DEVELOPMENT

BMI's career development management aims to ensure the availability of qualified and experienced employees. Furthermore, increasing employee job satisfaction and assisting employees in understanding career opportunities and deciding on a career path.

This career development consistently helps employees understand their potential and expertise, assisting in achieving individual and Bank goals in a mutually beneficial relationship for employee welfare and corporate goals. Implementing good career development management practices can reduce turnover rates and labor costs, particularly the budget for training new employees.

BMI also publishes and implements policies on transfer, promotion, and demotion. This is done so that all employees receive clear and transparent information about the detailed career development mechanism.

In practice, employee career development has been aided by Muamalat Human Power (MHP), a technology-based HC system owned by BMI. One of them is the *e-movement* menu, which line managers can access for each employee. As a result of their digital nature, mutation applications can be processed more efficiently and effectively. Employees are promoted and demoted based on submissions from the heads of related work units for further evaluation and/or assessment, considering employee performance and competence.





## SERIKAT PEKERJA DAN HUBUNGAN INDUSTRIAL

Sejalan dengan peraturan perundang-undangan, BMI senantiasa menjunjung kebebasan karyawan untuk berkumpul, berserikat, dan mengemukakan pendapatnya. Pekerja dapat secara mudah mendaftarkan diri dan bergabung dalam keanggotaan Serikat Pekerja. Serikat pekerja Bank 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.

Keberadaan Serikat Pekerja tersebut merupakan mitra strategis Bank dalam menciptakan hubungan industrial yang berkualitas dan harmonis. Serikat Pekerja dapat menjadi saluran komunikasi terbaik untuk menjaga dan memperhatikan hak-hak karyawan Bank serta menciptakan hubungan kerja yang harmonis, selaras dan berkeadilan di lingkungan Bank, sehingga dapat meningkatkan produktivitas dan *engagement*. Bank selalu memberikan dukungan baik atas setiap kegiatan-kegiatan Serikat Pekerja.

Bank mendasarkan pelaksanaan hubungan industrial pada prinsip kesetaraan, kewajaran, rasa keadilan serta nilai-nilai kemanusiaan. Prinsip-prinsip tersebut diwujudkan dalam suatu Perjanjian Kerja Bersama (PKB) atau yang disebut sebagai Ittifaq Muamalat yang disepakati bersama antara manajemen dan pihak karyawan yang diwakili oleh Serikat Pejuang Muamalat (Serikat Pekerja).

Jika terjadi perselisihan hubungan industrial terkait dengan ketenagakerjaan, penanganan kasusnya dilakukan melalui proses yang sesuai dengan ketentuan perundang-undangan. Penyelesaiannya diutamakan secara bipartit/ internal perusahaan tanpa melibatkan pihak ketiga. Pada tahun 2022, terdapat gugatan kepada BMI terkait dengan isu alih daya yang saat ini kasusnya sudah dinyatakan selesai, karena pada akhirnya pihak penggugat mencabut gugatannya. Mengambil pelajaran dari munculnya gugatan ini, BMI senantiasa melakukan peninjauan kembali terhadap penerapan alih daya agar senantiasa sejalan dengan peraturan perundangan yang berlaku.

## KETERLIBATAN KARYAWAN

Program keterlibatan karyawan atau *employee engagement* merupakan sarana BMI untuk melibatkan peran aktif karyawan dalam mengikuti beragam kegiatan yang bertujuan meningkatkan produktivitas, kedisiplinan, loyalitas karyawan, profitabilitas perusahaan, serta meningkatkan kepuasan dan loyalitas konsumen. Program ini direalisasikan dengan memanfaatkan teknologi digital, sehingga keterlibatan karyawan menjadi sangat luas di seluruh kantor perwakilan Bank.

## LABOR UNIONS AND INDUSTRIAL RELATIONS

In line with laws and regulations, BMI always upholds the freedom of employees to assemble, associate, and express their opinions. Workers can easily register and join the membership of Trade Union. The Bank's labor' union is Syarikat Pejuang Muamalat (SP Muamalat), registered with the South Jakarta Municipal Manpower Office with record number No. 804/SP/JS/II/2018 dated February 28, 2018.

The existence of Labor Union is a strategic partner of the Bank in establishing a quality and harmonious industrial relations. Labor unions can be the best communication channel for maintaining and paying attention to bank employees' rights, as well as creating harmonious and fair working relationships within the Bank to increase productivity and engagement. The Bank has consistently provided strong support for all Labor Union activities.

The Bank bases the implementation of industrial relations on the principles of equality, fairness, a sense of justice, and human values. These principles are embodied in a Collective Labor Agreement (PKB) or what is known as Ittifaq Muamalat, which is mutually agreed upon between management and employees represented by the Muamalat Fighters Union (Labor Union).

If there is an industrial relations dispute involving labor, the case is handled in accordance with statutory provisions. The resolution is prioritized bipartite/internally within the company without the involvement of third parties. In 2022, a lawsuit was filed against BMI regarding the issue of outsourcing, and the case was declared closed at the time because the plaintiff withdrew the lawsuit. Taking lessons from the emergence of this lawsuit, BMI always reviews the outsourcing application to ensure that it is always in accordance with the applicable laws and regulations.

## EMPLOYEE ENGAGEMENT

The employee engagement program allows BMI to engage employees in various activities aimed at increasing productivity, discipline, employee loyalty, company profitability, and customer satisfaction and loyalty. This program is implemented through digital technology, resulting in widespread employee participation in all Bank representative offices.

Keterlibatan seluruh karyawan dan jajaran Direksi dalam semua program *employee engagement* menjadi hal yang sangat penting. Karena itulah, setiap kegiatan dikomunikasikan kepada karyawan melalui semua kanal komunikasi. Upaya tersebut dilakukan untuk meningkatkan partisipasi karyawan.

Employees and members of the Board of Directors must participate in all employee engagement programs. For this reason, all activities are communicated to employees via all communication channels. These initiatives were undertaken in order to increase employee participation.

Dalam pelaksanaannya, program keterlibatan karyawan untuk mendukung tujuan utama dari *Employee Engagement* kemudian dibagi menjadi beberapa bagian: *Spiritual Engagement*, *Emotional Engagement*, dan *Rational Engagement*, yang dijelaskan dalam tabel di bawah ini.

In practice, the employee engagement program is divided into three sections to support the main goal of employee engagement: spiritual engagement, emotional engagement, and rational engagement, as shown in the table below.

| Program                     | Penjelasan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Spiritual Engagement</i> | Keikutsertaan atau keterlibatan karyawan secara spiritual. Program <i>spiritual engagement</i> , antara lain melalui kajian masjid Al-Muamalah dan pengajian Al-Wiqoyah yang dilaksanakan secara berkala. Kegiatan ini melibatkan seluruh karyawan, keluarga karyawan, nasabah, alumni, dan anak perusahaan Bank melalui virtual. Masyarakat umum juga dapat menyaksikan video kajian tersebut melalui <i>channel Youtube</i> Bank: Kajian Muamalat. <i>Channel Youtube</i> kajian Muamalat juga berisi video <i>My Hijrah My Adventure</i> (MHMA) yang merupakan perjalanan hijrah nasabah atau seseorang yang dapat memberikan inspirasi untuk berhijrah bagi masyarakat yang melihat tayangan video tersebut. Aktivitas spiritual lain adalah <i>tahajud on call</i> yang dilaksanakan secara berkala untuk seluruh karyawan dan keluarga karyawan.                                                                                                                                                                                                            | Engagement or spiritual engagement of employees. The spiritual engagement program includes a study of the Al-Muamalah mosque and Al-Wiqoyah recitations, which are held regularly. This activity involves all employees, employees' families, customers, alumni, and Bank subsidiaries via virtual. The public can also view the review video on the Bank's YouTube channel, Kajian Muamalat. The Kajian Muamalat YouTube channel also includes the My Hijrah My Adventure (MHMA) video, which depicts a customer's migration journey or someone who can inspire people who watch the video to emigrate. Another spiritual activity is tahajud on call, which is held regularly for all employees and their families.                                                                                                                                                                                                           |
| <i>Emotional Engagement</i> | Bertujuan menumbuhkan antusiasme untuk bekerja dan antusiasme terhadap organisasi. Kegiatan emotional engagement antara lain CERIA (Cerita Apa Aja) yang merupakan <i>Employee Assistancy Program</i> (EAP), memberikan kesempatan kepada karyawan yang mempunyai masalah untuk berkonsultasi dengan psikolog, harapannya agar masalahnya dapat teratasi dan tidak mempengaruhi kinerjanya. Di samping itu, terdapat program <i>financial planning</i> yang merupakan pelatihan perencanaan keuangan agar dapat memahami dan mengerti dalam mengatur arus kas keuangan karyawan. Kegiatan lainnya adalah "CEO Menyapa" yang merupakan <i>non-monetary</i> program yang diberikan kepada karyawan atas kontribusi optimal yang diberikan bagi Bank.                                                                                                                                                                                                                                                                                                                | Aiming to foster enthusiasm for work as well as enthusiasm for the organization. CERIA (Cerita Apa Aja) is an Employee Assistance Program (EAP) that allows employees with problems to consult with a psychologist to resolve the problem without affecting their performance. Furthermore, a financial planning program provides financial planning training to grasp and understand how to manage employee financial cash flow. Another activity is "CEO Greeting," a non-monetary program provided to employees to maximize their contribution to the bank.                                                                                                                                                                                                                                                                                                                                                                  |
| <i>Rational Engagement</i>  | Ditujukan agar karyawan memahami dengan baik peran dan tanggung jawab mereka. Kegiatan <i>rational engagement</i> merupakan kegiatan yang dilaksanakan oleh Muamalat Club baik yang berada di kantor pusat maupun di seluruh cabang Bank Muamalat. Kegiatan Muamalat Club antara lain <i>Muamalat Virtual Ride</i> (MVR) dan <i>Virtual Charity Concert</i> Harmoni Muamalat, yang bertujuan mengumpulkan donasi untuk disalurkan kepada yang membutuhkan. Kegiatan lainnya adalah <i>basketball virtual coaching clinic</i> . Program tersebut bertujuan untuk meningkatkan kebugaran karyawan di masa <i>new normal</i> .<br><br>Bank melakukan <i>rational engagement</i> kepada para alumni dan keluarga karyawan dengan menciptakan <i>M-Shop Muamalahplace</i> untuk mendukung UMKM, khususnya bagi alumni karyawan dan keluarga karyawan agar meningkatkan bisnis mereka. Dengan memberikan dukungan ini, selain dapat menjaga silaturahmi, Bank juga akan memperoleh pertumbuhan rasa dan positif <i>branding</i> dari para alumni dan keluarga karyawan. | It is intended to help employees understand their roles and responsibilities. The Muamalat Club conducts rational engagement activities at the headquarters and in all Bank Muamalat branches. The Muamalat Virtual Ride (MVR) and the Harmoni Muamalat Virtual Charity Concert are two Muamalat Club activities that aim to collect donations to be distributed to those in need. A virtual basketball coaching clinic is another activity. The program's goal is to improve employee fitness during the transition period.<br><br>The Bank engages in rational engagement with alumni and employees' families by establishing the M-Shop Muamalahplace to assist MSMEs, particularly alumni employees and employees' families, grow their businesses. Apart from maintaining friendly relations, the Bank will gain a sense of growth and positive branding from alumni and employees' families by providing this assistance. |





## PROGRAM PENSIUN

Untuk memfasilitasi karyawan yang akan memasuki masa pensiun, BMI telah memiliki Program Masa Persiapan Purna Karya (MPPK) sejak 2017. Program ini bertujuan menyiapkan program pemberian benefit setelah berakhirnya hubungan kerja atau masa pensiun. MPPK diharapkan dapat meningkatkan kesiapan mental karyawan dalam menghadapi perubahan yang terjadi 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.

Karyawan yang mengambil program MPPK tidak diwajibkan berada di lingkungan kerja, namun tetap mendapatkan upah dan benefit sebagai karyawan. Program MPPK berjalan selama minimal 3 (tiga) bulan dan maksimal 6 (enam) bulan sebelum usia pensiun. Karyawan peserta program tersebut mendapatkan pelatihan dan dibekali ilmu terkait perencanaan dan aktivitas bermanfaat yang dapat dijalankan pada masa pensiun.

Selain itu, BMI memberikan apresiasi *Long Service Award* dalam bentuk logam mulia bagi karyawan Bank yang pensiun di BMI dengan masa kerja di atas 20 tahun. Selama tahun 2022, terdapat 7 (tujuh) karyawan yang memasuki masa pensiun.

## PEMBENTUKAN LINGKUNGAN KERJA YANG KONDUSIF

Lingkungan kerja yang kondusif di BMI diciptakan sesuai dengan values Bank Muamalat, yaitu IDEAL: Islami, Modern, dan Profesional serta sesuai dengan *brand promise* "IDEAL Place to Work". Untuk menciptakan itu, Bank sangat perhatian dengan *worklife balance* yang dilakukan melalui *employee engagement* program baik spiritual, emosional, dan rasional.

*Spiritual Program* yang dilaksanakan bertujuan untuk menyeimbangkan kehidupan karyawan. Tidak hanya bekerja, tetapi juga bisa beribadah yang dapat meningkatkan keimanan dan ketawaan terhadap Allah SWT sesuai dengan *values* Islami. Program spiritual tersebut, antara lain: Kajian Rutin, Qiyamul Lail: Kuketuk Pintu LangitMu, Pengajian Al Wiqoyah, dan kelas tahsin.

*Rational Program* dilakukan melalui wadah Muamalat Club. Tujuannya untuk memberikan keseimbangan antara kehidupan profesional dengan kesempatan untuk tetap menyeimbangkan - pola hidup sehat. Adapun kegiatan yang dilakukan, seperti: Muamalat Merdeka Fun Walk, Muamalat Adventure Club, Turnamen Futsal Merdeka, Turnamen Pingpong Merdeka, Turnamen Badminton Merdeka, dll.

Selain itu untuk mendukung kesehatan mental karyawan, Bank memberikan fasilitas konseling dengan psikolog profesional melalui program DigiCeria (Digital Cerita Apa Aja).

## PENSION PROGRAM

BMI has had a Retirement Preparation Period Program (MPPK) since 2017 to help employees who are about to retire. This program aims to develop a strategy for providing benefits following the termination of a working relationship or retirement. MPPK is expected to improve employees' mental preparedness for the changes during retirement, provide motivation to remain optimistic, have a positive paradigm as a retiree, and manage the time available to live with enthusiasm.

Employees enrolled in the MPPK program are not required to work, but they do receive wages and benefits as employees. The MPPK program lasts a minimum of 3 (three) months and a maximum of 6 (six) months before retirement age. Employees participating in the program are trained and equipped with knowledge about retirement planning and useful activities.

Furthermore, BMI provides Long Service Award recognition in the form of precious metals to bank employees who retire with more than 20 years of service at BMI. In 2022, there were 7 (seven) employees entering retirement age.

## ESTABLISHMENT OF A CONDUSIVE WORK ENVIRONMENT

A conducive work environment at BMI was created in accordance with Bank Muamalat's values, namely IDEAL: Islamic, Modern, and Professional, and in accordance with the brand promise "IDEAL Place to Work." To achieve this, the Bank is very concerned with work-life balance, which is achieved through spiritual, emotional, and rational employee engagement programs.

The Spiritual Program implemented aims to bring balance to the employees' lives. Following Islamic values, not only work but also worship can increase faith and laughter toward Allah SWT. Kajian Rutin, Qiyamul Lail: Kuketuk Pintu LangitMu, Al Wiqoyah Recitation, and Tahsin classes are among the spiritual programs offered.

The Rational Program is carried out through the Muamalat Club. The aim is to provide a balance between professional life and the opportunity to maintain a healthy lifestyle. The activities included the Muamalat Merdeka Fun Walk, the Muamalat Adventure Club, the Merdeka Futsal Tournament, the Merdeka Pingpong Tournament, the Merdeka Badminton Tournament, etc.

In addition to supporting employees' mental health, the Bank provides counseling facilities with professional psychologists through the DigiCeria program (Digital Stories Anything).

*Emotional Program* dilakukan untuk memberikan kesempatan kepada karyawan untuk dapat berbagi pengetahuan atau melakukan kegiatan sosial yang dapat membantu sesama. Adapun kegiatannya, seperti: *CSR for Employee*, yang terdiri dari *Principal*, *Planet*, dan *People*. *Principal* dilakukan melalui program CSR Geulis - Gerakan Literasi Syariah, *Planet* seperti Gerakan Bersih Masjid, dan *People* seperti gerakan donor darah.

Dalam rangka menciptakan lingkungan kerja yang kondusif untuk meningkatkan produktivitas, Bank memanfaatkan penggunaan media atau sarana komunikasi yang dimiliki dengan rincian sebagai berikut:

1. Aplikasi *chat group* yang memungkinkan karyawan untuk mendapatkan informasi, instruksi, berita secara cepat dan lengkap.
2. *E-mail Blast* yang mengirimkan informasi-informasi terkini kepada seluruh karyawan melalui fasilitas email kantor.
3. Muamalat Human Power (MHP) untuk mengakses pengumuman-pengumuman penting dan peraturan-peraturan terbaru, yang juga tersedia dalam versi *mobile*.
4. *M-Channel* pada televisi di setiap ruang *breakout* Muamalat Tower, yang memungkinkan karyawan mendapatkan informasi terkait program, produk dan pengetahuan-pengetahuan terbaru yang berkaitan dengan pengembangan karyawan.
5. Buletin digital yang menampilkan berita-berita dari unit-unit tertentu juga diterbitkan secara reguler, seperti misalnya *HC news*, *Operation Splash*, dan *Fraud Awareness*.
6. *CEO Message* adalah informasi yang disampaikan dalam kesempatan-kesempatan khusus yang memerlukan penjelasan langsung dari CEO.
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.

## PROGRAM PENGEMBANGAN KOMPETENSI

Untuk memiliki keunggulan kompetitif, BMI meyakini bahwa SDM harus memiliki keahlian dan kompetensi yang dibutuhkan oleh Bank, baik dalam rangka mendukung strategi dan sasaran bisnis saat ini maupun masa yang akan mendatang. Untuk itu, Bank mengembangkan kompetensi SDM yang dibutuhkan melalui pendekatan terintegrasi yang dirancang dengan memperhatikan kebutuhan individu karyawan, organisasi, perencanaan suksesi karyawan, dan sasaran bisnis dalam jangka pendek maupun jangka panjang.

Pengembangan karyawan berbasis kompetensi ini ditujukan untuk mendukung karyawan menjalankan pekerjaannya secara optimal yang pada akhirnya dapat membantu Bank dalam mewujudkan tujuannya. Bank berkomitmen

The Emotional Program is implemented to allow employees to share knowledge or participate in social activities that benefit others. In terms of activities, CSR for Employees includes the Principal, Planet, and People. The principal is carried out through the Geulis CSR program - Sharia Literacy Movement, Planet, such as the Clean Mosque Movement, and People, such as the blood donation movement.

In order to create a conducive work environment and increase productivity, the Bank utilizes the use of media or communication facilities with the following details:

1. Group chat application that allows employees to get information, instructions, and news quickly and completely.
2. E-mail Blast, which sends up-to-date information to all employees via work email facilities.
3. Muamalat Human Power (MHP) to gain access to important announcements and the most recent 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. The CEO Message is information conveyed on specific occasions that necessitate direct explanation from the CEO.
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 roadshows attended by employees in the work units visited.

## COMPETENCE DEVELOPMENT PROGRAM

BMI believes that in order to maintain a competitive advantage, human capital must possess the skills and competencies required by the Bank, to support current and future business strategies and goals. To that end, the Bank develops the necessary HC competencies through an integrated approach that reflects the needs of individual employees, the organization, employee succession planning, and short and long-term business goals.

This competency-based employee development is intended to help employees perform their jobs optimally, which can help the Bank meet its objectives. The Bank is committed to giving all employees equal opportunities to advance



memberikan kesempatan yang sama kepada setiap karyawan untuk maju dan berkembang sesuai dengan potensi, keahlian, dan kesempatan yang tersedia sesuai dengan kebutuhan. Bank selalu memperhatikan kesetaraan gender dan persamaan kesempatan bagi seluruh jenjang jabatan karyawan Bank, termasuk bagi karyawan yang baru direkrut baik staf maupun *officer*.

Bank menerjemahkan berbagai tantangan yang dihadapi dan dibutuhkan industri perbankan ke dalam materi program pengembangan kompetensi SDM. Pelaksanaannya direalisasikan menggunakan kanal pembelajaran dengan pihak internal dan eksternal guna mendorong pencapaian tujuan proses pembelajaran yang optimal.

Kaitannya dalam menghadapi tantangan era revolusi industri, Bank telah menyiapkan infrastruktur dan program yang memadai untuk beradaptasi dengan perubahan yang terjadi. Hal itu dilakukan dengan mengoptimalkan penggunaan sarana komunikasi *digital platform* yang dapat diakses di mana saja dan kapan saja sehingga proses pembelajaran menjadi efektif dan efisien.

### INVESTASI PENGEMBANGAN SDM

BMI mengalokasikan investasi pengembangan SDM sebesar 5% dari total Biaya Tenaga Kerja (BTK), sesuai dengan peraturan Otoritas Jasa Keuangan (OJK). Anggaran tersebut disalurkan untuk program pelatihan dan pengembangan. Biaya pendidikan dan pelatihan tahun 2022 (data sampai dengan YTD Q3 2022) adalah Rp29,93 miliar (termasuk program magang dan *management trainee*).

Fokus pembelajaran selama tahun 2022 diarahkan pada program sertifikasi wajib, pengembangan, akselerasi dan *online learning*. Program tersebut disusun dengan memperhatikan efektivitas, efisiensi, dampak, dan tujuan pembelajaran yang ingin dicapai.

Total *man days learning* pada tahun 2022 mencapai 8,91 (posisi sampai dengan Bulan November 2022), meningkat 0,61 dibandingkan dengan realisasi tahun 2021 yang 8,3 (YoY November). Angka *man days* tersebut terbagi ke dalam 2 (dua) metode pelatihan: menggunakan *digital learning* sebesar 30% atau 2,66 *man days learning* dan sisanya yang 70% masih menggunakan metode tatap muka atau sebesar 6,25 *man days learning*.

and develop based on their potential, skills, and available opportunities as needed. The Bank also always concerned with gender equality and equal opportunity for all employee positions, including newly hired staff and officers.

The Bank translates various banking industry challenges and requirements into HC competency development program materials. To encourage the achievement of optimal learning process objectives, implementation is realized through learning channels with internal and external parties.

The Bank has prepared adequate infrastructure and programs to adapt to the changes that have occurred in order to face the challenges of the industrial revolution era. This is accomplished by optimizing digital platform communication facilities that can be accessed anywhere at any time, resulting in a more effective and efficient learning process.

### INVESTMENT IN HC DEVELOPMENT

BMI invests 5% of total labor cost (BTK) in HC development in accordance with Financial Services Authority (OJK) regulations.

The budget is allocated to fund training and development initiatives. In 2022, the cost of education and training amounted to Rp29.93 billion (data up to YTD Q3 2022). (including apprenticeship and management trainee programs).

In 2022, the emphasis on learning was on mandatory certification programs, development, acceleration, and online learning. The program is structured with the effectiveness, efficiency, impact, and learning objectives to be achieved.

Total man-days learning in 2022 reached 8.91 (up to November 2022), a 0.61 increase over the realization in 2021, which was 8.3. (YoY November). The number of man-days is divided into 2 (two) training methods: 30% using digital learning or 2.66 man-days learning, and the remaining 70% using face-to-face methods or 6.25 man-days learning.

Peningkatan penyerapan biaya pelatihan dan *man days learning* menunjukkan komitmen Bank dalam pengembangan SDM melalui media atau fasilitas yang tersedia di perusahaan. Rincian *man days learning* Bank pada tahun 2022 (posisi YTD November 2022) berdasarkan direktorat, level organisasi dan lokasi kerja disampaikan dalam tabel di bawah ini.

Increased absorption of training costs and man-days of learning demonstrates the Bank's commitment to human capital development via media or company facilities. The table below summarizes the Bank's man-days learning in 2022 (position YTD November 2022) by the directorate, organizational level, and work location.

#### Man Days Learning berdasarkan Direktorat

#### Man Days Learning based on Directorate

| Direktorat                           | Rata-rata Man Days<br>Average Man Days | Directorate                          |
|--------------------------------------|----------------------------------------|--------------------------------------|
| Board                                | 0,69                                   | Board                                |
| CEO Directorate                      | 4,95                                   | CEO Directorate                      |
| Compliance, Risk & Legal Directorate | 5,14                                   | Compliance, Risk & Legal Directorate |
| Finance Directorate                  | 3,37                                   | Finance Directorate                  |
| Financing Directorate                | 5,37                                   | Financing Directorate                |
| Human Capital Directorate            | 6,85                                   | Human Capital Directorate            |
| Operation Directorate                | 7,86                                   | Operation Directorate                |
| Retail Banking Directorate           | 10,59                                  | Retail Banking Directorate           |
| Wholesale Banking Directorate        | 7,41                                   | Wholesale Banking Directorate        |
| Trainee Program                      | 41,96                                  | Trainee Program                      |
| <b>Total</b>                         | <b>8,91</b>                            | <b>Total</b>                         |

#### Man Days Learning Berdasarkan Level Organisasi

#### Man Days Learning Based on Organization Level

| Level             | Rata-rata Man Days<br>Average Man Days | Level             |
|-------------------|----------------------------------------|-------------------|
| Board             | 0,69                                   | Board             |
| Senior Management | 10,09                                  | Senior Management |
| Middle Management | 10,05                                  | Middle Management |
| Junior Management | 7,92                                   | Junior Management |
| Staff             | 9,38                                   | Staff             |
| <b>Total</b>      | <b>8,91</b>                            | <b>Total</b>      |

#### Man Days Learning Berdasarkan Lokasi Kerja

#### Man Days Learning Based on Work Location

| Regional                                  | Rata-rata Man Days<br>Average Man Days | Region                                     |
|-------------------------------------------|----------------------------------------|--------------------------------------------|
| Kantor Pusat                              | 7,17                                   | Head Office                                |
| Jakarta Timur                             | 10,18                                  | East Jakarta                               |
| Jakarta Barat                             | 10,48                                  | West Jakarta                               |
| Jawa Barat & Kalimantan 1                 | 8,61                                   | West Java & Kalimantan 1                   |
| Jawa Tengah, DI Yogyakarta & Kalimantan 2 | 10,67                                  | Central Java, DI Yogyakarta & Kalimantan 2 |
| Jawa Timur, Bali & Nusa Tenggara          | 9,78                                   | East Java, Bali & Nusa Tenggara            |
| Sulawesi, Maluku & Papua                  | 8,18                                   | Sulawesi, Maluku & Papua                   |
| Sumatera                                  | 9,58                                   | Sumatera                                   |
| Cabang Luar Negeri                        | 2,82                                   | Overseas Branch                            |
| <b>Total</b>                              | <b>8,91</b>                            | <b>Total</b>                               |



## SISTEM DAN MEKANISME REWARD DAN PUNISHMENT KEPADA KARYAWAN

BMI senantiasa menelaah penerapan *reward and punishment* secara berkelanjutan agar setiap kebijakan yang dilakukan bukan hanya konsistensi terhadap penerapan sanksi atas kasus-kasus pelanggaran, namun mampu mendorong pertumbuhan kinerja Bank. BMI akan memberikan apresiasi kepada karyawan dengan kinerja sangat baik dan melebihi target yang ditentukan.

Selain *reward* yang sifatnya berupa remunerasi finansial, tetapi juga berupa *benefit* dan pengembangan karier bagi karyawan yang memberikan kontribusi kepada Bank. Pada sisi lain, Bank juga mempunyai Program *Performance Improvement Plan* (PIP) bagi para karyawan yang tidak mencapai target yang telah disepakati dan ditentukan sebelumnya. Dengan program ini, diharapkan setelah dilakukan pembinaan, monitoring dan evaluasi secara berkala karyawan dapat kembali mencapai target yang telah ditentukan.

## ASESMEN KARYAWAN

Bank telah memiliki kebijakan asesmen untuk karyawan dan dilakukan secara berkala setiap tahun demi kepentingan pemenuhan manajemen talenta dan suksesor dari posisi kunci untuk setiap unit kerja. Asesmen terdiri atas 2 (dua) besaran area, yakni penilaian kinerja (*performance*) yang dilakukan secara berkala setiap semester dan penilaian potensi yang berfokus kepada LEAD3A: - *Leadership, Ability, Agility & Ambition* yang dilakukan oleh pimpinan dengan persetujuan berjenjang sesuai dengan tingkatan organisasi.

Proses asesmen karyawan dilakukan untuk memastikan kompetensi dan kapabilitasnya sesuai kebutuhan Bank. BMI melakukan asesmen karyawan dengan pendekatan *Key Performance Indicators* (KPI), yang disusun berdasarkan target kinerja Bank, target kinerja unit terkait maupun individu yang diselaraskan dengan tujuan dan strategi Bank serta mempertimbangkan aspek risiko dan kepatuhan.

Asesmen karyawan dilakukan dalam beberapa siklus *human capital*, di antaranya dalam proses pengembangan karier dan identifikasi talenta. Dalam hal pengembangan karier, terdapat beberapa aspek yang digunakan sebagai acuan antara lain *job grade*, histori kinerja karyawan, kompetensi, catatan kedisiplinan karyawan serta hasil evaluasi dari pimpinan kerja terkait.

Adapun dalam proses identifikasi talenta, acuan yang digunakan adalah hasil penilaian kinerja akhir tahun dan evaluasi potensi yang dimiliki oleh karyawan. Identifikasi talenta dilakukan secara periodik 1 (satu) tahun sekali oleh seluruh pimpinan unit kerja terhadap subordinatnya masing-masing. Seluruh proses ini mengacu pada kebijakan promosi, demosi dan manajemen talenta yang berlaku di perusahaan.

## EMPLOYEE REWARD AND PUNISHMENT SYSTEM AND MECHANISMS

BMI constantly reviews the implementation of rewards and punishments to ensure that each policy implemented is consistent with the application of sanctions in cases of violations and capable of encouraging the Bank's performance to grow. BMI will appreciate employees who have excellent performance and exceed their goals.

In addition to rewards, there are benefits and career development opportunities for employees who contribute to the Bank. On the other hand, the Bank has a Performance Improvement Plan (PIP) Program for employees who fail to meet agreed-upon and predetermined targets. Employees should be able to return to achieving predetermined targets after regular training, monitoring, and evaluation under this program.

## EMPLOYEE ASSESSMENT

The Bank has an employee assessment policy that is followed on a yearly basis to fulfill talent management and succession for key positions in each work unit. The assessment consists of 2 (two) area sizes: performance assessment, which is periodically carried out on a semesterly basis, and potential assessment, which focuses on LEAD3A: Leadership, Ability, Agility, & Ambition and is carried out by the leadership with tiers of approval based on the organization's level.

The employee assessment process is carried out to ensure competence and capabilities in accordance with the Bank's needs. BMI conducts employee assessments using the Key Performance Indicators (KPI) approach, which is based on the Bank's performance targets and related unit and individual performance targets aligned with the Bank's goals and strategy and takes the risk and compliance aspects into account.

Employee assessment occurs throughout several human capital cycles, including career development and talent identification. Job grade, employee performance history, competency, employee disciplinary records, and assessment results from related work leaders are all used as references in terms of career development.

The results of year-end performance appraisals and evaluations of employee potential are used as a reference in the talent identification process. All heads of work units conduct talent identification for their subordinates once a year. This process refers to the company's promotion, demotion, and talent management policies.



## FASILITAS DAN KESEJAHTERAAN

Penentuan kompensasi, program kesejahteraan dan fasilitas bagi karyawan Bank, antara lain mengacu kepada Undang-Undang No. 13 tahun 2003, Undang-Undang No. 11 tahun 2020 dan seluruh aturan pelaksanaannya, termasuk pemenuhan ketentuan Upah Minimum Kabupaten/Kota dan Upah Minimum Provinsi. Bank secara berkala melakukan kajian terhadap program-program benefit dengan tetap menyesuaikan keadaan pasar, kondisi mendatang dan tetap memperhatikan kinerja keuangan Bank serta strategi jangka panjang.

Selain kesejahteraan yang bersifat wajib seperti BPJS, Bank juga memberikan menerapkan program kesejahteraan lain, seperti *flexible working hour*, *flexible benefit* untuk *medical insurance* dan *life insurance*, pemberian tunjangan Hari Raya Idul Adha, uang saku ibadah haji/umrah, hadiah kelahiran, hadiah pernikahan, santunan duka, bantuan biaya pendidikan anak, fasilitas olahraga, *car ownership program*, dan tunjangan lainnya.

Bank secara rutin mengadakan *event* dan seminar dalam mendukung *worklife balance* pekerja serta peningkatan *health* and *well-being* pekerja. Kegiatan tersebut mendatangkan pembicara dari kalangan praktisi, motivator, psikolog, maupun *influencer* yang sudah dikenal luas seperti program M-Fit, yaitu kompetisi karyawan sehat, kompetisi cabang sehat, reward keluarga sehat, dan konsultasi dokter secara *online (telemedicine)*.

Melalui program DIGICERIA, Bank memberikan wadah untuk melakukan konseling bagi para karyawan, yaitu kegiatan konsultasi/bantuan yang dilakukan untuk membantu mengatasi permasalahan pribadi pekerja yang berdampak kepada kinerja. Bank juga mewajibkan *block leave* bagi pekerja, yaitu kebijakan untuk mengambil cuti selama 5 hari kerja berturut-turut dalam 1 tahun dalam rangka meningkatkan kesehatan dan kesejahteraan bagi karyawan. *Maternity leave* juga diberikan kepada karyawan wanita sesuai dengan undang-undang yang berlaku serta *paternity leave* untuk karyawan laki-laki yang istrinya melahirkan.

Bank melengkapi kebijakan tersebut dengan memberikan fasilitas khusus berupa ruang laktasi yang berada di Muamalat Tower bagi karyawan wanita sebagai prasarana pemerah ASI. Keberadaan ruang laktasi ini penting untuk mendukung pemberian Air Susu Ibu (ASI) eksklusif. Selain itu, Bank menyediakan *childcare facilities* berupa *Day Care* yang diadakan saat menjelang Hari Raya Idul Fitri di lingkungan kantor untuk memberikan rasa tenang dan aman bagi karyawan wanita yang mempunyai balita.

## FACILITIES AND WELFARE

Determination of compensation, welfare programs, and facilities for bank employees, among other things, refers to Law No. 13 of 2003, Law No. 11 of 2020, and all implementing regulations, including compliance with District/City Minimum Wage and Provincial Minimum Wage provisions. The Bank reviews benefit programs regularly while adjusting to market conditions and future conditions and taking the Bank's financial performance and long-term strategy into account.

In addition to mandatory welfare programs such as BPJS, the Bank also implements other welfare programs such as flexible working hours, flexible benefits for medical insurance and life insurance, Eid al-Adha allowance, Hajj/Umrah pilgrimage allowance, birth gifts, wedding gifts, bereavement compensation, assistance with children's education costs, sports facilities, a car ownership program, and other benefits.

The Bank regularly holds events and seminars to support workers' work-life balance and to improve their health and well-being. This activity featured speakers from practitioners, motivators, psychologists, and well-known influencers such as the M-Fit program, which specializes in healthy employee competitions, healthy branch competitions, healthy family rewards, and online doctor consultations (telemedicine).

The Bank provides a location for employee counseling through the DIGICERIA program, which consists of consultation/assistance activities to assist workers in overcoming personal problems that impact performance. The Bank also requires block leave for employees, a policy of taking five consecutive working days off in a year to improve employees' health and well-being. In accordance with applicable laws, female employees are given maternity leave, and male employees whose wives have given birth are given paternity leave.

The Bank supplements this policy by providing special facilities for female employees, such as a lactation room at Muamalat Tower as an infrastructure for expressing breast milk. The presence of this lactation room is critical to promoting exclusive breastfeeding. Furthermore, the Bank provides childcare facilities in the form of Day Care, held in the office environment just before Idul Fitri, to provide a sense of calm and security for female employees with toddlers.



## RASIO GAJI TERTINGGI DAN TERENDAH

Rasio gaji tertinggi dan terendah sesuai *grade* maksimum masing-masing karyawan di Bank adalah sebagai berikut:

|                                                   |      |                                                      |
|---------------------------------------------------|------|------------------------------------------------------|
| Rasio Gaji Tertinggi : Terendah                   | 26,0 | Highest Employee Salary Ratio : Lowest               |
| Rasio Gaji Direksi Tertinggi : Terendah           | 1,7  | Highest Salary Ratio of Directors : Lowest           |
| Rasio Gaji Komisaris Tertinggi : Terendah         | 1,1  | Highest Commissioner Salary Ratio : Lowest           |
| Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi | 2,3  | Highest Salary Ratio of Directors : Highest Employee |

## DEMOGRAFI SDM

Informasi lengkap mengenai hal ini disajikan dalam Bab "Profil Perusahaan".

## STRATEGI DAN PROGRAM 2023

Pengembangan organisasi dan pencapaian kinerja melalui program pelatihan karyawan dan manajemen talenta yang efektif akan mendukung tercapainya prioritas strategi dan fokus Bank di tahun 2023. Pengembangan tersebut dimaksudkan untuk menyiapkan SDM yang andal, berintegritas tinggi, serta produktif.

Ketersediaan karyawan dengan kualifikasi tersebut seiring dengan jalannya pengelolaan organisasi berbasis teknologi digital agar dapat mencapai tujuan yang telah ditetapkan dan siap menghadapi era revolusi digital 4.0. Karena itu, proses pengembangan dan transformasi SDM dengan menyelaraskan kurikulum pendidikan dan pelatihan serta manajemen talenta menuju kualitas kompetensi yang andal merupakan hal utama dalam proses pengembangan SDM yang siap bersaing dalam era yang semakin menantang.

## HIGHEST AND LOWEST SALARY RATIO

The following is the ratio of the highest and lowest salaries according to the maximum grade of each employee at the bank:

## HC DEMOGRAPHY

Detailed information regarding this subject is presented in the "Company Profile" Chapter.

## 2023 STRATEGIES AND PROGRAMS

Organizational development and performance achievement will support the Bank's strategic priorities and focus in 2023 through employee training programs and effective talent management. This development aims to produce dependable, trustworthy, and productive human capital.

The availability of employees with these qualifications is consistent with the management of digital technology-based organizations in order to meet set goals and prepare for the digital revolution era 4.0. Therefore, the primary issue in developing human capital who are ready to compete in an increasingly challenging era is developing and transforming human capital by aligning education and training curricula and talent management towards reliable quality competencies.



Untuk mendukung tercapainya tujuan dan fokus bisnis Bank di tahun 2023: *Margin Income, Cost of Fund, Aggressive Fee Based Income* dan *Financing Growth*, strategi pengembangan SDM akan memprioritaskan 7 (tujuh) inisiatif sebagai berikut:

1. Program pengembangan dan pelatihan yang mendukung penerapan visi dan misi Bank.
2. Peningkatan kompetensi *soft skill* dan *technical skill*, sehingga mendorong produktivitas *business function* dan *key enabler function* dengan optimalisasi digital *blended learning platform*.
3. Peningkatan kompetensi digital, baik dari sisi *mindset* maupun *skill* set agar organisasi dapat bertransformasi dan bersaing dalam era teknologi finansial dan kebiasaan baru.
4. Peningkatan kapasitas/kemampuan manajerial, kepemimpinan dan manajemen talenta.
5. Membangun kemampuan organisasi yang *agile*, bertransformasi dan bersaing dalam era teknologi finansial yang semakin pesat.
6. Meningkatkan keterlibatan dan keterlekatan karyawan (*employee engagement*) dan *wellbeing*, bersama *Senior Management Team* (SMT), sehingga meningkatkan *employer branding* yang sesuai dengan budaya perusahaan dan *brand promise* "IDEAL Place to Work".
7. Menyelaraskan kurikulum pengembangan dan pelatihan dengan butir 1, 2, 3, 4, 5, dan 6.

The HC development strategy will prioritize the following 7 (seven) initiatives to support the achievement of the Bank's business objectives and focus in 2023, which include Margin Income, Cost of Funds, Aggressive Fee Based Income, and Financing Growth:

1. Development and training programs that help the Bank's vision and mission to be realized.
2. Improving soft skill and technical skill competence, thereby increasing the productivity of business functions and key enabler functions by optimizing the digital blended learning platform.
3. Improving digital competency, both in terms of mindset and skill set, to enable organizations to transform and compete in the age of financial technology and the new normal.
4. Enhanced managerial capacity/ability, leadership, and talent management.
5. Develop agile, transformative, and competitive organizational capabilities in an era of increasingly rapid financial technology.
6. Increasing employee engagement and wellbeing, with the Senior Management Team (SMT), thereby increasing employer branding that is in line with corporate culture and the brand promise "IDEAL Place to Work".
7. Align the curricula for development and training with points 1, 2, 3, 4, 5, and 6.



# Teknologi Informasi

## Information Technology



Kebijakan pengembangan Teknologi Informasi (TI) PT Bank Muamalat Indonesia ("BMI", "Bank") pada tahun 2022 direalisasikan dengan melakukan pembaharuan, pengembangan infrastruktur dan penggunaan teknologi terbaru. Ikhtiar ini dilakukan dalam rangka meningkatkan performa sistem teknologi informasi yang tangguh dan aman serta mengacu kepada ketentuan regulator dalam menjalankan penerapan dan pengelolaan manajemen risiko penggunaan teknologi informasi Bank.

BMI menyadari bahwa TI yang andal, baik dari sisi infrastruktur maupun aplikasi, akan berperan penting dalam mendukung kelancaran kegiatan operasional Bank serta layanan kepada nasabah. Karena itu, Bank terus mengikuti perkembangannya serta berupaya meningkatkan kapasitas TI.

The development policy of Information Technology (IT) of PT Bank Muamalat Indonesia ("BMI," "Bank") in 2022 was carried out by updating and developing infrastructure, as well as using the latest technology. The objective is to improve the performance of information technology systems that are strong and safe by referring to regulatory provisions in the implementation and risk management when using the Bank's information technology.

BMI realizes that reliable IT, both in terms of infrastructure and application, will play an important role in supporting the Bank's smooth operations and services to customers. Therefore, the Bank continues to follow the latest developments and strives to increase IT capacity.



**Rp24,5**  
miliar | billion

**Investasi di bidang teknologi informasi pada tahun 2022**  
Investment in information technology in 2022



**5** penghargaan  
awards

**Di bidang teknologi informasi pada tahun 2022**  
In the area of information technology by 2022

## Bank senantiasa melakukan pembaruan, pengembangan infrastruktur dan penggunaan teknologi terbaru guna meningkatkan performa sistem teknologi informasi yang tangguh dan aman.

The Bank constantly updates, develops infrastructure and utilizes the latest technology to improve the performance of a robust and secure information technology system.

Untuk mendukung pertumbuhan bisnis, Bank telah mencanangkan rencana dan strategi yang komprehensif, yaitu meliputi;

1. Pengembangan infrastruktur dan aplikasi yang meliputi perangkat keras, perangkat lunak, jaringan telekomunikasi dan *data center* (serta *disaster recovery center*) yang selalu dalam keadaan optimal dalam mendukung operasional Bank serta mampu mengantisipasi pertumbuhan bisnis.
2. Menjamin ketersediaan sistem TI yang handal untuk memberikan layanan yang cepat, efisien dan aman dalam mencapai proses operasional dan Bisnis Bank sesuai dengan target dan *Services Level Agreement* (SLA) yang ditetapkan.
3. Melakukan pengelolaan dan pengendalian risiko operasional sistem TI.

### TATA KELOLA TEKNOLOGI INFORMASI

Kebijakan, pengelolaan dan perencanaan strategi pengembangan TI akan sejalan dengan strategi dan tujuan bisnis yang akan dicapai oleh Bank. Melalui penerapan tata kelola TI yang baik dan sesuai aturan yang berlaku, hingga saat ini telah terbukti mampu mendukung keberhasilan transformasi digital Bank.

Proses transformasi digital masih terus dikembangkan hingga sekarang. Upaya tersebut bertujuan untuk menciptakan ekosistem digital syariah yang lebih optimal dengan menciptakan kemudahan dan kenyamanan bertransaksi melalui digital banking.

To support business growth, the Bank has launched comprehensive plans and strategies as follows:

1. Developing infrastructure and applications, including hardware, software, telecommunication networks, and data centers (as well as disaster recovery centers), which are always in optimal condition to support the Bank's operations and anticipate business growth.
2. Ensuring the availability of reliable IT systems to provide fast, efficient, and secure services in the Bank's operational processes and business, in accordance with the set targets and Service Level Agreement (SLA).
3. Performing operational risk management and control in the IT systems.

### INFORMATION TECHNOLOGY GOVERNANCE

Policy, management, and IT development strategic planning will align with the Bank's strategies and business objectives. Through the implementation of good IT governance and compliance with applicable regulations, it has been proven that good IT governance supports the success of the Bank's digital transformation.

The digital transformation process is still being developed today. This effort aims to build a more optimal sharia digital ecosystem by creating convenience and comfort in transactions through digital banking.

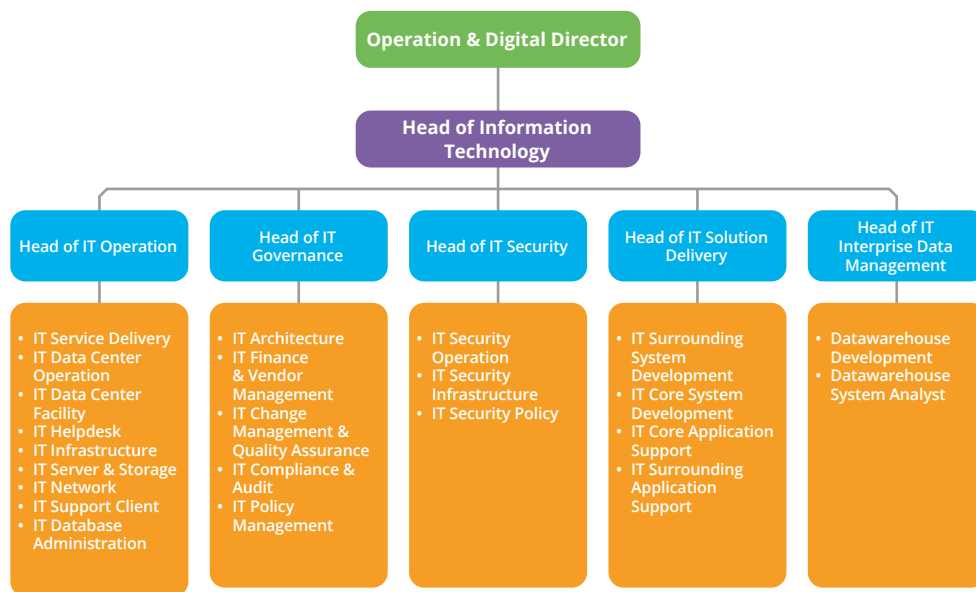


Pengelolaan TI di BMI dilaksanakan oleh Divisi Teknologi Informasi dipimpin oleh seorang Kepala Divisi, dalam hal ini Head Information Technology (IT). Kepala Divisi tersebut bertanggung jawab langsung kepada Direktur Operasi. Hingga akhir tahun buku 2022, Divisi Teknologi Informasi BMI didukung oleh 64 karyawan.

Divisi Teknologi Informasi BMI memiliki Bank 5 (lima) sub-unit: IT Operation, IT Governance & Security, IT Solution Delivery, IT Enterprise Data Management, dan IT Project Management Office (PMO). Berikut adalah struktur organisasinya.

IT management at BMI is carried out by the Information Technology Division and led by a Division Head, in this case, the Head of Information Technology (IT). The Head of the Division reports directly to the Director of Operations. As of the end of the fiscal year of 2022, the BMI Information Technology Division is supported by 64 employees.

BMI's Information Technology Division has 5 (five) sub-units: IT Operation, IT Governance & Security, IT Solution Delivery, IT Enterprise Data Management, and IT Project Management Office (PMO). Below is the organizational structure.



Masing-masing sub-unit tersebut dipimpin oleh seorang Kepala dengan tugas dan tanggung jawab sebagai berikut:

Each of these sub-units is led by a Head of Unit with the following duties and responsibilities.

| No. | Job Title (PIC)                                                                                                   | Tugas dan Tanggung Jawab                                                                                                                                                                                            | Role                                                                                                                                                                                  |
|-----|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | Kepala Divisi Teknologi Informasi<br>Head of Information Technology                                               | <ul style="list-style-type: none"> <li>Mengelola dan mengarahkan sumber daya manusia dan layanan teknologi informasi di Divisi Teknologi Informasi</li> <li>Laporan langsung kepada Direktur Operasional</li> </ul> | <ul style="list-style-type: none"> <li>Manage and direct IT human resources and IT services</li> <li>Report directly to the Director of Operations</li> </ul>                         |
| 1.1 | Kepala Divisi Operasional Teknologi Informasi<br>Head of Information Technology Operations                        | <ul style="list-style-type: none"> <li>Mengelola Operasi Pusat data</li> <li>Mengelola aplikasi layanan dan <i>helpdesk</i></li> <li>Mengelola server dan jaringan infrastruktur</li> </ul>                         | <ul style="list-style-type: none"> <li>Manage Operations of Data Center</li> <li>Manage application support and helpdesk</li> <li>Manage infrastructure server and network</li> </ul> |
| 1.2 | Kepala Tata Kelola Teknologi Informasi<br>Head of Information Technology Governance                               | <ul style="list-style-type: none"> <li>Mengelola anggaran dan vendor</li> <li>Mengelola mekanisme TI</li> </ul>                                                                                                     | <ul style="list-style-type: none"> <li>Manage budget and vendors</li> <li>Manage IT governance</li> </ul>                                                                             |
| 1.3 | Head of Information Technology Solution Delivery<br>Head of Information Technology Solution Delivery              | <ul style="list-style-type: none"> <li>Mengelola <i>system core banking</i></li> <li>Mengelola <i>trade, treasury</i>, transaksi perbankan, dan developer</li> </ul>                                                | <ul style="list-style-type: none"> <li>Manage core banking system</li> <li>Manage trade, treasury, transaction banking, and developers</li> </ul>                                     |
| 1.4 | Kepala Manajemen Data Perusahaan Teknologi Informasi<br>Head of Information Technology Enterprise Data Management | <ul style="list-style-type: none"> <li>Mengelola MIS dan DWH</li> <li>Mengelola Pelaporan Peraturan</li> <li>Mengelola Analisis Data</li> </ul>                                                                     | <ul style="list-style-type: none"> <li>Manage MIS and DWH</li> <li>Manage Regulatory Reports</li> <li>Manage Data Analytics</li> </ul>                                                |
| 1.5 | Kepala Keamanan Teknologi Informasi<br>Head of IT Security                                                        | Mengelola keamanan TI                                                                                                                                                                                               | Manage IT security                                                                                                                                                                    |

## ROADMAP TEKNOLOGI INFORMASI

BMI telah memiliki rancangan strategis dalam pengembangan TI ke depan, seperti tertuang dalam "Roadmap Teknologi Informasi 2023-2024". Rinciannya adalah:

### 1. Improve IT Service Excellent

- a. Target 80% seluruh kritikal aplikasi dapat beroperasi di lokasi *Disaster Recovery Center*. Dengan memenuhi kesenjangan infrastruktur/ *gap infrastructure* untuk *server, storage, network & infrastructure security* DC-DRC dalam memenuhi layanan dan kesiapan sistem dalam menghadapi kondisi *disaster* (*Accelerate Recovery Time, RTO*)
- b. *Improve IT Capacity Planning* dan *DC-DRC Capabilities*
  - Mengganti infrastruktur *datawarehouse* yang sudah *obsolete* dengan yang baru dan solusi manajemen *data science* berteknologi baru serta andal.
  - Menggunakan jasa konsultan untuk melakukan *assessment* terhadap infrastruktur MCB guna mendapatkan rekomendasi dari badan independen (di luar internal Bank) untuk menentukan strategi ke depan.
  - *Upgrade* kapasitas Disk & RAM untuk *capacity server* yang sudah melampaui *threshold*.
- c. *Improve IT Service Delivery & System Monitoring*, target pencapaian SLA 99,5% ketersediaan sistem.
- d. Mengoptimalkan struktur organisasi IT & sumber daya (SDM) dengan pemenuhan gap SDM dari 62 menjadi 80 pada MPP 2023

### 2. Strengthen IT Security Infrastructure & Operation

- a. Penguatan Security Teknologi Informasi:
  - Penguatan *infrastructure security*.
  - Penguatan *network security*.
  - Penguatan *endpoint security*.
  - Penguatan *application security*.
- b. Security Awareness & Risk Prevention:
  - Sosialisasi *security awareness* melalui *email* (*email blasting*).
  - Sosialisasi *security awareness* melalui notifikasi MHP saat login.
  - *Induction Training cyber awareness* untuk seluruh karyawan baru.
  - *Awareness* keamanan informasi/ siber – materi MIC.
  - *Talk show* dengan tema *cyber risk security awareness*.
  - Simulasi email *phishing/fake* ke karyawan.
- c. Data Management System:
  - Implementasi *ransomware proof storage* dan *system recovery management*.
  - Implementasi Data Loss Prevention (IDLP).
- d. Pemenuhan ketentuan Regulator POJK 11/ POJK.03/2022:

## INFORMATION TECHNOLOGY ROADMAP

BMI already has strategic plans for future IT development, as stated in the "Information Technology Roadmap 2023-2024". Details of the roadmap include:

### 1. Improve IT Service Excellence

- a. The target is that 80% of all critical applications can operate at the Disaster Recovery Center location. This can be done by fulfilling infrastructure gap in server, storage, network & DC-RDS infrastructure security to provide service and system when facing a disaster (Accelerate Recovery Time, RTO)
- b. Improve IT Capacity Planning and DC-DRC Capabilities
  - Replace obsolete data warehouse infrastructure with new one and create new and reliable data science management solutions.
  - Use consultant services to assess the MCB infrastructure in order to obtain recommendations from independent party (external party) to determine future strategies.
  - Upgrade Disk & RAM capacity for server capacity that has exceeded the limit.
- c. Improve IT Service Delivery & System Monitoring, with SLA achievement target of 99.5% system availability.
- d. Optimize the IT organizational structure & human resources (HR) by fulfilling the HR gap from 62 to 80 in MPP 2023

### 2. Strengthen IT Security Infrastructure & Operations

- a. Strengthening the Information Technology Security:
  - Strengthening infrastructure security.
  - Strengthening network security.
  - Strengthening endpoint security.
  - Strengthening application security.
- b. Security Awareness & Risk Prevention:
  - Dissemination of security awareness via email (email blasting).
  - Dissemination of security awareness through MHP notifications when logging in.
  - Induction training on cyber awareness for all new employees.
  - Information/cyber security awareness – MIC materials.
  - Talk show with the topic of cyber risk security awareness.
  - Simulation of phishing/fake emails to employees.
- c. Data Management System:
  - Implementation of ransomware proof storage and recovery management system.
  - Implementation of Data Loss Prevention (IDLP).
- d. Compliance with OJK provision POJK No. 11/ POJK.03/2022:



- Melakukan penilaian sendiri (*self assessment*) atas tingkat maturitas siber.
- Pengujian kesiapan Bank dalam keamanan siber, dalam bentuk uji coba *DRP cyber security* dan/atau *table top exercise* minimal 1 (satu) kali dalam setahun sesuai ketentuan regulator.

- Conduct a self-assessment on the level of cyber maturity.
- Test the Bank's readiness in cyber security, in the form of *DRP cyber security* trials and/or *table top exercises* at least 1 (once) a year, based on regulatory provisions.

### 3. IT Digital Infrastructure & Smart Banking Platform

Untuk mendukung akselerasi transformasi *digital* dan *smart banking* ekosistem meliputi:

- Fill-in the gaps-IT Datawarehouse & Digital Banking Platform*
- Implement ISO 20022 for SWIFT*
- Implement ISO 270001 for Dukcapil*
- Revamp Middleware API Micro Service*
- Upgrade WAY4*
- Replacement Obsolete HSM*

### 3. IT Digital Infrastructure & Smart Banking Platform

Aims to support the acceleration of digital transformation and the smart banking ecosystem, such as:

- Fill in the gaps of IT Datawarehouse & Digital Banking Platform
- Implement ISO 20022 for SWIFT code
- Implement ISO 270001 for Department of Population and Civil Registration
- Revamp Middleware API Micro Services
- Upgrade WAY4
- Replacement of Obsolete HSM

## INVESTASI TEKNOLOGI INFORMASI

Pada tahun 2022, total realisasi belanja modal yang dikeluarkan Bank untuk pengembangan TI mencapai Rp24,5 miliar. Jumlah ini lebih tinggi dibandingkan tahun 2021 yang sebesar Rp8 miliar.

## INFORMATION TECHNOLOGY INVESTMENT

In 2022, the Bank's realized capital expenditure for IT development reached Rp24.5 billion. This amount is higher than Rp8 billion spent in 2021.

## STRATEGI PENGEMBANGAN TI

Sepanjang tahun 2022, strategi pengembangan TI yang telah direalisasikan oleh BMI, antara lain mencakup:

- Pengembangan layanan Digital terdiri dari: IB *Revamp & MDIN enhancement* untuk *cardless withdrawal, Bancassurance, investment, Financing, Smart Banking transaction*, pengembangan *Open API & Middleware Microservices*.
- Pengembangan BI-FAST.
- Pengembangan infrastruktur WAY4 dan VISA *upgrade Binary 8 digits*.
- Pengembangan Paywave VISA.
- Pengembangan *server hard-token CMS*.
- Pengembangan fitur Wealth Management.
- Pengembangan aplikasi SWIFT.
- Peningkatan *security Infrastructure* dan peremajaan infrastruktur DC DRC.

## IT DEVELOPMENT STRATEGY

Throughout 2022, BMI has carried out several IT development strategies, which include:

- Development of Digital services consisting of: IB *Revamp & MDIN enhancement* for *cardless withdrawal, Bancassurance, investment, Financing, Smart Banking transactions*, and development of *Open API & Middleware Microservices*.
- Development of BI-FAST.
- WAY4 infrastructure development and VISA Binary 8 digits upgrade.
- Development of Paywave VISA.
- Development of CMS hard-token server.
- Development of Wealth Management features.
- Development of SWIFT application.
- Improvement in the security infrastructure and rejuvenation of the DC-DRC infrastructure.

## PENGHARGAAN

Pengembangan TI yang telah dilakukan BMI secara berkesinambungan mendapatkan apresiasi dari pihak eksternal dalam bentuk penghargaan. Pada tahun 2022, penghargaan di bidang TI tersebut adalah:

- The Best Digital Brand 2012 – 2022 kategori Bank Umum Syariah dari Infobank dan Isentia 11<sup>th</sup> Digital Brand Awards 2022.
- Top Digital Implementation 2022 dari Top Digital Awards It Works.
- The Best Bank in Digital Services kategori Bank Syariah dari Tempo Financial Awards 2022.

## AWARDS

The IT development that has been conducted continuously by BMI on a daily basis has received appreciation from external parties. In 2022, BMI received the following awards for its IT division:

- The Best Digital Brand 2012 – 2022 in the Sharia Commercial Bank category from Infobank and Isentia 11<sup>th</sup> Digital Brand Awards 2022.
- Top Digital Implementation 2022 from Top Digital Awards It Works.
- The Best Bank in Digital Services under the Sharia Bank category from the 2022 Tempo Financial Awards.



4. 1<sup>st</sup> Internet Banking dari Infobank 19<sup>th</sup> Banking Service Excellence Awards 2022.
5. Peringkat 1 Satisfaction (ATM) kategori Bank Umum Syariah dari Infobank 5<sup>th</sup> Satisfaction Loyalti Engagement Awards 2022.
6. Peringkat 3 Satisfaction (Mobile Banking) kategori Bank Umum Syariah dari Infobank 5<sup>th</sup> Satisfaction Loyalti Engagement Awards 2022.

## KINERJA 2022

Untuk tahun 2022, BMI telah menyiapkan sejumlah rencana strategis yang dijalankan, yaitu mencakup:

1. *Improve IT Service Excellent*  
Peningkatan penyediaan layanan IT dengan mengikuti perkembangan dan *best practice* untuk mendukung permintaan bisnis dan regulator.
2. *Strengthen IT Security Infrastructure & Operation*  
Penguatan infrastruktur *security* dan jaringan komunikasi serta *backup system* Data Center DC dan DRC.
3. *IT Digital Infrastructure & Smart Banking Platform*  
Strengthen IT *Digital & Smart Banking Platform* untuk mendukung percepatan transformasi digital dan ekosistem perbankan cerdas, bangun teknologi yang mumpuni dan aman.

Sejalan dengan rencana strategis tersebut, pencapaian dari pengembangan dan inovasi yang telah direalisasikan di bidang TI meliputi:

1. 83 inisiatif proyek selesai dalam mendukung bisnis dan operasional Bank.
2. 12 inisiatif proyek selesai dalam pengembangan infrastruktur DC DRC.
3. 5 inisiatif proyek telah selesai untuk memperkuat IT *Infrastructure Security*.

## RENCANA STRATEGIS TAHUN 2023

Pada tahun 2023, BMI mengupayakan peningkatan keandalan dan keamanan sistem TI melalui pengembangan pada infrastruktur DC dan *Infrastructure IT Security*. Selain itu, untuk meningkatkan kenyamanan dalam bertransaksi digital, Bank juga telah menyusun beberapa pengembangan yang akan dijalankan pada tahun 2023, yaitu meliputi:

1. Pengembangan *Digital Experience Transaction*.
2. Migrasi *Datawarehouse*.
3. Implementasi *Standard CVN 18* dan *BIN 8 digit*.
4. Implementasi *standard ISO DUKCAPIL*.
5. Pengembangan aplikasi *surrounding & supporting*.

4. 1<sup>st</sup> Internet Banking from Infobank 19<sup>th</sup> Banking Service Excellence Awards 2022.
5. The 1<sup>st</sup> rank in Satisfaction (ATM) in the Sharia Commercial Bank category from the Infobank 5<sup>th</sup> Satisfaction Loyalti Engagement Awards 2022.
6. The 3<sup>rd</sup> rank in Satisfaction (Mobile Banking) in the Sharia Commercial Bank category from the Infobank 5<sup>th</sup> Satisfaction Loyalti Engagement Awards 2022.

## THE PERFORMANCE IN 2022

In 2022, BMI has prepared a number of strategic plans to be carried out, which include:

1. *Improve IT Service Excellence*  
Increasing the provision of IT services by keeping up with latest development and best practices to support business and regulatory demands.
2. *Strengthen IT Security Infrastructure & Operations*  
Strengthening security infrastructure and communication networks, as well as backup system for DC and DRC Data Centers.
3. *IT Digital Infrastructure & Smart Banking Platform*  
Strengthen IT *Digital & Smart Banking Platform* to support the acceleration of digital transformation and smart banking ecosystem, and build a capable and safe technology.

In line with these strategic plans, the Bank's achievements from development and innovation that have been realized in the IT division include:

1. Completion of 83 project initiatives to support the Bank's business and operations.
2. Completion of 12 project initiatives in DC-DRC infrastructure development.
3. Completed 5 project initiatives to strengthen IT *Infrastructure Security*.

## STRATEGIC PLANS IN 2023

In 2023, BMI seeks to upgrade the reliability and security of IT systems by developing DC infrastructure and IT Security Infrastructure. In addition, to provide more comfort in digital transactions, the Bank has also prepared several development plans that will be carried out in 2023, such as:

1. Development of *Digital Experience Transactions*.
2. Data warehouse migration.
3. Implementation of 18-digit CVN and 8-digit BIN Standards.
4. Implementation of standard ISO for Department of Population and Civil Registration.
5. Development of surrounding & supporting applications.





Lebih rinci, rencana strategis yang disiapkan untuk tahun 2023 mencakup:

1. Melakukan kajian terhadap keamanan sistem, jaringan komunikasi.
2. Melakukan kajian lingkungan *Data Center* sebelum menjalankan inisiatif *manage service/co-location Data Center*.
3. Memindahkan secara bertahap aplikasi kritikal ke lokasi baru *Data Center (co-location)*.
4. Melengkapi *gap infrastructure* DC-DRC
5. Penguatan IT Security meliputi:
  - a. Penguatan security TI
    - Penguatan *Infrastructure security*
    - Penguatan *Network security*
    - Penguatan *Endpoint security*
    - Penguatan *Application security*
  - b. *Security Awareness & Risk Prevention*
    - Sosialisasi *security awareness* melalui e-mail (*e-mail blasting*)
    - Sosialisasi *security awareness* melalui notifikasi MHP saat login
    - *Induction Training cyber awareness* untuk seluruh karyawan baru
    - *Awareness* keamanan informasi/siber-materi MIC
    - *Talk show* dengan tema *cyber risk security awareness*
    - Simulasi *e-mail phishing/fake* ke karyawan
  - c. *Data Management System*
    - Implementasi *ransomware proof storage* dan *system recovery management*
    - Implementasi *Data Loss Prevention (IDLP)*
6. Pemenuhan ketentuan Regulator POJK 11/POJK.03/2022
  - a. Melakukan penilaian sendiri (*self assessment*) atas tingkat maturitas siber
  - b. Pengujian kesiapan Bank dalam keamanan siber, dalam bentuk uji coba *DRP cyber security* dan atau *table top exercise* minimal 1 (satu) kali dalam setahun sesuai ketentuan regulator
7. Penguatan *Infrastructure Digital Banking* meliputi:
  - a. *Fill-in the gaps-IT Datawarehouse & Digital Banking Platform*.
  - b. Implement ISO 20022 for SWIFT.
  - c. Implement ISO 270001 for Dukcapil.
  - d. *Revamp Middleware API Micro Service*.
  - e. *Upgrade WAY4 & Replacement Obsolete HSM*.

In more details, the Bank's strategic plans for 2023 are:

1. Conduct studies on system security and communication networks.
2. Conduct environmental study on data center prior to implementing *Data Center manage service/co-location* initiatives.
3. Gradually move critical applications to a new *Data Center* location (*co-location*).
4. Complete the DC-DRC infrastructure gap
5. Strengthening IT Security:
  - a. Strengthening IT security
    - Strengthening *Infrastructure security*
    - Strengthening *Network security*
    - Strengthening *Endpoint security*
    - Strengthening *Application security*
  - b. *Security Awareness & Risk Prevention*
    - Dissemination of security awareness via email (*email blasting*)
    - Dissemination of security awareness through MHP notifications when logging in
    - Induction training on cyber awareness for all new employees
    - Information/cyber security awareness-MIC material
    - Talk show with the topic of cyber risk security awareness
    - Simulation of phishing/fake emails to employees
  - c. *Data Management system*
    - Implementation of *ransomware proof storage* and *recovery management system*
    - Implementation of *Data Loss Prevention (IDLP)*
6. Compliance with OJK provisions POJK 11/POJK.03/2022
  - a. Conduct a self-assessment on the cyber maturity level
  - b. Test the Bank's readiness in cyber security, in the form of *DRP cyber security trials* and/or *table top exercises* at least 1 (once) a year, based on regulatory provisions
7. Strengthening Digital Banking Infrastructure, such as:
  - a. Fill in the gaps in *IT Datawarehouse & Digital Banking Platform*.
  - b. Implementation of ISO 20022 for SWIFT code
  - c. Implementation of ISO 270001 for the Department of Population and Civil Registration.
  - d. Revamp on *Middleware API Micro Services*.
  - e. Upgrade *WAY4 & Replacement Obsolete HSM*.

# Manajemen Risiko

## Risk Management

Dalam menjalankan kegiatan usaha, PT Bank Muamalat Indonesia Tbk ("BMI", "Bank") senantiasa dihadapkan pada berbagai risiko. Risiko akan menjadi semakin kompleks seiring dengan perkembangan bisnis Bank serta industri perbankan pada umumnya. Karena itulah, BMI dituntut agar mampu menerapkan manajemen risiko yang andal agar dapat beradaptasi dengan kompleksitas kegiatan usaha tersebut.

Penerapan manajemen risiko harus mampu mendukung kegiatan usaha Bank agar sejalan dengan peraturan perundang-undangan serta target pencapaian usaha yang telah ditetapkan. Prinsip ini akan menopang Bank untuk mencapai kinerja yang berkelanjutan.

### SISTEM MANAJEMEN RISIKO

Dalam menjalankan bisnisnya, BMI menghadapi beberapa tantangan yang dinamis dan dapat mempengaruhi kegiatan bisnisnya. Sebagai gambaran, di antaranya adalah:

1. 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.
2. 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.
3. 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 bersamaan dengan penerapan praktik tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG) serta terpenuhinya aspek kepatuhan dan hukum dalam kerangka GRC, menjadi *enabler* dalam pencapaian target bisnis Bank. Pelaksanaan target tersebut didukung oleh sumber daya manusia, teknologi informasi dan proses bisnis Bank.

### PRINSIP MANAJEMEN RISIKO

Prinsip umum manajemen risiko di BMI, antara lain meliputi:

1. Pengelolaan risiko pada setiap aktivitas bisnis atau operasional Bank yang diterapkan berdasarkan prinsip kehati-hatian;

In doing business activities, PT Bank Muamalat Indonesia Tbk ("BMI", "Bank") is always faced with various risks. These risks will become increasingly complex following the development of the Bank's business and the banking industry. Therefore, BMI is required to be able to implement reliable risk management in order to be able to adapt to the complexity of business activities.

The implementation of risk management must be able to support the Bank's business activities so that they are in line with laws and regulations, as well as business achievement targets. This principle will support the Bank in achieving sustainable performance.

### RISK MANAGEMENT SYSTEM

In doing business, BMI faces several dynamic challenges that can affect its business activities. As an example, these risks include:

1. The development of the business environment and increasing complexity of the Bank's operations, is in line with the development of the Bank's products and services, as well as changes in the Bank's shareholders and management in 2022.
2. From external factor, changes in regulations and shareholders' demand on the Bank's performance also become significant contributors to the Bank's business activities. One of the provisions that the Bank pays close attention to is the issuance of Law on the Financial Sector Strengthening (P2SK) in December 2022.
3. Additionally, the Bank also faces challenges in doing sustainable business and achieving targets.

To face these challenges, the Bank implements risk management within the *Governance, Risk & Compliance* (GRC) framework. The implementation of risk management, good corporate governance (GCG) practices, and the fulfillment of compliance and legal aspects within the GRC framework have become an enabler in achieving the Bank's business targets. This implementation is supported by human resources, information technology, and the Bank's business processes.

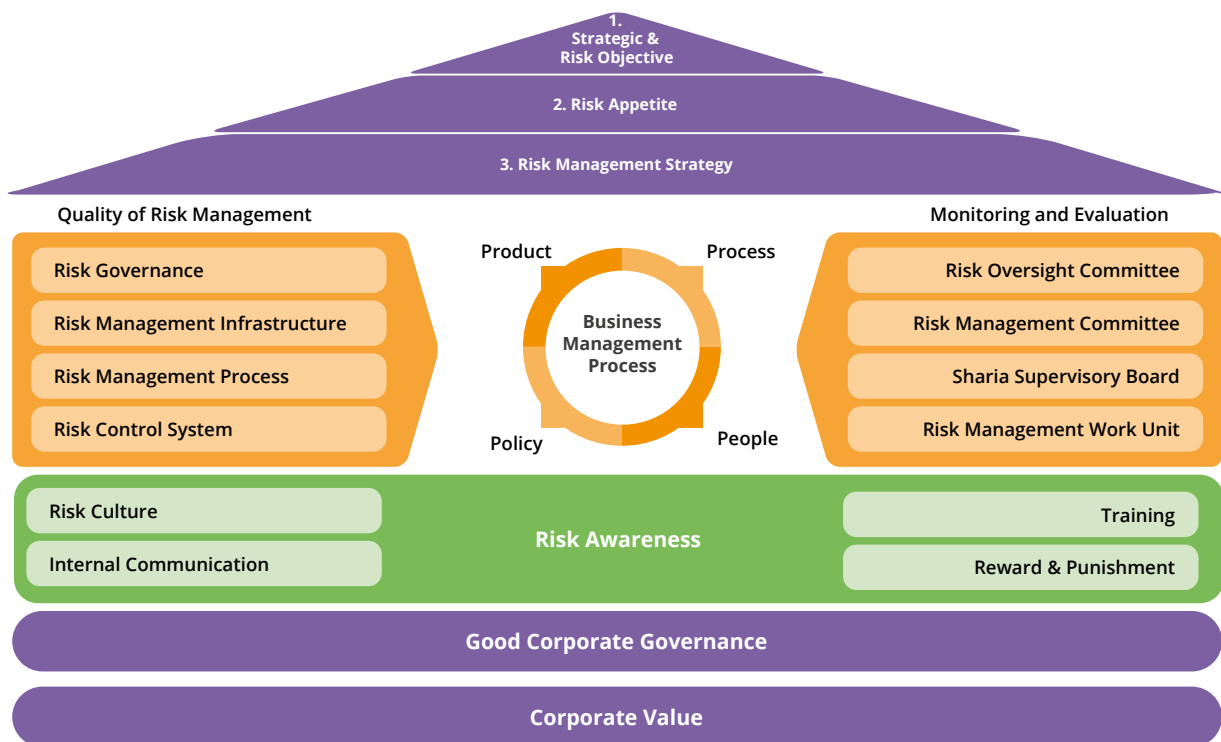
### RISK MANAGEMENT PRINCIPLES

The general principles of risk management at BMI include:

1. Risk management in each of the Bank's business or operational activity, which is implemented based on the prudence principle;



2. Dalam pengelolaan risiko, BMI menerapkan kebijakan internal berdasarkan asas GCG dan mengelola risiko dengan mekanisme yang sejalan dengan ketentuan regulator;
  3. Prinsip utama manajemen risiko Bank adalah kecukupan modal (*capital adequacy*), keterbukaan (*transparency*) dan independensi (*independency*) dalam proses manajemen risiko;
  4. Kerangka kerja manajemen risiko (*risk management framework*)
  5. Kerangka kerja manajemen risiko merupakan seperangkat strategi, aturan, sarana dan prasarana yang digunakan untuk mengimplementasikan konsep dan prinsip manajemen risiko secara komprehensif.
2. In managing risk, BMI implements internal policies based on GCG principles and manages risks with mechanisms that are in line with regulatory provisions;
  3. The main principles of the Bank's risk management are capital adequacy, transparency, and independency in the risk management process;
  4. The Risk management framework
  5. The risk management framework is a set of strategies, regulations, facilities, and infrastructure that are used to implement risk management concepts and principles in a comprehensive manner.



Manajemen risiko Bank diterapkan 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. Pelaksanaan proses bisnis dilakukan dengan senantiasa memperhatikan 2 (dua) pilar manajemen risiko, yaitu:

The Bank's risk management is implemented based on the abovementioned risk management framework. This framework is built by prioritizing GCG and corporate values, as well as risk awareness strengthening in all work units of the Bank.

The Bank's business processes are supported by provisions regulating each activity, offered products, processes, and strengthening human resources. The implementation of business processes is carried out by considering 2 (two) pillars of risk management, namely:

## Dua Pilar Manajemen Risiko

## Two Pillars of Risk Management

|                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pilar 1</b><br>Pillar 1 | Pilar kualitas penerapan manajemen risiko yang memadai sesuai dengan jenis risiko inheren yang dapat diidentifikasi, dalam bentuk tata kelola, infrastruktur, proses manajemen risiko, dan sistem pengendalian risiko.                                                                                                                                                                                                                                                                                                                    | The pillar of adequate quality of risk management implementation aligns with the type of inherent risks identified in governance, infrastructure, risk management processes, and risk control systems.                                                                                                                                                                                                                                                                                                                                                        |
| <b>Pilar 2</b><br>Pillar 2 | Pilar pemantauan dan evaluasi secara berkelanjutan atas proses bisnis yang dilakukan antara lain melalui:<br>a. <i>Risk Oversight Committee (ROC), Audit Committee, Good Corporate Governance (GCG) Committee dan Nomination &amp; Remuneration Committee</i> di level Dewan Komisaris;<br>b. <i>IT Steering Committee (ITSC), Asset and Liability Committee (ALCO) dan Human Capital Committee, Risk Management Committee (RMC)</i> di level Direksi;<br>c. Dewan Pengawas Syariah (DPS) dan<br>d. Satuan Kerja Manajemen Risiko (SKMR). | The pillars of continuous monitoring and evaluation of business processes, which are carried out through:<br>a. Risk Oversight Committee (ROC), Audit Committee, Good Corporate Governance (GCG) Committee, and Nomination & Remuneration Committee at the Board of Commissioners' level;<br>b. IT Steering Committee (ITSC), Asset and Liability Committee (ALCO) and Human Capital Committee, as well as Risk Management Committee (RMC) at the Board of Directors' level;<br>c. Sharia Supervisory Board (DPS) and<br>d. Risk Management Work Unit (SKMR). |

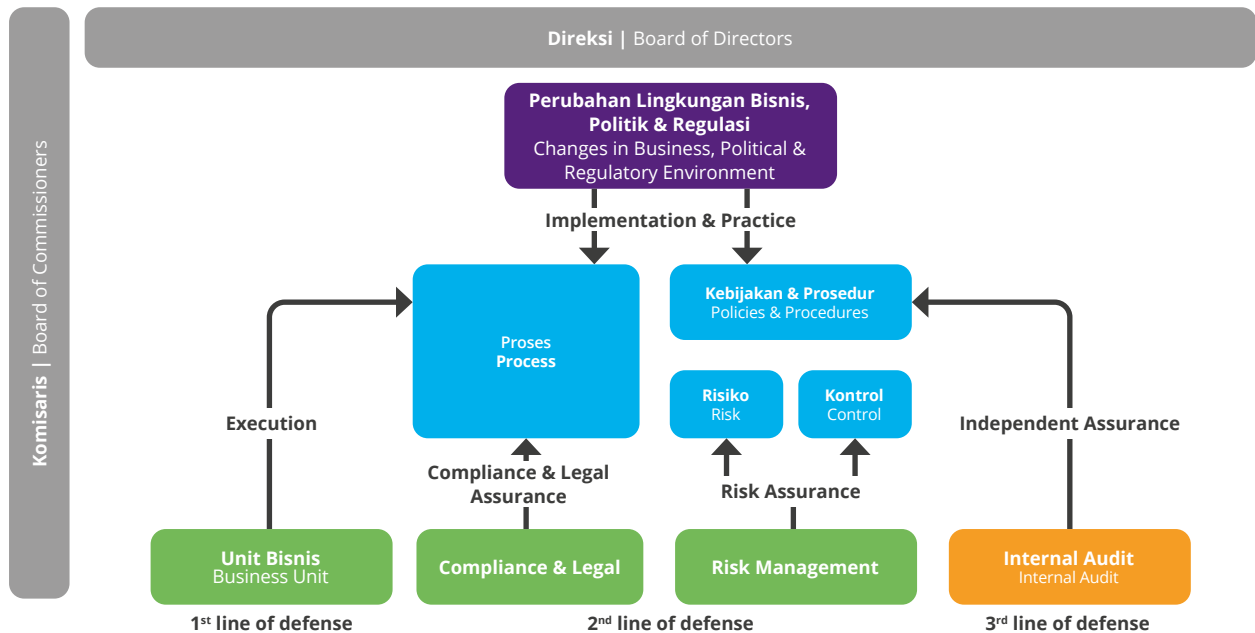
BMI senantiasa berupaya mencapai dan melaksanakan *corporate strategy* dan *risk objective*, baik jangka panjang, menengah, maupun pendek. Bank juga menjaga eksposur risiko sesuai *risk appetite* yang ditopang landasan dan pilar yang kuat.

BMI always strives to achieve and implement corporate strategy and risk objectives, whether for the long, medium, or short term. The Bank also maintains risk exposure according to risk appetite, supported by strong foundations and pillars.

Dalam mengimplementasikan manajemen risiko di Bank, GRC diimplementasikan melalui konsep 3 (tiga) lini pertahanan (*three lines of defense*) manajemen risiko. Pelaksanaannya menjadi tanggung jawab Direksi dan diawasi oleh Dewan Komisaris.

In implementing risk management, the Bank implements GRC through the concept of 3 (three) lines of defense of risk management. Its implementation is the responsibility of the Board of Directors and is supervised by the Board of Commissioners.

## Tiga Lini Pertahanan | Three Lines of Defense





### Lini 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

### Lini 2: Lini Pertahanan Kedua (*Second Line of Defense*)

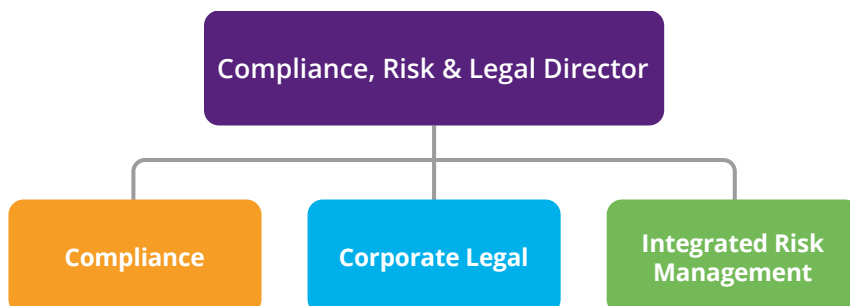
*Second line of defense* atau lini pertahanan kedua terdiri dari SKMR, unit kepatuhan dan unit hukum. SKMR bertanggung jawab memastikan kecukupan kontrol atas risiko yang melekat pada kegiatan bisnis dan operasional Bank, yang dituangkan dalam ketentuan internal dan kerangka manajemen risiko. Unit kepatuhan dan hukum bertanggung jawab memastikan bahwa aspek kepatuhan dan hukum telah terpenuhi dalam produk dan proses yang dilakukan oleh Bank.

### Lini 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.

## ORGANISASI MANAJEMEN RISIKO

Unit kerja manajemen risiko sebagai *second line of defense* berada di bawah Compliance, Risk & Legal Director. Fungsinya, terutama untuk memastikan pelaksanaan tata kelola manajemen risiko, menyediakan dan memperbaiki kerangka manajemen risiko, memastikan terlaksananya proses manajemen risiko, sistem informasi dan sumber daya manusia serta pelaksanaan sistem pengendalian risiko. Unit kerja manajemen risiko bersifat independen dari unit bisnis dan 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:



### Line 1: First Line of Defense

The first line of defense consists of business and other work units that carry out the Bank's daily business and operational activities. These work units are responsible for identifying and managing risks in every product, process, activity, and running system.

### Line 2: Second Line of Defense

The second line of defense consists of Risk Management Work Unit (SKMR), compliance, and legal units. SKMR ensures adequate control over risks inherent in the Bank's business and operational activities, as outlined in internal regulations and risk management framework. The compliance and legal unit are responsible for ensuring that compliance and legal aspects are fulfilled in products and processes carried out by the Bank.

### Line 3: Third Line of Defense

The third line of defense is carried out by the internal audit unit as an independent unit, ensuring that the first and second lines of defense have properly implemented their functions and responsibilities.

## RISK MANAGEMENT ORGANIZATION

As the second line of defense, the risk management work unit is under the Compliance, Risk & Legal Director. Its function is 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, human resources, and risk control systems. The risk management work unit is independent of the Bank's business and operational units and is primarily responsible for ensuring that the risk management implementation is carried out effectively at the Bank. The organizational structure under the Compliance, Risk & Legal Director is as follows:

## FOKUS MANAJEMEN RISIKO TAHUN 2022

Fokus penerapan manajemen risiko yang dilakukan pada tahun 2022 sejalan dengan *bankwide strategy* tahun 2022, yang dilaksanakan oleh tiga lini pertahanan manajemen risiko dengan fungsi SKMR sebagai berikut:

1. *Business Turnaround* untuk mendukung pertumbuhan bisnis dan meningkatkan profitabilitas dari sisi pembiayaan, *funding* dan *fee based income*.  
SKMR melakukan asesmen risiko terkait dengan pengembangan dan pembaruan produk, layanan dan proses yang dikembangkan oleh unit kerja bisnis dan unit terkait lainnya.
2. Perbaikan portofolio pembiayaan yang tumbuh berkualitas dan proaktif serta percepatan penyelesaian pembiayaan bermasalah.  
SKMR menyediakan perangkat sebagai arah dan panduan bagi unit kerja terkait menetapkan target bisnis pembiayaan pada level risiko yang dapat diterima, dan mendukung percepatan penyelesaian pembiayaan bermasalah.
3. Transformasi digital dan *bankwide* melalui digital banking, transformasi secara *bankwide* dan *smart & excellent operation*.

SKMR melakukan asesmen risiko untuk mendukung pengembangan produk digital dan melakukan transformasi dari sisi operasional sehingga mendukung program efisiensi yang dicanangkan secara *bankwide*.

## PENGAWASAN AKTIF DIREKSI, DEWAN KOMISARIS, DAN DPS

Direksi, Dewan Komisaris, komite yang dibentuk pada level Direksi dan Dewan Komisaris, serta DPS menjalankan peran aktif dalam memperkuat tata kelola manajemen risiko melalui rapat dan diskusi yang dilakukan berkala. Hal-hal yang dibahas dalam rapat adalah terkait dengan perkembangan kinerja Bank, termasuk pengelolaan risiko yang dihadapi Bank, perumusan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*).

Pada tingkat Direksi, terdapat komite yang mendukung pengawasan implementasi manajemen risiko, antara lain: RMC, ITSC, ALCO dan *Human Capital Committee* yang melaksanakan rapat sesuai dengan piagam masing-masing komite.

Dewan Komisaris juga telah memiliki komite yang lengkap, yaitu: *Audit Committee*, ROC, GCG *Committee* dan *Nomination & Remuneration Committee*.

Selama tahun 2022, terkait dengan manajemen risiko, pengawasan aktif oleh Dewan Komisaris dan Direksi dilakukan antara lain dalam bentuk pelaksanaan rapat ROC, RMC dan DPS:

## RISK MANAGEMENT FOCUS IN 2022

The focus of risk management implementation in 2022 is in line with the bankwide strategy for 2022, which is carried out by the three lines of defense of risk management with the following SKMR function:

1. Business Turnaround to support business growth and increase profitability in terms of financing, funding and fee-based income.  
SKMR conducts risk assessments on the progress and updates of products, services, and processes developed by business work units and related units.
2. Improvement on financing portfolios with qualified and proactive growth, as well as acceleration in the settlement of non-performing financing.  
SKMR provides tools as direction and guidance for related work units to set financing business targets at an acceptable risk level and support the acceleration in settlement of non-performing financing.
3. Digital and bankwide transformation through digital banking, bankwide transformation, and smart & excellent operations

SKMR conducts risk assessments to support the development of digital products and carries out the transformation from an operational standpoint to support bankwide efficiency programs.

## ACTIVE SUPERVISION OF BOARD OF DIRECTORS, BOARD OF COMMISSIONERS, AND SHARIA SUPERVISORY BOARD (DPS)

The Board of Directors, the Board of Commissioners, committees under the Board of Directors and Board of Commissioners, and DPS actively strengthen risk management governance through regular meetings and discussions. Topics of discussion in the meeting are related to the progress of the Bank's performance, including the Bank's risk management, the formulation of the level of risk that can be taken (*risk appetite*), and risk tolerance.

The Board of Directors has committees that support the monitoring of risk management implementation, including RMC, ITSC, ALCO, and the Human Capital Committee, which hold meetings according to each committee's charter.

The Board of Commissioners also has committees: Audit Committee, ROC, GCG Committee, and Nomination & Remuneration Committee.

During 2022, with regard to risk management, active supervision by the Board of Commissioners and Board of Directors will be carried out, among others, in the form of holding ROC, RMC, and DPS meetings:





| No.      | Tugas dan Tanggung Jawab<br>Duties and Responsibilities                                                                                                                                                                                                                                                                                                                                                       | Pelaksanaan Pengawasan Aktif<br>Implementation of Active Monitoring                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> | <b>Risk Oversight Committee</b>                                                                                                                                                                                                                                                                                                                                                                               | <b>Risk Oversight Committee</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 1        | Menyetujui dan mengevaluasi kebijakan Bank Muamalat yang harus mendapatkan persetujuan dari Dewan Komisaris secara berkala.<br><br>Approve and evaluates Bank Muamalat's policies that must obtain approval from the Board of Commissioners periodically.                                                                                                                                                     | Memberikan evaluasi dan persetujuan atas kebijakan Bank.<br><br>Evaluates and approves the Bank's policies.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2        | Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan umum manajemen risiko dan strategi manajemen risiko Bank.<br><br>Evaluates the Board of Directors' accountability on the implementation of the Bank's general risk management policies and risk management strategies.                                                                                                                     | Mengevaluasi pelaksanaan kebijakan umum manajemen risiko melalui rapat ROC, yang telah dilaksanakan sebanyak 7 (tujuh) kali di tahun 2022, dengan agenda, antara lain:<br>a. Tingkat kesehatan Bank dan profil risiko;<br>b. Kondisi likuiditas Bank dan pencapaian target pembiayaan Bank sesuai Rencana Bisnis Bank (RBB) tahun 2022;<br>c. <i>Target Market</i> dan <i>Financing Allocation Limit</i> (FAL) tahun 2022;<br>d. Kualitas pelaporan kepada regulator dan <i>digital banking journey</i> ;<br>e. Tindak lanjut temuan audit OJK;<br>f. Risiko kepatuhan terkait Pengenaan Denda Perantara Pedagang Efek Bersifat Utang dan Sukuk (PPE EBUS);<br>g. Risiko strategis terkait kinerja pencapaian RBB tahun 2022;<br>h. Risiko likuiditas dan pasar;<br>i. Rencana strategis Bank dan <i>action plan</i> pada Giro Wajib Minimum (GWM);<br>j. Tindak lanjut pembenahan IT <i>Security</i> dan Digitalisasi.<br><br>Evaluates the implementation of risk management general policies at ROC meetings, which were held 7 (seven) times in 2022, with the following agendas:<br>a. The Bank's soundness level and risk profile;<br>b. The Bank's liquidity condition and achievement of the Bank's financing target, in accordance with the Bank's Business Plan of 2022;<br>c. Target Market and Financing Allocation Limit (FAL) of 2022;<br>d. Quality of reporting to regulators and digital banking journey;<br>e. Follow-up on OJK's audit findings;<br>f. Compliance risks related to the Imposition of Fines for Brokers of Debt Securities and Sukuk (PPE EBUS);<br>g. Strategic risks that are related to the achievement of the Bank's Business Plan of 2022;<br>h. Liquidity and market risks;<br>i. The Bank's strategic plans and action plan on Statutory Reserves (GWM);<br>j. Follow-up on IT security and digitalization improvement. |
| 3        | Mengevaluasi implementasi kebijakan umum manajemen risiko Bank Muamalat secara teratur untuk meyakinkan bahwa proses tersebut sudah memenuhi persyaratan pelaksanaan operasional Bank Muamalat secara baik.<br><br>Evaluates the regular implementation of Bank Muamalat's general risk management policies to ensure that the process has fulfilled the requirements of Bank Muamalat's operations properly. | Mengevaluasi implementasi manajemen risiko secara berkala yang dilakukan antara lain melalui:<br>a. Pembahasan RBB sebelum disampaikan kepada OJK;<br>b. Strategi manajemen risiko terkait <i>progress</i> penyelesaian pembiayaan bermasalah, penetapan <i>target market</i> , fokus bisnis, operasional Bank Muamalat dalam kondisi pandemi COVID-19, kondisi likuiditas, aktivitas pengelolaan risiko dan kepatuhan, serta kondisi eksternal yang mungkin berdampak pada kegiatan usaha;<br>c. Pencapaian finansial dan non finansial.<br><br>Evaluates the implementation of risk management periodically, which is carried out through:<br>a. Discussion of the Bank's Business Plan before being submitted to OJK;<br>b. Risk management strategies that are related to progress of settlement of non-performing financing, target market setting; business focus; Bank Muamalat's operations during the COVID-19 pandemic; liquidity conditions; compliance and risk management activities; as well as external conditions that may impact business activities;<br>c. Financial and non-financial achievements.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |



| No.                                | Tugas dan Tanggung Jawab<br>Duties and Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                           | Pelaksanaan Pengawasan Aktif<br>Implementation of Active Monitoring                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4                                  | <p>Memberikan opini/rekomendasi kepada Direksi terkait dengan kegiatan transaksi/pembiayaan/operasional atau aktivitas tertentu yang memerlukan opini/rekomendasi dari Dewan Komisaris.</p> <p>Gives opinions/recommendations to the Board of Directors related to transactional/financing/operational activities or certain activities that need opinions/recommendations from the Board of Commissioners.</p>                                                                   | <p>Memberikan arahan dan masukan yang terkait dengan aktivitas Bank Muamalat melalui rapat Dewan Komisaris-Direksi dan rapat ROC, yang terkait dengan, antara lain penilaian atas laporan profil risiko dan tingkat kesehatan Bank, tindak lanjut temuan audit OJK, pencapaian target Bank, isu atas informasi teknologi yang telah terjadi, dan beberapa proyek inisiatif yang telah dilakukan.</p> <p>Gives directions and inputs related to Bank Muamalat's activities through meetings of the Board of Commissioners and the Board of Directors, and ROC meetings, which, among others, discuss assessment of risk profile reports and the Bank's soundness level, follow-up on OJK's audit findings, achievement of the Bank's targets, current issues of information technology, and several initiative projects that have been carried out.</p>                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>B Risk Management Committee</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Risk Management Committee</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 1                                  | <p>Menyusun kebijakan dan strategi manajemen risiko secara tertulis dan komprehensif.</p> <p>Creates written and comprehensive risk management policies and strategies.</p>                                                                                                                                                                                                                                                                                                       | <p>Ketentuan dan strategi manajemen risiko telah dimiliki oleh Bank, diperbaharui secara berkala.</p> <p>All of the Bank's provisions and risk management strategies are updated periodically.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2                                  | <p>Bertanggung jawab atas pelaksanaan kebijakan umum manajemen risiko Bank Muamalat dan eksposur risiko yang diambil secara keseluruhan.</p> <p>Be responsible for the implementation of Bank Muamalat's general risk management policies and overall risk exposure.</p>                                                                                                                                                                                                          | <p>Direksi telah melakukan hal-hal sebagai berikut:</p> <ul style="list-style-type: none"> <li>a. Menetapkan strategi manajemen risiko, identifikasi risiko yang melekat pada produk dan aktivitas Bank Muamalat, penetapan limit risiko, pemantauan risiko, kajian <i>stress test</i> dan risiko.</li> <li>b. Memastikan bahwa proses manajemen risiko yang dilakukan telah didokumentasikan dengan baik.</li> <li>c. Melakukan pengujian beberapa ketentuan internal sesuai dengan hierarki ketentuan internal Bank Muamalat, yaitu dalam bentuk Kebijakan, Prosedur, Manual Produk, SE Direksi, maupun Petunjuk Teknis.</li> </ul> <p>The Board of Directors has carried out the following:</p> <ul style="list-style-type: none"> <li>a. Establishes risk management strategies, identifies risks inherent in Bank Muamalat's products and services, determines risk limits, monitors risks, and stress test and risk studies.</li> <li>b. Ensures that the risk management process has been documented properly.</li> <li>c. Updates several internal provisions according to Bank Muamalat's internal regulatory hierarchy, which are in the form of Policies, Procedures, Product Manuals, Circular Letter of the Board of Directors, and Technical Instructions.</li> </ul> |
| 3                                  | <p>Mengevaluasi dan memutuskan transaksi yang melampaui kewenangan pejabat satu tingkat di bawah level Direksi atau transaksi yang memerlukan persetujuan Direksi sesuai ketentuan internal yang berlaku.</p> <p>Evaluates and makes decisions on transactions that exceed the authority of officials whose positions are one below the Board of Directors or transactions that require the Board of Directors' approval, in accordance with applicable internal regulations.</p> | <p>Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi sesuai dengan limit kewenangan yang ditetapkan berjenjang dan dikaji secara berkala.</p> <p>Evaluates and makes decisions on transactions that require the Board of Directors' approval based on the limits of authority that are established in stages and reviewed periodically.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 4                                  | <p>Meminta opini/rekomendasi kepada Dewan Komisaris terkait dengan kegiatan transaksi/pembiayaan/operasional atau aktivitas tertentu yang memerlukan opini/rekomendasi dari Dewan Komisaris.</p> <p>Requests opinions/recommendations from the Board of Commissioners regarding several activities, such as transactions/financing/operational or certain activities that require opinions/recommendations from the Board of Commissioners.</p>                                   | <p>Melakukan komunikasi dan/atau diskusi dengan Dewan Komisaris terkait dengan aktivitas yang memerlukan opini/rekomendasi Dewan Komisaris. Hal ini dilakukan secara tertulis atau pun melalui rapat berkala.</p> <p>Communicates and/or holds discussions with the Board of Commissioners regarding activities that require the Board of Commissioners' opinions/recommendations. This is done in writing or through periodic meetings.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 5                                  | <p>Mengembangkan budaya manajemen risiko pada seluruh jenjang organisasi.</p> <p>Establishes risk management culture at all levels of the organization.</p>                                                                                                                                                                                                                                                                                                                       | <p>Mengembangkan dan mendorong penerapan budaya risiko di seluruh level karyawan, dengan melaksanakan program <i>risk awareness</i> melalui video, <i>e-mail blast</i>, dan pelatihan/training terkait manajemen risiko.</p> <p>Develops and encourages the implementation of risk culture at all levels of the organization, by carrying out risk awareness programs through videos, e-mail blasts, and training related to risk management.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |



| No.      | Tugas dan Tanggung Jawab<br>Duties and Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Pelaksanaan Pengawasan Aktif<br>Implementation of Active Monitoring                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6        | <p>Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan manajemen risiko.</p> <p>Ensures competency improvement of human resources related to risk management.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Memastikan dilaksanakannya program untuk meningkatkan kompetensi sumber daya manusia terkait manajemen risiko secara <i>online</i> melalui pelaksanaan <i>Muamalat Internal Certification</i> (MIC) dan program <i>refreshment</i> melalui MHP <i>desktop</i> dan MHP <i>mobile</i>.</p> <p>Ensures the implementation of online programs to improve human resources' competencies related to risk management by carrying out <i>Muamalat Internal Certification</i> (MIC) and refreshment programs through MHP desktop and MHP mobile.</p>             |
| 7        | <p>Memastikan bahwa fungsi manajemen risiko telah beroperasi secara independen.</p> <p>Ensures that the risk management function operates independently.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p>Menetapkan SKMR pada lini pertahanan kedua yang berada di bawah supervisi Compliance, Risk &amp; Legal Director yang terpisah dari unit kerja di lini pertahanan pertama dan lini pertahanan kedua.</p> <p>Establishes SKMR on the second line of defense, which is under supervision of the Compliance, Risk &amp; Legal Director and separated from the work units on the first line of defense and the second line of defense.</p>                                                                                                                   |
| 8        | <p>Melaksanakan kaji ulang secara berkala untuk memastikan:</p> <ul style="list-style-type: none"> <li>a. Keakuratan metodologi penilaian risiko;</li> <li>b. Kecukupan implementasi sistem informasi manajemen risiko;</li> <li>c. Ketepatan kebijakan, prosedur dan penetapan limit risiko.</li> <li>d. Menetapkan kebijakan untuk menindaklanjuti temuan audit eksternal dan/atau internal; dan</li> <li>e. Membentuk komite yang bertanggung jawab untuk mengimplementasikan strategi pengelolaan risiko.</li> </ul> <p>Carries out regular reviews to ensure:</p> <ul style="list-style-type: none"> <li>a. The accuracy of risk assessment methodology;</li> <li>b. Adequate implementation of risk management information system;</li> <li>c. Accuracy of policies, procedures and risk limit setting.</li> <li>d. The formation of a committee that is responsible for implementing risk management strategies.</li> </ul> | <p>Secara berkelanjutan, mengembangkan seluruh perangkat manajemen risiko, baik terhadap ketersediaan ketentuan internal, <i>tools</i> proses manajemen risiko, aktivitas bisnis maupun operasional yang dijalankan oleh seluruh lini perusahaan.</p> <p>Continuously develops all risk management tools, whether they are regarding the availability of internal provisions, risk management process, and business and operational activities carried out by all levels of the Company.</p>                                                               |
| 9        | <p>Menyetujui perhitungan internal kecukupan modal sesuai dengan profil risiko.</p> <p>Approves internal calculation of capital adequacy according to the risk profile.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p>Memastikan bahwa rasio Kewajiban Penyediaan Modal Minimum (KPM) terjaga sesuai profil risiko.</p> <p>Ensures that the Minimum Capital Adequacy Ratio (KPM) is maintained according to the risk profile.</p>                                                                                                                                                                                                                                                                                                                                             |
| <b>C</b> | <b>Dewan Pengawas Syariah</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Sharia Supervisory Board</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 1        | <p>Melakukan evaluasi (<i>review</i>) atas kebijakan umum manajemen risiko Bank Muamalat yang terkait dengan pemenuhan prinsip syariah.</p> <p>Conducts an evaluation (<i>review</i>) of Bank Muamalat's general risk management policies that are related to compliance with sharia principles.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>DPS telah memberikan masukan atas produk atau aktivitas yang membutuhkan opini syariah yang dilakukan baik secara tertulis maupun melalui rapat DPS yang dilaksanakan sebulan sekali.</p> <p>The Sharia Supervisory Board (DPS) has provided inputs on products or activities that require sharia opinions, which are delivered in writing or at DPS monthly meetings.</p>                                                                                                                                                                              |
| 2        | <p>Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan umum manajemen risiko yang terkait dengan pemenuhan prinsip syariah.</p> <p>Evaluates the Board of Directors' accountability for the implementation of general risk management policies that are related to compliance with sharia principles.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>DPS mengevaluasi pelaksanaan kebijakan umum manajemen risiko yang terkait dengan prinsip syariah antara lain melalui rapat DPS yang dilakukan sebulan sekali, laporan berkala atas uji petik DPS serta memberikan saran perbaikan dan masukan kepada Direksi.</p> <p>DPS evaluates the implementation of general risk management policies that are related to sharia principles, which is carried out through DPS monthly meetings, periodic reports on DPS tests, and as well as suggestions for improvement and inputs to the Board of Directors.</p> |

| No. | Tugas dan Tanggung Jawab<br>Duties and Responsibilities                                                                                                                                                                                                                                                                                                                                                   | Pelaksanaan Pengawasan Aktif<br>Implementation of Active Monitoring                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3   | Memberikan nasihat dan saran kepada Direksi dan manajemen bisnis syariah mengenai hal-hal terkait dengan prinsip syariah.<br><br>Provides advice and suggestions to the Board of Directors and sharia business management regarding matters related to sharia principles.                                                                                                                                 | Memberikan nasihat dan saran kepada Direksi dan manajemen bisnis syariah terkait prinsip syariah yang dijalankan oleh Bank Muamalat yang disampaikan antara lain melalui rapat DPS.<br><br>Provides advice and suggestions to the Board of Directors and sharia business management related regarding sharia principles carried out by Bank Muamalat, which are conveyed, among others, at DPS meetings.                                                                                                                                                                                         |
| 4   | Mengawasi pemenuhan prinsip syariah atas produk, aktivitas, kebijakan dan prosedur Bank Muamalat, agar sesuai dengan fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia.<br><br>Supervise the fulfillment of sharia principles for products, activities, policies, and procedures of Bank Muamalat, in order to comply with the fatwa (ruling) of the National Sharia Council-Indonesian Ulama Council. | Mengawasi pemenuhan prinsip syariah atas produk, aktivitas dan kebijakan serta prosedur Bank Muamalat agar sejalan dengan fatwa yang dikeluarkan oleh Dewan Syariah Nasional-Majelis Ulama Indonesia. Fungsi ini dilakukan antara lain melalui laporan berkala yang disampaikan kepada DPS.<br><br>Supervise the fulfillment of sharia principles for products, activities, policies, and procedures of Bank Muamalat according to fatwas issued by the National Sharia Council-Indonesian Ulama Council. This function is carried out, among others, through periodic reports submitted to DPS. |

## KECUKUPAN KEBIJAKAN DAN PROSEDUR MANAJEMEN RISIKO SERTA PENETAPAN LIMIT RISIKO

Dalam rangka mendukung penerapan manajemen risiko dan pengendalian internal yang memadai, Bank telah memiliki struktur organisasi yang layak, antara lain melalui pembentukan unit kerja Internal Audit dan SKMR. Bank memastikan bahwa kebijakan dan prosedur terkait manajemen risiko serta penetapan limit risiko telah memadai, sebagaimana penjelasan di bawah ini.

### Kebijakan dan Prosedur Manajemen Risiko

Penerapan manajemen risiko di BMI berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) No.65/POJK.03/2016 tanggal 28 Desember 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah. Penerapan manajemen risiko di internal Bank mengacu pada:

1. Kebijakan Umum Manajemen Risiko (KUMR), yang menjadi pilar dan acuan dasar dalam penyusunan seluruh ketentuan internal Bank;
2. Kebijakan Umum Sistem Pengendalian Internal;
3. *Good Corporate Governance* (GCG);
4. *Code of Conduct* (Kode Etik);
5. Budaya Perusahaan, yaitu Islami, Modern dan Profesional (IDEAL).

Hierarki atas ketentuan terkait manajemen risiko di BMI mengikuti hierarki ketentuan internal yang berlaku di Bank, dengan urutan sebagai berikut:

## ADEQUACY OF RISK MANAGEMENT POLICIES AND PROCEDURES AND RISK LIMIT SETTING

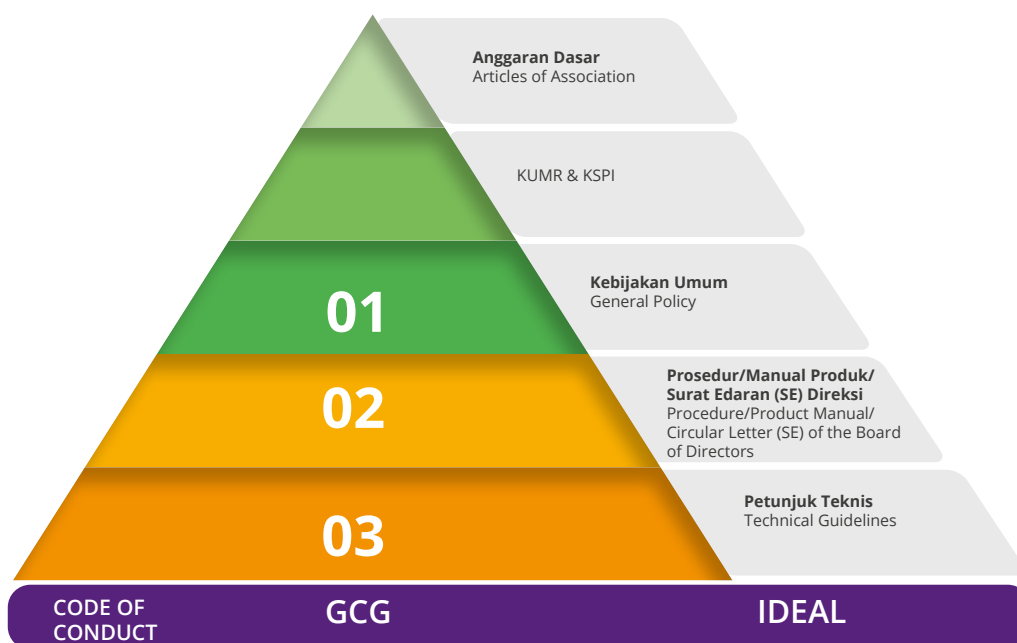
In order to support the implementation of adequate risk management and internal control, the Bank has an appropriate organizational structure, such as establishing an Internal Audit and Risk Management Work Unit. The Bank ensures that policies and procedures related to risk management and risk limit setting are adequate, as explained below.

### Risk Management Policies and Procedures

The implementation of risk management at BMI refers to the Financial Services Authority Regulation (POJK) No.65/POJK.03/2016, dated December 28, 2016, concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units. The implementation of risk management within the Bank refers to the following:

1. General Risk Management Policy (KUMR), which is a pillar and basic reference in drafting all of the Bank's internal regulations;
2. General Policy of Internal Control System;
3. Good Corporate Governance (GCG);
4. Code of Conduct;
5. Corporate Culture, namely Islamic, Modern, and Professional (IDEAL).

The hierarchy of provisions related to risk management at BMI follows the hierarchy of internal regulations applicable at the Bank, in the following order:



### 1. Level 1 – Kebijakan Umum

Merupakan kebijakan tertinggi yang bersifat *high level*, strategis dan jangka panjang (tidak cepat berubah), serta berisikan filosofi dan prinsip-prinsip dasar yang berlaku secara menyeluruh (*bank wide*) dan menjadi landasan bagi ketentuan di bawahnya.

### 2. Level 2 – terdiri dari:

- Prosedur** adalah ketentuan khusus dan alur proses dari awal hingga akhir (*end to end*) dari suatu aktivitas, kegiatan operasional, bisnis, maupun pengendalian sebagai bentuk penerapan kebijakan yang dijadikan acuan.
- Manual Produk** adalah ketentuan yang mengatur fitur, syarat dan ketentuan atas suatu produk dan jasa.
- Surat Edaran (SE) Direksi** merupakan media yang digunakan untuk menyampaikan program bisnis atau ketentuan internal yang bersifat mendesak untuk diberlakukan dari sisi waktu maupun urgensinya, di mana belum ada Prosedur atau Manual Produk yang mengatur.

### 3. Level 3 – Petunjuk Teknis

Merupakan ketentuan yang dapat disusun apabila diperlukan oleh unit pemilik ketentuan. Dalam petunjuk teknis dijelaskan secara teknis tata cara penggunaan suatu media, aplikasi, sistem dan atau *tools* lainnya untuk mempermudah unit unit kerja terkait melakukan suatu *proses* atau kegiatan atau penggunaan suatu *tools*. Ketentuan yang diatur dalam Petunjuk Teknis bersifat *risk-free*, artinya tidak diperkenankan mengandung risiko tambahan dari Ketentuan Internal yang telah diatur dalam Prosedur yang menjadi acuan.

### 1. Level 1 – General Policy

It is the highest policy, which is high level, strategic, and long term (cannot be amended quickly), and contains basic philosophy and principles that apply to the Bank as a whole (*bank wide*) and form the basis for provisions under it.

### 2. Level 2 – consists of:

- Procedures** are specific provisions and the process from start to finish (*end to end*) of an activity, operational activity, business, or control, as a form of implementation of the policy that is used as a reference.
- Product Manual** is a provision that regulates features and terms and conditions of products or services.
- Circular Letter (SE) of the Board of Directors** is the media used to deliver urgent business programs or internal provisions to be enforced immediately, since there are no specific Procedures or Product Manual.

### 3. Level 3 – Technical Instructions

It is a provision that can be compiled by the unit that owns the provision, if necessary. Technical instructions contain technical explanations of procedures for using a media, application, system, and/or other tools to make it easier for related work units to carry out a process or activity. The provisions regulated in Technical Instructions are *risk-free*, meaning that they are not allowed to carry additional risks from Internal Provisions that have been regulated in the Procedure that becomes the reference.

### Limit Risiko

Dalam menetapkan limit risiko, Bank menyesuaikan dengan tingkat risiko yang akan diambil, toleransi risiko, dan strategi Bank secara keseluruhan. Hal tersebut dilaksanakan dengan tetap memperhatikan kemampuan modal Bank untuk dapat menyerap eksposur risiko atau kerugian yang timbul, histori kerugian di masa lalu, kemampuan sumber daya manusia, dan kepatuhan terhadap ketentuan internal dan eksternal yang berlaku.

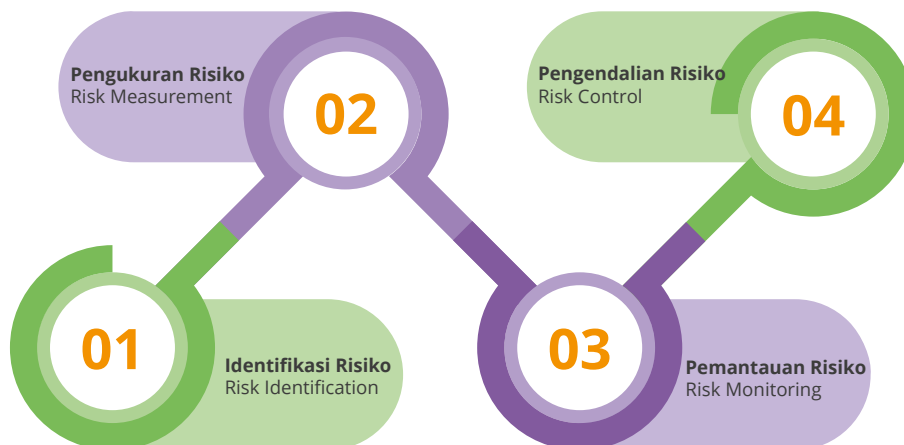
Limit tersebut dikomunikasikan dengan baik kepada setiap pihak yang terkait agar dapat dipahami secara bersama-sama. Penetapan limit dilakukan secara komprehensif atas seluruh aspek yang terkait dengan risiko, yang mencakup limit secara keseluruhan, limit per risiko, dan limit per aktivitas bisnis Bank yang memiliki eksposur risiko.

Limit risiko yang ditetapkan oleh Direksi diimplementasikan sebagai bagian dari pemantauan dan pengendalian risiko Bank. Untuk memastikan bahwa limit risiko yang diterapkan masih sesuai dengan *risk appetite* Bank dan perubahan lingkungan bisnis, maka Bank memastikan dilakukannya proses kaji ulang atas limit risiko secara berkala, sesuai dengan prosedur Bank yang berlaku.

### KECUKUPAN PROSES IDENTIFIKASI, PENGUKURAN, PEMANTAUAN, DAN PENGENDALIAN RISIKO SERTA SISTEM INFORMASI MANAJEMEN RISIKO

#### 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 Limits

In setting risk limits, the Bank makes adjustments based on the level of risk that can be taken, risk tolerance, and the Bank's overall strategy. This is carried out by considering the Bank's capital ability to absorb risk exposure or possible losses, previous losses in the past, human resources capacity, and compliance with applicable internal and external regulations.

These limits are notified to all related parties so there will be a mutual understanding. The limit setting is carried out comprehensively on all aspects related to risks, including general limits, limits for each risk, and limits on the Bank's business activities that have risk exposure.

These risk limits are determined by the Board of Directors and implemented as part of the Bank's risk monitoring and control. To ensure that the applicable risk limits are still in line with the Bank's risk appetite and changes in the business environment, the Bank makes sure that reviews of these risk limits are carried out periodically in accordance with applicable procedures at the Bank.

### ADEQUACY OF RISK IDENTIFICATION, MEASUREMENT, MONITORING, AND CONTROL PROCESS, AS WELL AS RISK MANAGEMENT INFORMATION SYSTEM

#### Risk Management Process

A good risk management process aims to manage risks inherent in the company's activities with the purpose of providing a maximum and sustainable added value to all activities. The BMI risk management process is described 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

Bentuk pelaksanaan mitigasi atas potensi risiko yang ada.

## Sistem Informasi Manajemen Risiko

Dalam rangka mendukung proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, Bank mengembangkan sistem informasi manajemen risiko secara berkesinambungan sesuai dengan meningkatnya perkembangan dan kompleksitas bisnis Bank.

Sistem informasi manajemen risiko yang dimiliki oleh BMI, 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 *bankwide* dan per segmen bisnis, Laporan Risiko Operasional, *Liquidity Key Risk Indicator* (LKRI) untuk risiko likuiditas, dan laporan-laporan lainnya. Laporan-laporan tersebut dapat dijadikan sebagai sumber yang mendukung untuk pengambilan keputusan oleh manajemen.

## SISTEM PENGENDALIAN INTERNAL YANG MENYELURUH

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. 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;

### 1. Risk Identification

Aimed at finding out all types of risks inherent in each product, service, and functional activity that could create potential loss for the Bank.

### 2. Risk Measurement

Aimed at determining the amount of risk inherent in the Bank's activities and compare it with the Bank's risk appetite so the Bank can take risk mitigation measures and set up capital to cover residual risks.

### 3. Risk Monitoring

Done by comparing risk limits with current risk exposures.

### 4. Risk Control

A form of mitigation of potential risks that exist.

## Risk Management Information System

In order to support the process of identifying, measuring, monitoring, and controlling risks, the Bank continuously develops risk management information systems in line with the increasing development and complexity of the Bank's business.

The risk management information system owned by BMI, among others, is manifested in the form of internal Bank reports, Risk Profile Reports, Risk-based Bank Soundness Level Reports, Minimum Capital Adequacy Reports according to Risk Profiles, Financing Portfolio Reports at the bankwide level, and per business segment, Operational Risk Reports, Liquidity Key Risk Indicator (LKRI) for liquidity risk, and other reports. These reports also serve as a source to support the management's decision-making process.

## COMPREHENSIVE INTERNAL CONTROL SYSTEM

The implementation of internal control system attached to each work unit is the first line of defense in risk management. The implementation of an internal control system is supported by provisions and a framework developed by the second line of defense in risk management. The adequacy and effectiveness of the internal control system are reviewed periodically by the internal audit work unit, which is the third line of defense in risk management.

Throughout 2022, the role and effectiveness of the internal audit work unit in providing added value to business processes and operations include:

1. Planning a risk-based audit that aligns with the Bank's strategy, objectives, and risk focus;



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; dan
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 dengan risiko atas pengembangan produk, prosedur, dan aktivitas yang dilakukan oleh unit kerja lain sebagai bentuk dari pengendalian internal.

## PENERAPAN BUDAYA MANAJEMEN RISIKO

Internalisasi budaya manajemen risiko sangat penting bagi BMI. Berikut adalah rangkaian penerapan budaya manajemen risiko yang dijalankan oleh Bank.

1. Prinsip  
Landasan inti yang kuat diperlukan dalam penerapan manajemen risiko yang efektif pada semua lini guna menanamkan prinsip kehati-hatian dan nilai-nilai penting suatu risiko kepada seluruh sumber daya manusia yang dimiliki. Kesadaran pentingnya penerapan risiko diharapkan dapat menjadi panduan dalam menjalankan setiap aktivitas, baik terhadap risiko operasional, risiko kepatuhan, dan risiko lainnya.
2. Sosialisasi  
Pada tahun 2022, BMI telah menjalankan berbagai program dan inisiasi secara berkelanjutan, yang bertujuan untuk mengembangkan budaya risiko di lingkungan kerja, beberapa program dan inisiatif yang dijalankan antara lain mencakup:
  - a. Menyampaikan materi *awareness* melalui media video, *podcast* dan *e-mail blast* kepada seluruh karyawan;
  - b. Pelaksanaan dan pemberdayaan *Operational Risk Champion* (ORION) untuk mendorong unit kerja melakukan proses identifikasi risiko yang melekat pada semua aktivitas unit kerja dan memastikan bahwa tindak lanjut perbaikan dilakukan;
  - c. Penyampaian sosialisasi atas ketentuan yang berlaku untuk memastikan bahwa ketentuan dipahami oleh seluruh unit kerja terkait;
  - d. Pelaksanaan sertifikasi manajemen risiko yang dilakukan berdasarkan prioritas yang ditetapkan dan mengacu pada ketentuan regulator yang berlaku;
  - e. Pelaksanaan *sharing session* terkait dengan manajemen risiko;

2. Carrying out a thematic audit approach to encourage better effectiveness in identifying the need for improvement in risk management and control;
3. Performing audits on business and operational activities at all levels within the Bank;
4. Ensuring and monitoring any found internal weaknesses and make them the focus of work unit improvements for follow-up actions; and
5. Holding discussions with SKMR and compliance work units in an effort to improve the adequacy and effectiveness of governance, risk management and control.

The SKMR work unit also conducts independent reviews of methods, assumptions, and parameters related to the risks associated with product development, procedures, and activities carried out by other work units as a form of internal control.

## THE IMPLEMENTATION OF RISK MANAGEMENT CULTURE

Internalization of risk management culture is very important for BMI. The following is a series of risk management culture implementation carried out by the Bank.

1. Principles  
A strong core foundation is required in the implementation of effective risk management at all levels in order to instill the precautionary principles and important values of risk in all human resources. Awareness of the importance of risk implementation is expected to be a guidance in carrying out every activity, whether it is operational risk, compliance risk, and other risks.
2. Socialization  
In 2022, BMI has continued to carry out various programs and initiatives aimed at developing risk culture in the work environment. Some of the programs and initiatives that are carried out include:
  - a. Delivering awareness material through video, podcasts, and e-mail blasts to all employees;
  - b. Implementation and empowerment of *Operational Risk Champion* (ORION) to encourage work units to carry out the risk identification process inherent in all activities of work units and ensure that follow-up actions for improvements are carried out;
  - c. Socialization of applicable provisions to ensure that the provisions are understood by all relevant work units;
  - d. Implementation of risk management certification, which is carried out based on the established priorities and refers to applicable provisions issued by regulators;
  - e. Conducting sharing sessions related to risk management;



- f. Pelaksanakan *Muamalat Internal Certification* (MIC) dengan topik antara lain mengenai manajemen risiko;
- g. Penyampaian *anti-fraud campaign* melalui *email blast* dan sosialisasi.
3. Pengembangan  
Pengembangan budaya risiko di Bank dilakukan dengan, antara lain:
  - a. Pelaksanaan *risk forum* di unit kerja secara rutin untuk membahas *risk issue* yang muncul dan bentuk perbaikan yang telah dan akan dilakukan;
  - b. Pengembangan *operational risk tools* seperti melakukan kajian pada *Key Risk Indicator* (KRI), *Risk & Control Self Assessment* (RCSA) dan parameter pengukuran risiko operasional;
  - c. Penginian ketentuan internal terkait risiko kredit, risiko pasar dan kejadian risiko operasional;
  - d. Pengadaan ORION *awards* dalam rangka menghargai kontribusi dan pencapaian yang telah dilakukan ORION dalam mendorong pelaksanaan budaya risiko di unit kerja.

## EFEKTIVITAS SISTEM MANAJEMEN RISIKO

Penerapan sistem manajemen risiko di BMI telah berjalan efektif. Dewan Komisaris dan Direksi dibantu oleh komite di bawahnya serta DPS telah menjalankan perannya secara aktif. Secara berkala, seluruh organ tersebut melaksanakan pertemuan untuk membahas dan memberikan rekomendasi kepada Dewan Komisaris dan Direksi. Efektivitas sistem manajemen risiko di Bank dikaji berdasarkan hal-hal sebagai berikut:

1. Kebijakan, prosedur dan penetapan limit risiko telah dimiliki oleh Bank. Kebijakan dan prosedur diatur dalam hierarki ketentuan internal Bank di atas. Limit risiko telah diimplementasikan oleh Bank antara lain dalam bentuk limit risiko kewenangan memutus pembiayaan, limit alokasi pembiayaan untuk meminimalkan terjadinya risiko konsentrasi pembiayaan, limit *dealer* untuk melakukan transaksi treasury, dan limit lain terkait operasional Bank.
2. Perkembangan eksposur risiko yang dihadapi oleh Bank dipantau secara berkala dan dilaporkan kepada Direksi atau Dewan Komisaris dalam bentuk laporan dan atau presentasi di rapat Direksi atau Dewan Komisaris, atau rapat komite level Direksi dan Dewan Komisaris.
3. Proses identifikasi, pengukuran, pemantauan dan pengendalian risiko telah dilakukan oleh unit-unit kerja sesuai dengan tugas dan tanggung jawabnya masing-masing;
4. Sistem pengendalian internal yang menyeluruh telah dilaksanakan oleh unit Internal Audit dalam bentuk pelaksanaan audit berkala maupun audit tematik dan dilaksanakan juga dalam bentuk kajian independen yang

- f. Implementation of *Muamalat Internal Certification* (MIC) with topics related to risk management;
- g. Submission of *anti-fraud campaign* via email blasts and outreach.
3. Development  
The development of the Bank's risk culture is carried out through:
  - a. Holding risk forums in work units on a regular basis to discuss emerging risk issues and improvements that have been and will be carried out;
  - b. Developing operational risk tools such as conducting studies on Key Risk Indicators (KRI), Risk & Control Self Assessment (RCSA), and operational risk measurement parameters;
  - c. Updating internal provisions related to events such as credit risk, market risk, and operational risk;
  - d. Creating ORION awards in order to appreciate contributions and achievements that have been made by ORION in encouraging the implementation of risk culture in work units.

## THE EFFECTIVENESS OF RISK MANAGEMENT SYSTEM

The risk management system at BMI has been implemented effectively. The Board of Commissioners and the Board of Directors are assisted by several committees, and the DPS has actively carried out its roles. Periodically, these organs hold meetings to discuss and provide recommendations to the Board of Commissioners and Directors. The effectiveness of the Bank's risk management system is assessed based on the following matters:

1. The Bank has policies, procedures, and risk limit setting. The policies and procedures are regulated in the hierarchy of the Bank's internal provisions, as shown above. The Bank has applied risk limits, some of them in the form of risk limits on the authority for financing decisions, limits on financing allocation to minimize the risk of financing concentration, limits on dealers in treasury transactions, and other limits related to the Bank's operations.
2. The development of risk exposure faced by the Bank is regularly monitored and reported to the Board of Directors or the Board of Commissioners in the form of reports and/or presentations at meetings of the Board of Directors or Board of Commissioners, or meetings by committees under the Board of Directors and Board of Commissioners.
3. The processes of identifying, measuring, monitoring, and controlling risk have been carried out by work units, in line with their respective duties and responsibilities;
4. A comprehensive internal control system has been carried out by the Internal Audit unit through periodic auditing or thematic auditing and also in the form of independent reviews conducted by SKMR on products,

dilakukan oleh SKMR atas produk, program, proses dan aktivitas yang dilakukan oleh unit kerja pemilik produk, proses, program dan aktivitas.

Evaluasi atas efektivitas manajemen risiko juga dilakukan melalui laporan berkala yang dikirimkan kepada Dewan Komisaris, Direksi dan DPS dalam "Laporan Profil Risiko" dan "Laporan Tingkat Kesehatan Bank".

### Kebijakan dan Prosedur

BMI melakukan *review* efektivitas terhadap kebijakan dan prosedur secara berkala oleh pemilik ketentuan internal yang berkoordinasi dengan unit kerja terkait. Dalam pelaksanaannya, memperhatikan masukan dari hasil pemeriksaan unit internal audit dan auditor eksternal dalam rangka perbaikan proses dan prosedur internal.

Salah satu metode lainnya untuk melihat efektivitas atas kebijakan dan prosedur adalah pemeriksaan yang dilakukan oleh unit kontrol operasi yang secara berkala melakukan pemeriksaan secara *sampling* atas transaksi operasional. Atas kebijakan dan prosedur yang dipandang tidak efektif dan atau tidak relevan lagi berdasarkan *review* berkala, dilakukan penyempurnaan lebih lanjut yang dilakukan oleh pemilik ketentuan.

### Risk Appetite

Penetapan *risk appetite* dan *risk tolerance* dapat membantu Bank untuk mencapai target bisnis yang ingin dicapai. Dalam implementasinya, bisa dilakukan secara dua arah, yakni *bottom up* dan *top down*. *Risk appetite* dan *risk tolerance* Bank dituangkan dalam bentuk antara lain *target market*, *risk acceptance criteria* dan limit-limit risiko serta *threshold*.

Dalam menetapkan *risk appetite* dan *risk tolerance*, Bank mempertimbangkan strategi dan tujuan bisnis serta kemampuan dalam mengambil risiko (*risk bearing capacity*). Apabila terjadi perubahan atas kondisi Bank Muamalat dan atau kondisi eksternal, limit dapat disesuaikan lebih cepat sehingga selalu terbaru dan sesuai dengan kondisi yang dihadapi.

### Stress Test

*Stress test* atas risiko kredit, likuiditas, pasar dan operasional dilakukan secara berkala oleh SKMR. *Stress test* dimaksud dilakukan untuk melihat kerentanan kondisi permodalan Bank terhadap kondisi *stress* yang mungkin dihadapi. Asumsi yang digunakan dalam perhitungan *stress test* tahun buku 2022 antara lain:

1. *Stress test* atas risiko likuiditas dengan menggunakan asumsi adanya kebutuhan penyaluran pembiayaan, kemungkinan penarikan dana oleh nasabah dilihat dari *behaviour* maupun kontraknya.
2. *Stress test* atas risiko pasar antara lain dengan menggunakan asumsi perubahan nilai tukar tertentu terhadap Posisi Devisa Neto (PDN) Bank.

programs, processes, and activities of the work units that own the products, processes, programs, and activities.

The effectiveness of risk management is evaluated by submitting periodic reports to the Board of Commissioners, Directors, and DPS in "Risk Profile Reports" and "Bank Soundness Level Reports."

### Policies and Procedures

BMI periodically reviews the effectiveness of policies and procedures conducted by owners of internal provisions in coordination with related work units. The review considers inputs from internal and external auditors' audit findings to improve internal processes and procedures.

Another method for assessing the effectiveness of policies and procedures is an inquiry conducted by the operations control unit, which periodically conducts inspections by sampling operational transactions. For policies and procedures deemed ineffective and/or no longer relevant based on periodic reviews, further improvements will be made by owners of the provisions.

### Risk Appetite

Determining risk appetite and risk tolerance can help the Bank achieve its business targets. The implementation of risk appetite and risk tolerance can be done in two directions, namely bottom-up and top-down. The Bank's risk appetite and risk tolerance are conveyed in the form of, among others, target market, risk acceptance criteria, and risk limits and thresholds.

In determining risk appetite and risk tolerance, the Bank takes into account business strategies and objectives, as well as the ability to take risks (risk-bearing capacity). If there is a change in Bank Muamalat's conditions and/or external conditions, the limit can be adjusted more quickly so that it is always updated and in accordance with current conditions.

### Stress Test

Stress tests on credit, liquidity, market, and operational risks are conducted regularly by SKMR. The stress test is carried out to see the vulnerability of Bank capital conditions to the stress conditions that the Bank may encounter. The assumptions used in calculating stress test for the 2022 fiscal year include:

1. Stress test on liquidity risk with an assumption that there is a need to distribute finance, a possibility of customers withdrawing funds from the Bank, which is seen from the behavior and contracts.
2. Stress tests on market risk, by using the assumption of changes in certain exchange rates on Bank Net Open Position (NOP).



3. *Stress test* atas risiko kredit menggunakan asumsi kinerja nasabah pembiayaan yang terdampak maupun tidak terdampak COVID-19 dalam kondisi pandemi COVID-19 dan dampaknya terhadap permodalan Bank.
4. *Stress test* risiko operasional dengan melakukan kajian atas kesiapan *Data Recovery Center* (DRC) untuk menguji kerentanan atas sistem IT sehingga dapat mendeteksi kondisi eksternal yang membahayakan *data center*.

Pelaksanaan *stress test* yang dijalankan oleh Bank pada dasarnya menggunakan model yang dikembangkan dari data historis atau menggunakan pendekatan lainnya. Hasil *stress test* dilaporkan kepada Direksi dan dikoordinasikan dengan unit terkait untuk dilakukan mitigasi dan tindak lanjut untuk meminimalkan terjadinya kondisi terburuk.

## PERNYATAAN DIREKSI DAN/ATAU DEWAN KOMISARIS ATAU KOMITE AUDIT ATAS KECUKUPAN SISTEM MANAJEMEN RISIKO

BMI menerapkan sistem manajemen risiko untuk semua jenis risiko yang dihadapi Bank agar tingkat risikonya dapat dikelola dan diukur. Pada tahun 2022, Bank telah berupaya maksimal dalam memastikan kecukupan sistem manajemen risiko, antara lain melalui penerapan tata kelola manajemen risiko, hasil kajian, kerangka manajemen risiko, ketentuan internal, limit risiko yang dikaji secara berkala dan pelaksanaan pengendalian internal, yang didukung dengan infrastruktur yang memadai.

Penyampaian hasil pengelolaan manajemen risiko Bank kepada Direksi, Dewan Komisaris, dan DPS telah dilakukan melalui media yang tersedia secara konsisten dan tepat waktu sebagai sarana pengambilan keputusan.

Penerapan manajemen risiko di seluruh lini Bank dilaksanakan secara aktif dalam bentuk mengidentifikasi risiko inheren dan memastikan kecukupan kontrol telah dilakukan. Hal ini diperkuat dengan adanya budaya risiko yang secara berkelanjutan ditekankan, baik dalam aktivitas bisnis maupun operasional.

Dengan berbagai pertimbangan itu, Direksi, Dewan Komisaris, maupun DPS serta organ lain yang dalam organisasi manajemen risiko Bank, meyakini bahwa sistem manajemen risiko yang diterapkan oleh BMI telah memadai. Kendati demikian, Bank akan terus mengevaluasi penerapannya seiring dengan perkembangan usaha Bank serta industri.

3. Stress tests on credit risk, by making assumptions about the financing performance of customers affected or not affected by COVID-19 during the COVID-19 pandemic and the impact on the Bank's capital.
4. Stress test on operational risk, by conducting a review of the readiness of the Data Recovery Center (DRC) to test the vulnerability of IT systems so that they can detect external conditions that could harm the data center.

The Bank performs stress tests using models developed from historical data or other approaches. Stress test results are reported to the Board of Directors and coordinated with related units for mitigation and follow-up actions to minimize the occurrence of the worst conditions.

## STATEMENT OF THE BOARD OF DIRECTORS AND/OR THE BOARD OF COMMISSIONERS OR THE AUDIT COMMITTEE ON THE ADEQUACY OF THE RISK MANAGEMENT SYSTEM

BMI implements a risk management system for all types of risks faced by the Bank so the level of risk can be managed and measured. In 2022, the Bank made maximum efforts to ensure the adequacy of the risk management system, such as through the implementation of risk management governance, review results, risk management framework, internal provisions, and risk limits that are reviewed periodically, as well as the implementation of internal controls, supported by well-developed infrastructure.

Results of the Bank's risk management are submitted to the Board of Directors, the Board of Commissioners, and DPS through media that are available consistently and promptly as a means of decision-making.

The implementation of risk management across all of the Bank's business lines is actively carried out by identifying inherent risks and ensuring adequate controls have been applied. This is reinforced by a risk culture that is continuously emphasized, both in business and operational activities.

With these various considerations, the Board of Directors, the Board of Commissioners, DPS, and other organs within the Bank's risk management organization believe that BMI has implemented an adequate risk management system. Nevertheless, the Bank will continue to evaluate its implementation in line with the development of the Bank's business and industry.

## PENERAPAN MANAJEMEN RISIKO TERINTEGRASI

Sesuai Peraturan OJK No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, struktur konglomerasi keuangan antara BMI sebagai entitas utama dengan PT Al-Ijarah Finance (ALIF) sebagai anggota konglomerasi dinyatakan bubar karena Konglomerasi Keuangan Muamalat tidak lagi memenuhi kriteria sebagai Konglomerasi Keuangan.

Pembubaran ini dinyatakan berlaku mulai tahun 2021. Meskipun demikian, pemantauan perkembangan grup keuangan BMI tetap dilakukan melalui penyampaian tertulis kepada OJK secara berkala.

## PENGELOLAAN RISIKO UTAMA BANK

### Risiko Kredit

#### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Kredit

Risiko kredit adalah risiko akibat kegagalan nasabah atau pihak lain dalam memenuhi kewajiban kepada bank sesuai dengan perjanjian yang disepakati, termasuk risiko kredit akibat kegagalan debitur, risiko konsentrasi kredit, *counterparty credit risk*, dan *settlement risk*.

Risiko kredit dapat bersumber dari berbagai aktivitas bisnis Bank, terutama dari penyaluran pembiayaan. Bank juga menghadapi risiko kredit dari berbagai instrumen keuangan seperti surat berharga, akseptasi, transaksi antar bank, transaksi pembiayaan perdagangan, transaksi nilai tukar serta kewajiban komitmen dan kontinjensi.

#### Organisasi Manajemen Risiko Kredit

Dalam rangka mengelola aktivitas pembiayaan Bank untuk meminimalkan risiko kredit sesuai dengan prinsip kehati-hatian perbankan BMI telah memiliki organisasi manajemen risiko kredit sebagai berikut:

## THE IMPLEMENTATION OF INTEGRATED RISK MANAGEMENT

In accordance with OJK Regulation No. 45/POJK.03/2020 concerning Financial Conglomerates, the financial conglomerate structure between BMI as the main entity and PT Al-Ijarah Finance (ALIF) as a conglomerate member was declared disbanded because the Muamalat Financial Conglomerate no longer met the criteria of a Financial Conglomerate.

This dissolution has been effective since 2021. However, monitoring the development of the BMI financial group is still being carried out through written submissions to the OJK, done periodically.

## MANAGEMENT OF THE BANK'S MAJOR RISKS

### Credit Risk

#### Exposure and Implementation of Credit Risk Management

Credit risk is the risk resulting from the default of a customer or other party to fulfill obligations to the Bank, in accordance with the agreement, including credit risk due to debtor default, credit concentration risk, counterparty credit risk, and settlement risk.

Credit risk can originate from the Bank's various business activities, particularly financing. The Bank also faces credit risk from various financial instruments, such as securities, acceptances, interbank transactions, trade financing transactions, exchange rate transactions, as well as commitments and contingencies.

#### Credit Risk Management Organization

In order to manage the Bank's financing activities to minimize credit risks, in accordance with banking prudential principles, BMI already has credit risk management organization as follows:

| Organisasi<br>Organization                    | Tanggung Jawab                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>The Board of Commissioners | <ol style="list-style-type: none"> <li>Menyetujui rencana pembiayaan tahunan, termasuk pembiayaan kepada pihak terkait Bank dan pembiayaan kepada nasabah besar tertentu;</li> <li>Mengawasi pelaksanaan rencana pembiayaan dan melakukan fungsi pengawasan terhadap Direksi terkait langkah perbaikan apabila pelaksanaan pembiayaan menyimpang dari rencana yang telah dibuat;</li> <li>Menjalankan fungsi pengawasan risiko kredit melalui ROC, <i>Audit Committee</i> dan GCG <i>Committee</i>.</li> </ol> | <ol style="list-style-type: none"> <li>Approve the annual financing plan, including financing to related parties of the Bank and financing to certain priority customers;</li> <li>Monitor the implementation of the financing plan and carry out the oversight function of the Board of Directors regarding corrective measures if the financing plan deviate from the established plan;</li> <li>Carry out the credit risk monitoring function through the ROC, Audit Committee, and GCG Committee.</li> </ol> |





| Organisasi<br>Organization                                                                                                                                                                                                | Tanggung Jawab                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Direksi<br>The Board of Directors                                                                                                                                                                                         | <ol style="list-style-type: none"> <li>Menyusun dan melaksanakan rencana pembiayaan yang dituangkan dalam rencana bisnis Bank serta memastikan pelaksanaannya telah sesuai dengan rencana;</li> <li>Memastikan ketaatan Bank terhadap peraturan perundangan yang berlaku terkait pembiayaan. Tanggung jawab ini juga dijalankan oleh Direksi melalui <i>Risk Management Committee</i>.</li> <li>Memastikan bahwa keputusan pembiayaan dilakukan dengan berdasarkan pada <i>four-eye principle</i> sesuai limit kewenangan memutuskan pembiayaan yang ditetapkan berjenjang dan dilaksanakan oleh Komite Pembiayaan.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ol style="list-style-type: none"> <li>Formulate and carry out the financing plan outlined in the Bank's business plan and ensure the implementation is in line with the plan;</li> <li>Ensure the Bank's compliance with applicable laws and regulations related to financing. This responsibility is also carried out by the Board of Directors through the Risk Management Committee;</li> <li>Ensure that financing decisions are made based on the four-eye principle, according to the scope of authority to decide on financing that is set in stages and is carried out by the Financing Committee.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Dewan Pengawas Syariah<br>Sharia Supervisory Board                                                                                                                                                                        | <ol style="list-style-type: none"> <li>Memastikan pemenuhan prinsip syariah dalam kebijakan pembiayaan Bank</li> <li>Memberikan nasihat serta saran kepada Direksi agar sesuai dengan prinsip syariah.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <ol style="list-style-type: none"> <li>Ensure the implementation of sharia principles in the Bank's financing policies;</li> <li>Give advice and suggestions to the Board of Directors, in line with sharia principles.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Komite Kebijakan Pembiayaan,<br>yang di Bank dilaksanakan<br>fungsinya oleh <i>Risk Management Committee</i><br>The Financing Policy Committee,<br>whose functions are carried<br>out by the Risk Management<br>Committee | <ol style="list-style-type: none"> <li>Memberikan saran dan langkah perbaikan kepada Direksi mengenai hal terkait penerapan dan pelaksanaan kebijakan pembiayaan serta hasil pemantauan;</li> <li>Evaluasi atas perkembangan dan kualitas portofolio pembiayaan dan kebenaran pelaksanaan kewenangan memutuskan pembiayaan.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ol style="list-style-type: none"> <li>Provide suggestions and corrective measures to the Board of Directors regarding the implementation of financing policies and monitoring results;</li> <li>Evaluate the development and quality of financing portfolios and the regularity in exercising authority to make financing decisions.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Komite Pembiayaan<br>Financing Committee                                                                                                                                                                                  | <ol style="list-style-type: none"> <li>Memastikan bahwa pembiayaan diberikan berdasarkan analisis yang jujur, objektif dan seksama serta bebas dari benturan kepentingan;</li> <li>Memastikan pembiayaan yang diberikan telah memenuhi norma umum perbankan dan telah sesuai dengan prinsip pembiayaan yang sehat.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ol style="list-style-type: none"> <li>Ensure that financing decision is made based on honest, objective, and thorough analysis, and free from conflicts of interest;</li> <li>Ensure that the provided financing fulfills general norms in the banking industry and is in accordance with sound financing principles.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <i>Asset and Liabilities Committee</i><br>Asset and Liabilities Committee                                                                                                                                                 | <ol style="list-style-type: none"> <li>Melakukan <i>review</i> atas ketersediaan dana untuk disalurkan dalam bentuk pembiayaan;</li> <li>Melakukan <i>review</i> dan mengusulkan margin/ujrah/bagi hasil/nisbah bagi hasil pembiayaan secara berkala.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ol style="list-style-type: none"> <li>Review the availability of funds to be disbursed in the form of financing;</li> <li>Review and propose margin/ujrah/profit sharing/profit sharing ratios of financing periodically.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Unit Kerja terkait Pembiayaan<br>Work Units related to Financing                                                                                                                                                          | <ol style="list-style-type: none"> <li>Lini pertahanan pertama manajemen risiko kredit adalah unit bisnis terkait pembiayaan (termasuk unit kerja pengelola pembiayaan bermasalah), unit kerja risiko pembiayaan dan unit kerja operasional pembiayaan, yang langsung berhadapan dengan risiko dan bertanggung jawab untuk mengembangkan kesadaran untuk meminimalkan risiko kredit.</li> <li>Lini pertahanan kedua manajemen risiko kredit adalah SKMR, unit kepatuhan dan unit legal, yang bertanggung jawab melakukan pengembangan strategi manajemen risiko kredit, pemeliharaan dan pengembangan berkelanjutan dari kerangka pengelolaan risiko kredit dan memberikan masukan serta arahan kepada unit kerja terkait pembiayaan mengenai proses pengelolaan risiko kredit, pengukuran risiko kredit dan pelaporan pembiayaan pada sistem Bank</li> <li>Lini pertahanan ketiga manajemen risiko kredit adalah unit internal audit yang bertanggung jawab melakukan <i>risk-based audit</i> yang memberikan <i>added value</i> kepada lini pertahanan pertama dan kedua, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen BMI dan regulasi yang berlaku.</li> </ol> | <ol style="list-style-type: none"> <li>The first line of defense in credit risk management is business units related to financing (including the non-performing financing work unit), the financing risk work unit, and the financing operational work unit, which deal directly with risks and are responsible for increasing awareness to minimize credit risks;</li> <li>The second line of defense in credit risk management is the SKMR, the compliance unit, and the legal unit, which are responsible for developing credit risk management strategies, maintaining and sustaining the credit risk management framework, and providing inputs and direction to work units related to financing regarding the credit risk management process, credit risk measurement, and financing reporting on the Bank's system.</li> <li>The third line of defense in credit risk management is the internal audit unit, which is responsible for conducting risk-based audits that provide added value to the first and the second lines of defense, ensuring that all elements of the Bank have carried out their respective functions and responsibilities properly, as well as ensuring compliance with BMI's management policies and applicable regulations.</li> </ol> |



### Strategi Manajemen Risiko Kredit

Bank telah melakukan strategi manajemen risiko kredit yaitu di antaranya melalui penetapan limit risiko, proses pembiayaan yang didukung dengan infrastruktur yang memadai, termasuk dukungan sistem dan ketentuan internal yang diperbaharui.

Dalam rangka mengelola aktivitas pembiayaan untuk meminimalkan risiko kredit sesuai dengan prinsip kehati-hatian perbankan, Bank telah memiliki/melaksanakan sebagai berikut:

- Menetapkan arah pembiayaan dengan target dan ukuran yang jelas, meliputi pembiayaan *good bank* dan *new bank* yang berkualitas, dengan target nasabah pembiayaan yang berisiko rendah dan pembiayaan kepada segmen Islami;
- Mempercepat penyelesaian pembiayaan bermasalah dengan menetapkan strategi penyelesaian, didukung oleh infrastruktur dan sumber daya manusia yang memadai;
- Membentuk organisasi manajemen risiko kredit untuk mendukung pencapaian bisnis Bank;
- Mengimplementasikan proses pembiayaan yang sehat secara *end to end* antara lain dengan menetapkan dan atau memperbaiki *risk acceptance criteria* (RAC), melaksanakan proses inisiasi, analisis, pemutusan pembiayaan, pencairan pembiayaan dan pemantauan pembiayaan secara berkualitas;
- Menetapkan strategi manajemen risiko kredit melalui antara lain penetapan *Financing Allocation Limit* (FAL), limit pemutusan pembiayaan, dan ketentuan internal yang dikaji berkala;
- Menjaga kualitas pembiayaan dan melakukan pengelolaan risiko konsentrasi pembiayaan, melalui pemantauan pembiayaan secara individual atau portfolio, melakukan penetapan limit pembiayaan antara lain atas sektor ekonomi tertentu, dan eksposur pembiayaan pada nasabah dan atau grup nasabah.

### Kebijakan Pengelolaan Risiko Konsentrasi Pembiayaan

Bank melakukan pengelolaan risiko konsentrasi pembiayaan melalui melalui penetapan limit antara lain atas sektor ekonomi tertentu dan eksposur pembiayaan pada nasabah dan atau grup nasabah.

Beberapa data yang digunakan untuk pengelolaan risiko konsentrasi antara lain:

- Batas Maksimum Penyaluran Dana (BMPD) yang merupakan persentase maksimum penyaluran dana yang ditetapkan terhadap modal Bank bagi penyaluran dana kepada pihak terkait atau modal inti (*tier 1*) Bank bagi penyaluran dana kepada selain pihak terkait. Untuk kehati-hatian, Bank mengimplementasikan juga limit BMPD internal yang diterapkan pada persentase tertentu dari limit BMPD yang ditetapkan oleh regulator.

### Credit Risk Management Strategy

The Bank has carried out credit risk management strategies, some through risk limit setting, financing processes supported by adequate infrastructure, and updated internal systems and regulations.

In order to manage financing activities to minimize credit risk based on prudential principles in the banking sector, the Bank has implemented the following measures:

- Set up clear targets and measures in the financing direction, including quality financing for good bank and new bank, by targeting low-risk customers and financing for the Islamic segment;
- Accelerate the resolution of non-performing financing by establishing settlement strategy, supported by adequate infrastructure and human resources;
- Establish a credit risk management organization to support the Bank's business achievements;
- Implement an end-to-end sound financing process, such as by establishing and/or improving risk acceptance criteria (RAC) and carrying out a qualified initiation process, analysis, financing approval, financing disbursement, and financing monitoring;
- Establish a credit risk management strategy by determining Financing Allocation Limits (FAL), financing termination limits, and internal provisions, which are reviewed periodically;
- Maintain the quality of financing and manage the risk of financing concentration by monitoring individual or portfolio financing, setting up financing limits on certain economic sectors and on financing exposure to customers and/or groups of customers.

### Financing Concentration Risk Management Policy

The Bank manages the risk of financing concentration by setting up limits on certain economic sectors and on financing exposure to customers and/or groups of customers.

Some of the data used for concentration risk management include:

- Maximum Limit of Fund Distribution (BMPD), which is the maximum percentage of fund disbursement to the Bank's capital in distributing funds to related parties or the Bank's core capital (*tier 1*) for fund disbursement to other than related parties. As a precautionary measure, the Bank also implements internal BMPD limit, which is applied to a certain percentage of the BMPD limit set by the regulator.



- b. *Target Market* dan *FAL* yang merupakan batasan maksimum pembiayaan pada suatu sektor/sub sektor ekonomi tertentu dengan mempertimbangkan *risk appetite* Bank dan potensi serta risiko sektor/sub sektor ekonomi tersebut. *Tools* ini diimplementasikan oleh unit bisnis terkait pembiayaan dalam bentuk *target market* dan *risk acceptance criteria* (RAC) yang ditetapkan berdasarkan segmen pembiayaan atau sektor/sub sektor ekonomi tertentu.
- c. Bank juga menggunakan data analisis risiko pembiayaan yang digunakan untuk melengkapi perhitungan kecukupan permodalan sesuai profil risiko Bank.

- b. Target Market and FAL, which are the maximum financing limits in a particular economic sector or sub-sector by considering the Bank's risk appetite and the potential and risks of that economic sector/sub-sector. These tools are implemented by business units related to financing in the form of target markets and risk acceptance criteria (RAC), which are determined based on financing segments or certain economic sectors/sub-sectors.
- c. The Bank also uses data analysis on financing risks, which are used to complete the calculation of capital adequacy based on the Bank's risk profile.

### Pengukuran Risiko Kredit dengan Pendekatan Standar

Bank melakukan perhitungan ATMR untuk risiko kredit dengan mengacu pada POJK No. 21/POJK.03/2014 tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah dan juga SEOJK No. 34/SEOJK.03/2015 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum yang diubah dengan SE OJK No. 13/ SEOJK.03/2018 tentang Perubahan atas SE OJK No. 34/ SEOJK.03/2015 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum Syariah.

### Measurement of Credit Risk with Standard Approach

The Bank calculates Risk Weighted Assets (RWA) for credit risk by referring to POJK No. 21/POJK.03/2014 concerning Minimum Capital Adequacy Requirements for Sharia Commercial Banks and also OJK Circular Letter (SEOJK) No. 34/SEOJK.03/2015 concerning Calculation of Risk-Weighted Assets for Credit Risk by Using a Standard Approach for Commercial Banks, which was later amended by SEOJK No. 13/SEOJK.03/2018 concerning Amendments to SEOJK No. 34/SEOJK.03/2015 concerning Calculation of Risk-Weighted Assets for Credit Risk by Using a Standard Approach for Sharia Commercial Banks.

Pengukuran risiko kredit dilakukan melalui:

Credit risk measurement is carried out through:

| Parameter                                                                                                                                           | Uraian                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kebijakan Penggunaan Peringkat dalam Perhitungan ATMR untuk Risiko Kredit<br>Policy on the Use of Ratings in the Calculation of RWA for Credit Risk | Sesuai dengan metodologi pengukuran risiko kredit pendekatan standar, perhitungan ATMR secara umum dilakukan berdasarkan pada peringkat yang diterbitkan oleh lembaga pemeringkat eksternal yang diakui oleh OJK.                                                                                                                                                                                                                                                                                                                                              | According to the standard approach of credit risk measurement methodology, the RWA calculation is generally conducted based on ratings issued by external ratings agencies that are acknowledged by OJK.                                                                                                                                                                                                                                                                                                                                                                         |
| Kategori Portofolio yang Menggunakan Peringkat<br>Portfolio Categories based on Ratings                                                             | Berdasarkan pendekatan standar, perhitungan ATMR risiko kredit untuk beberapa kategori portofolio didasarkan pada peringkat eksternal dan sebagian lagi sudah ditentukan langsung bobot risikonya sesuai ketentuan OJK.                                                                                                                                                                                                                                                                                                                                        | Based on the standard approach, the calculation of credit risk RWA for several portfolio categories is based on external ratings, while for other categories, the risk weight are directly determined in accordance with OJK provisions.                                                                                                                                                                                                                                                                                                                                         |
| Lembaga Pemeringkat<br>Ratings Agencies                                                                                                             | Bank menggunakan peringkat terkini yang diterbitkan dari lembaga pemeringkat eksternal yang telah diakui oleh OJK berdasarkan SEOJK No.37/SEOJK.03/2016, tanggal 8 September 2016 perihal Lembaga Pemeringkat dan Peringkat yang diakui OJK.                                                                                                                                                                                                                                                                                                                   | The Bank uses the latest ratings issued by external rating agencies that have been recognized by OJK, based on SEOJK No.37/SEOJK.03/2016 dated September 8, 2016 regarding Rating Agencies and Ratings recognized by OJK.                                                                                                                                                                                                                                                                                                                                                        |
| Risiko Kredit Pihak Lawan<br>Counterparty Credit Risk                                                                                               | Kegiatan transaksi Bank yang meliputi pertukaran mata uang asing, <i>repo</i> dan <i>reverse repo</i> dapat membuat Bank terekspos risiko kredit pihak lawan. Limit kredit pihak lawan ditetapkan untuk setiap pihak lawan berdasarkan penilaian atas kapasitas pihak lawan dan BMPD sesuai dengan kebijakan internal Bank.<br><br>Perhitungan risiko kredit dalam rangka perhitungan kecukupan modal untuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dilakukan menggunakan pendekatan standar sesuai dengan ketentuan yang berlaku | The Bank's transaction activities, which include foreign currency exchange, repo, and reverse repo, can expose the Bank to counterparty credit risk. The counterparty credit limit is set for each counterparty based on an assessment of the capacity of each counterparty and BMPD, in accordance with the Bank's internal policy.<br><br>Calculation of credit risk, in terms of calculating capital adequacy for exposures that could create credit risk due to counterparty failure, is carried out by using a standard approach in accordance with applicable regulations. |

### Pengendalian Risiko Kredit

Pengendalian risiko kredit dilakukan antara lain melalui:

- a. Penguatan sistem pengendalian internal, mencakup pengawasan oleh Dewan Komisaris dan Direksi secara berkala dan budaya pengendalian risiko yang melibatkan seluruh unit kerja terkait pembiayaan, pemeriksaan internal secara berkala dilakukan oleh unit internal audit yang ditindaklanjuti oleh unit kerja terkait dan pemeriksaan oleh unit kerja kontrol operasional;
- b. Melakukan penutupan asuransi atas agunan, pembiayaan dan atau jiwa nasabah untuk menutup risiko kredit yang mungkin terjadi.

### Definisi Tagihan Jatuh Tempo dan Tagihan Mengalami Penurunan Nilai

Bank mendefinisikan tagihan yang telah jatuh tempo sebagaimana diatur pada SEOJK No. 34/SEOJK.03/2015 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum Syariah yang diubah dengan SE OJK No. 13/SEOJK.03/2018 tentang Perubahan atas SE OJK No. 34/SEOJK.03/2015 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum Syariah, yakni tagihan yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau pembayaran bagi hasil atau margin atau ujarah.

### Pendekatan Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) Individual dan Kolektif

Perhitungan CKPN yang dilakukan oleh Bank hanya untuk eksposur dengan akad murabahah saja, sesuai dengan penerapan PSAK 50/55 (Revisi 2006) sementara PSAK Syariah tidak mengatur secara detail. Perhitungan CKPN dilakukan dalam 2 (dua) pendekatan, yaitu:

- a. CKPN Individual dihitung berdasarkan jumlah ekspektasi arus kas yang diterima di masa akan datang, dikurangi jumlah tercatat.
- b. CKPN Kolektif dihitung dengan mempertimbangkan *Probability of Default* dan *Loss Given Default* dengan menggunakan data historis 3 (tiga) tahun terakhir.

### Metode Statistik dalam Perhitungan CKPN

Penggunaan metode statistik dalam perhitungan CKPN sebagaimana dijelaskan pada butir sebelumnya hanya diperuntukkan pada perhitungan CKPN Kolektif. Metode statistik yang digunakan oleh Bank adalah:

- a. *Probability of Default*, yakni tingkat kemungkinan kegagalan nasabah memenuhi kewajiban, yang diukur menggunakan metode *Migration* untuk segmen Wholesale dan SME, sedangkan untuk segmen Consumer menggunakan metode *Net Flow Rate*.

### Credit Risk Control

The Bank carries out credit risk control by:

- a. Strengthening the internal control system, including regular oversight by the Board of Commissioners and Board of Directors and implementation of risk control culture that involves all work units related to financing. Internal control is carried out periodically by the internal audit unit, which is then followed up by related work units and inspection by the operational control work unit;
- b. Having insurance coverage on collateral, financing, and/or customers' life to cover credit risks that may occur.

### Definition of Accounts Due and Impaired Bills

The Bank's definition of maturing receivables is stipulated in SEOJK No. 34/SEOJK.03/2015 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Sharia Commercial Banks, which is amended by SEOJK No. 13/SEOJK.03/2018 concerning Amendments to SEOJK No. 34/SEOJK.03/2015 concerning Calculation of Risk-Weighted Assets for Credit Risk Using the Standard Approach for Sharia Commercial Banks. Maturing receivables are bills that are overdue for more than 90 (ninety) days, both in principal payments and/or profit-sharing payments or margin or ujarah.

### Approach to Establishing Allowance for Impairment Loss (CKPN), for Bank Only and Consolidated

The Bank calculates CKPN only for exposures under murabahah contracts, in accordance with the adoption of Accounting Standard (PSAK) 50/55 (2006 Revision). Meanwhile, Sharia PSAK does not have detailed provisions. The CKON calculation is performed in 2 (two) approaches, namely:

- a. Allowance for Impairment Losses (CKPN) – Bank Only, which is calculated based on expected amount of cash flows received in the future, less the carrying amount.
- b. CKPN – Consolidated, which is calculated by considering the Probability of Default and Loss Given Default using historical data for the last 3 (three) years.

### Statistical Methods in CKPN Calculation

The use of statistical methods in calculating CKPN, as explained in the previous point, is only intended for calculating consolidated CKPN. The statistical methods used by the Bank are:

- a. Probability of Default, which is the level of probability of customers' failure to fulfill their liabilities. It is measured by using Migration method for wholesale and SME segments and Net Flow Rate method for Consumer segment.



- b. *Loss Given Default*, yaitu tingkat kerugian yang diakibatkan oleh kegagalan nasabah memenuhi kewajibannya. Perhitungan dilakukan menggunakan metode *Collateral Short Fall*.

### Pengungkapan Mitigasi Risiko Kredit dengan Menggunakan Pendekatan Standar

Mengacu pada POJK terkait perhitungan ATMR untuk risiko kredit yang disebutkan sebelumnya, Bank juga mengakui keberadaan agunan, garansi, penjaminan atau asuransi kredit sebagai teknik mitigasi risiko kredit (MRK). Bank menggunakan Teknik MRK-Agunan dengan pendekatan sederhana untuk sebagian besar portofolionya, di mana jenis agunan keuangan yang diakui dalam Teknik MRK-Agunan mengacu kepada ketentuan yang berlaku.

Meskipun tidak diikutsertakan dalam perhitungan MRK, Bank juga menerima jenis agunan lainnya seperti tanah dan bangunan, kendaraan bermotor, mesin dan agunan/jaminan lainnya yang telah diatur dalam kebijakan Bank. Dalam ketentuan internal, juga diatur mengenai kecukupan agunan yang harus dipenuhi oleh nasabah, pihak yang melaksanakan penilaian dan pemeriksaan agunan, aturan dan prosedur penilaian baik internal maupun eksternal, serta frekuensi penilaian berdasarkan jenis agunan.

### Pengungkapan Sekuritisasi Aset

Penjelasan mengenai sekuritisasi aset dijelaskan lebih lanjut pada tabel eksposur risiko.

### Risiko Pasar

#### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Pasar

Risiko pasar adalah risiko pada posisi neraca dan rekening administratif akibat perubahan harga pasar, antara lain risiko berupa perubahan nilai dari aset yang dapat diperdagangkan atau disewakan.

Sebagai bank devisa, BMI memiliki portofolio valuta asing dimana nilai dari aset dan kewajiban tersebut selalu terkait dengan perubahan nilai tukar valuta asing terhadap rupiah. Selain itu, Bank juga menghadapi risiko pasar terkait dengan portofolio surat-surat berharga jenis *trading* yang dimiliki. Dampak terhadap kegiatan usaha Bank akibat perubahan nilai tukar valuta asing terhadap rupiah dan perubahan harga surat-surat berharga akibat adanya perubahan imbal hasil di pasar dapat berdampak pada kinerja Bank baik dalam hal tingkat profitabilitas atau kecukupan permodalan yang dimiliki oleh Bank.

#### Organisasi Manajemen Risiko Pasar

Organisasi manajemen risiko pasar untuk memastikan bahwa DPS, Dewan Komisaris dan Direksi beserta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya

- b. *Loss Given Default*, which is the level of loss caused by the customers' failure to fulfill their liabilities. The calculation is performed by using the *Collateral Short Fall* method.

### Disclosure of Credit Risk Mitigation by Using Standard Approach

Referring to the POJK regarding the RWA calculation for credit risk, as mentioned above, the Bank also recognizes the existence of collateral, guarantees, or credit insurance as credit risk mitigation techniques (MRK). The Bank uses the MRK-Collateral Technique with a simple approach for most of its portfolios, in which the types of financial collateral recognized in the MRK-Collateral Technique refer to applicable provisions.

Even though they are excluded from the Credit Risk Mitigation (MRK) calculation, the Bank also accepts other types of collateral, such as land and buildings, vehicles, machinery, and other collaterals stipulated in the Bank's policy. The Bank's internal provisions also regulate the adequacy of collateral that must be fulfilled by customers, the parties who perform assessment and inspection of the collateral, internal and external valuation procedures, as well as the frequency of valuation based on the type of collateral.

### Disclosure of Asset Securitization

Details on asset securitization are further explained in the risk exposure table.

### Market Risk

#### Disclosure of Market Risk Exposure and Implementation of Market Risk Management

Market risk is the risk on the balance sheet and administrative account positions due to changes in market prices, including risks triggered by changes in the value of assets that can be traded or leased.

As a foreign exchange bank, BMI has foreign currency portfolios where the value of these assets and liabilities is always related to the movement of foreign currency exchange rates against the rupiah. In addition, the Bank also faces market risk related to its tradable securities portfolios. The impact on the Bank's business activities due to the movement of the foreign currency exchange rate against the rupiah and changes in the price of securities following yield movement in the market can affect the Bank's performance, both in terms of profitability and the Bank's capital adequacy.

#### Market Risk Management Organization

The organization of market risk management ensures that the DPS, the Board of Commissioners, the Board of Directors, and their committees carry out their functions properly. The organization of risk management includes the formation of

unit kerja terkait dengan risiko pasar yang terdiri dari tiga lini pertahanan manajemen risiko dengan fungsinya masing-masing.

work units related to market risks, which consist of three lines of defense in risk management with their respective functions.

Untuk meminimalkan risiko pasar sesuai dengan prinsip kehati-hatian perbankan, Bank telah memiliki organisasi manajemen risiko pasar yang mencakup:

To minimize market risk based on prudential principles in the banking sector, the Bank has market risk management organizations that include:

| Organisasi<br>Organization                                                                                                                                                                                                                                                                                                  | Tanggung Jawab                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>The Board of Commissioners                                                                                                                                                                                                                                                                               | Menjalankan fungsi pengawasan risiko pasar melalui ROC, <i>Audit Committee</i> dan GCG <i>Committee</i> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Perform market risk monitoring through ROC, Audit Committee, and GCG Committee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Direksi<br>Tanggung jawab yang sama dilaksanakan juga melalui ALCO yang bertanggung jawab menetapkan kebijakan dan strategi terkait risiko pasar<br>The Board of Directors<br>The same responsibilities are carried out through ALCO, which is responsible for establishing policies and strategies related to market risk. | 1. Memastikan bahwa fungsi manajemen risiko pasar sesuai tujuan strategis, skala, karakteristik bisnis dan profil risiko pasar<br>2. Memastikan adanya integrasi penerapan manajemen risiko pasar dengan risiko lainnya yang dapat berdampak bagi Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1. Ensure that the market risk management function is in line with the strategic objectives, scale, business characteristics, and market risk profile;<br>2. Ensure the integration of market risk management implementation with other risks that may affect the Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Unit kerja terkait risiko pasar, terdiri dari unit kerja yang berdasarkan tiga lini pertahanan manajemen risiko<br>Work units related to market risks, which consist of work units based on three lines of defense in risk management                                                                                       | 1. Lini pertahanan pertama manajemen risiko pasar adalah unit treasury yang bertanggung jawab mengelola transaksi terkait risiko pasar dan memelihara Posisi Devisa Netto (PDN) dan Pinjaman Luar Negeri (PLN) terjaga pada level yang aman bagi Bank.<br>2. Lini pertahanan kedua manajemen risiko pasar adalah SKMR yang mendukung ALCO dalam pemantauan dan pengukuran risiko pasar, serta unit kepatuhan yang memastikan kepatuhan Bank atas rasio pasar yang harus dijaga.<br>3. Lini pertahanan ketiga manajemen risiko pasar adalah unit internal audit yang bertanggung jawab melakukan <i>risk-based audit</i> yang memberikan <i>added value</i> kepada lini pertahanan pertama dan kedua, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen Bank dan regulasi yang berlaku. | 1. The first line of defense in market risk management is the treasury unit, which is responsible for managing transactions related to market risks and maintaining the Net Open Position (NOP) and Foreign Loan (PLN) at a safe level for the Bank.<br>2. The second line of defense in market risk management is SKMR, which supports ALCO in monitoring and measuring market risks, as well as the compliance unit, which ensures the Bank's compliance with market ratios that must be maintained.<br>3. The third line of defense in market risk management is the internal audit unit, which is responsible for conducting risk-based audits that provide added value to the first and second line of defense and ensure that all elements of the Bank have carried out their functions and responsibilities properly, including ensuring compliance with the Bank's management policies and applicable regulations. |

### Strategi Manajemen Risiko Pasar

Bank memiliki strategi manajemen risiko pasar sebagai berikut:

- Menjaga tingkat PDN pada level 5% atau lebih rendah daripada yang ditetapkan regulator;
- Memantau limit *dealer* untuk transaksi *foreign exchange*, *money market*, dan *fixed income*, baik terhadap limit utilisasi maupun kerugian;
- Memantau rasio PLN Bank agar tidak melanggar ketentuan regulator;
- Melakukan perbaikan *end to end treasury process* dengan memastikan fungsi *middle office* dan kaidah *four eyes principles*, termasuk di dalamnya melakukan perbaikan dan pengembang sistem *treasury*;
- Melakukan *stress test* risiko pasar secara berkala;
- Menentukan besaran *risk factor* untuk transaksi valuta asing.

### Market Risk Management Strategy

The Bank has several market risk management strategies as follows:

- Maintain the level of NOP at 5% or lower than the regulator's requirement;
- Monitor dealers' transaction limits, such as foreign exchange, money market, and fixed income, against utilization and loss limits;
- Monitor the Bank's Foreign Loan ratio so as not to violate regulatory provisions;
- Carry out end-to-end improvements in treasury process by ensuring the function of the middle office and the four-eyes principles, including upgrading and developing the treasury system;
- Conduct regular stress tests for market risk;
- Determine the amount of risk factor for foreign exchange transactions.





### Pengelolaan Portofolio *Trading Book* dan *Banking Book* Serta Metodologi Evaluasi

Risiko pasar *trading book* adalah risiko yang muncul dari potensi kerugian akibat aktivitas *trading book*, antara lain perubahan suku bunga dan nilai tukar. Pengelolaan risiko pasar Bank dilakukan dengan menerapkan prinsip *segregation of duties* yaitu memisahkan fungsi dan tanggung jawab secara independen atas transaksi treasury, yang terdiri dari:

- Front office*: unit treasury sebagai unit pelaksana transaksi treasury dan investasi.
- Middle office*: unit SKMR sebagai unit yang melakukan pemantauan, menilai serta menginformasikan risiko yang timbul dari kegiatan *trading* yang dilakukan oleh unit front office.
- Back office*: unit operasional treasury sebagai unit yang melakukan pencatatan dan valuasi terhadap seluruh eksposur pada aktivitas *trading* secara harian dengan menggunakan harga pasar dari sumber yang independen.

Risiko pasar *banking book* muncul akibat adanya perubahan suku bunga dan nilai tukar atas aktivitas *banking book* yang dapat berpengaruh pada profitabilitas Bank (*earning perspective*). Pengelolaan risiko pasar *banking book* Bank dilakukan dengan mengoptimalkan struktur neraca agar mendapatkan imbal hasil yang maksimal dengan tingkat risiko yang dapat diterima.

Dalam menghitung ATMR untuk Risiko Pasar, Bank mengacu pada POJK No. 21/POJK.03/2014 tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah dan SEOJK No. 35/SEOJK.03/2015 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar dengan menggunakan Metode Standar bagi Bank Umum Syariah. Risiko pasar yang wajib diperhitungkan dalam beban modal untuk pendekatan standar adalah:

- Posisi instrumen keuangan dalam *trading book* yang terekspos risiko suku bunga.
- Posisi valuta asing dalam *trading book* dan *banking book* yang terekspos risiko nilai tukar.

Untuk keperluan perhitungan modal minimum menggunakan metode standar, Bank menghitung semua posisi instrumen keuangan dalam *trading book* yang terekspos risiko suku bunga seperti pada portofolio surat berharga, serta derivatif lainnya seperti *FX Forward* dan *FX Swap*. Untuk risiko nilai tukar, Bank menghitung seluruh posisi *on* dan *off balance sheet*, baik dalam *portfolio trading book* dan *banking book*.

Setiap harinya, SKMR melakukan pemantauan terhadap pelampauan *trading limit*. Penetapan limit berfungsi untuk membatasi konsentrasi eksposur risiko pada suatu posisi, jenis risiko, tipe instrumen dan/atau pasar tertentu.

### Trading Book and Banking Book Portfolio Management and Evaluation Methodology

Market risk in the trading book is the risk that arises from potential losses due to trading book activities, such as changes in interest rates and exchange rates. The Bank's market risk management is carried out by implementing the principle called segregation of duties, which separates functions and responsibilities in treasury transactions independently and consists of:

- Front office: the treasury unit as the managing unit for treasury and investment transactions.
- Middle office: SKMR unit as the unit that monitors, assesses, and informs risks that may rise from trading activities by the front office unit.
- Back office: the treasury operational unit as the unit that records and evaluates all exposures to trading activities on a daily basis, by using market prices from independent sources.

Banking book market risk arises due to changes in interest rates and exchange rates on banking book activities that can affect the Bank's profitability (earnings perspective). Market risk management in the Bank's banking book is carried out by optimizing the balance sheet structure to obtain maximum returns at an acceptable level of risk.

In calculating RWA for Market Risk, the Bank refers to POJK No. 21/POJK.03/2014 concerning Minimum Capital Adequacy Requirements for Sharia Commercial Banks and SEOJK No. 35/SEOJK.03/2015 concerning Calculation of Risk Weighted Assets for Market Risk using the Standard Method for Sharia Commercial Banks. Market risks that must be considered in the capital expense for the standard approach are:

- The position of financial instruments in the trading book that are exposed to interest rate risk.
- Foreign exchange positions in trading book and banking book that are exposed to exchange rate risk.

To calculate the minimum capital by using the standard approach, the Bank calculates positions of all financial instruments in trading book that are exposed to interest rate risk, such as securities portfolios and other derivatives like *FX Forward* and *FX Swap*. As for the exchange rate risk, the Bank calculates on and off balance sheet positions in the trading book and banking book portfolios.

SKMR monitors any excess on trading limits on a daily basis. Setting up the trading limits will curb the concentration of risk exposure in a particular position, the type of risk, and the type of instrument and/or market. The determination of this



Penetapan limit ini mengacu kepada *risk tolerance* Bank dengan mempertimbangkan *target profit* dan risiko dari aktivitas perdagangan.

limit refers to the Bank's risk tolerance by considering the targeted profit and risks from trading activities.

## Risiko Likuiditas

### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat dilikuidasi segera dan/atau diagunkan tanpa mengganggu aktivitas keuangan bank.

## Liquidity Risk

### Disclosure on Exposure and the Implementation of Liquidity Risk Management

Liquidity risk may arise from the Bank's inability to meet its maturing liabilities from funding sources such as cash flow and/or high-quality liquid assets that can be liquidated immediately and/or used as collateral without disrupting the Bank's financial activities.

### Organisasi Manajemen Risiko Likuiditas

Organisasi manajemen risiko likuiditas untuk memastikan bahwa DPS, Dewan Komisaris dan Direksi beserta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya unit kerja terkait dengan likuiditas yang terdiri dari tiga lini pertahanan manajemen risiko dengan fungsinya masing-masing.

### Liquidity Risk Management Organization

The objective of a liquidity risk management organization is to ensure that DPS, the Board of Commissioners, the Board of Directors, and the committees carry out their functions properly. The risk management organization includes establishing work units related to liquidity, which consist of three lines of defense in risk management with their respective functions.

Untuk meminimalkan risiko likuiditas sesuai dengan prinsip kehati-hatian perbankan, Bank telah memiliki manajemen risiko likuiditas sebagai berikut:

To minimize liquidity risk based on prudential principles in the Banking sector, the Bank has liquidity risk management as follows:

| Organisasi<br>Organization                                                                                                                                                                                                                                                                                                      | Tanggung Jawab                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>The Board of Commissioners                                                                                                                                                                                                                                                                                   | Menjalankan fungsi pengawasan risiko likuiditas melalui ROC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Carry out the liquidity risk monitoring function through ROC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Direksi<br>Tanggung jawab ini dilaksanakan juga melalui ALCO yang bertanggung jawab menetapkan kebijakan dan strategi terkait risiko likuiditas.<br>The Board of Directors<br>These responsibilities are also carried out through ALCO, which is responsible for setting up policies and strategies related to liquidity risks. | 1. Memastikan bahwa fungsi manajemen risiko likuiditas sesuai tujuan strategis, skala, karakteristik bisnis dan profil risiko likuiditas;<br>2. Memastikan adanya integrasi penerapan manajemen risiko likuiditas dengan risiko lainnya yang dapat berdampak bagi Bank.<br>3. Menerapkan rencana pendanaan darurat apabila status kondisi likuiditas Bank memburuk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1. Ensure that the function of liquidity risk management is line with strategic objectives, scale, business characteristics, and liquidity risk profile;<br>2. Ensuring the integration of liquidity risk management implementation with other risks that may affect the Bank.<br>3. Implement an emergency funding plan if the Bank's liquidity conditions worsen.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Unit kerja terkait risiko likuiditas, terdiri dari unit kerja yang berdasarkan tiga lini pertahanan manajemen risiko<br>Work units related to liquidity risks, which consist of work units based on three lines of defense in risk management                                                                                   | 1. Lini pertahanan pertama manajemen risiko likuiditas adalah unit treasuri yang bertanggung jawab mengelola transaksi arus dana masuk dan keluar terjaga pada level yang aman bagi Bank.<br>2. Lini pertahanan kedua manajemen risiko likuiditas adalah SKMR yang mendukung ALCO dalam pemantauan dan pengukuran indikator-indikator risiko likuiditas, serta unit kepatuhan yang memastikan rasio likuiditas Bank telah sesuai dengan ketentuan regulator.<br>3. Lini pertahanan ketiga manajemen risiko pasar adalah unit internal audit yang bertanggung jawab melakukan <i>risk-based audit</i> yang memberikan <i>added value</i> kepada lini pertahanan pertama dan kedua, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen Bank dan regulasi yang berlaku. | 1. The first line of defense in liquidity risk management is the treasury unit, which is responsible for managing incoming and outgoing fund transactions at a safe level for the Bank.<br>2. The second line of defense in liquidity risk management is the SKMR, which supports ALCO in monitoring and measuring liquidity risk indicators, as well as the compliance unit, which ensures that the Bank's liquidity ratio complies with regulatory provisions.<br>3. The third line of defense in market risk management is the internal audit unit, which is responsible for conducting risk-based audits that provide added value to the first and second line of defense, as well as making sure that all elements of the Bank have carried out their functions and responsibilities properly, including ensuring compliance with the Bank's management policies and applicable regulations. |



### Strategi Manajemen Risiko Likuiditas

Pada 2022, Bank telah melakukan strategi manajemen risiko likuiditas, di antaranya dengan:

- Menjaga likuiditas Bank tetap sehat yang dipantau secara harian;
- Menetapkan strategi peningkatan likuiditas dengan tetap menyesuaikan pada fokus strategi bisnis Bank di 2022, yaitu dengan fokus pada pertumbuhan dana murah dan mengoptimalkan pendapatan berbasis jasa;
- Memperkuat layanan perbankan elektronik dan meningkatkan aktivasi transaksi nasabah, melalui antara lain: tarik tunai tanpa kartu, *Customer on Board* (COB), subsidi dan promo untuk transaksi di *merchant* tertentu dan optimalisasi referal dari karyawan. Untuk nasabah non individu dan segmen Wholesale, Bank terus mengembangkan menambah fitur *cash management system*.
- Mengajukan kelonggaran RIM dan mengoptimalkannya setelah disetujui tanggal 27 Januari 2023.
- Pada akhir 2022, Bank melakukan inisiasi untuk menjadi Bank Penyalur Gaji (BPG) ASN, TNI dan Polri untuk meningkatkan volume dana murah dan *fee based income*.

### Teknik Mitigasi Risiko Likuiditas termasuk Indikator Peringatan Dini Permasalahan

Setiap harinya, Bank melakukan pemantauan atas risiko likuiditas melalui pelaporan atas pencapaian rasio-rasio likuiditas yang terangkum dalam *Liquidity Key Risk Indicator* (LKRI). Indikator-indikator yang masuk dalam laporan tersebut ialah parameter likuiditas yang menggambarkan fungsinya masing-masing, baik sebagai penyangga likuiditas, tingkat konsentrasi, ketergantungan pendanaan dan tingkat ekspansi bisnis Bank.

Penilaian atas kondisi likuiditas Bank diperoleh melalui hasil pemeringkatan secara komposit atas seluruh parameter, sehingga sebagai *output* penilaiannya akan diketahui tingkat risiko dari kondisi likuiditas Bank. Hasil penilaian atas kondisi likuiditas ini diinformasikan kepada Direksi secara harian sehingga ketika kondisi likuiditas terlihat menurun dapat diberikan arahan atas langkah-langkah pemulihan likuiditas yang harus dilakukan.

### Likuiditas dan Rencana Pendanaan Darurat

Dalam hal pemantauan dan pengelolaan risiko likuiditas saat kondisi krisis, BMI telah mempunyai kebijakan yaitu *Contingency Funding Plan* (CFP), yang pelaksanaannya direpresentasikan melalui pelaksanaan rapat *Liquidity Crisis Mitigation Team* (LCMT) yang lebih intensif.

Pelaksanaan rapat LCMT dijalankan dengan mempertimbangkan hasil pemantauan status kondisi likuiditas Bank yang tercantum pada laporan LKRI dengan kondisi tertentu. Rapat LCMT ini diharapkan dapat

### Liquidity Risk Management Strategy

In 2022, the Bank has implemented several strategies on liquidity risk management, such as:

- Keep the Bank's liquidity at a sound level and monitor it on a daily basis;
- Establish a strategy to increase liquidity while keeping it in line with the Bank's business strategies in 2022, by focusing on growing low-cost funds and optimizing service-based income;
- Strengthen electronic banking services and increase activation of customers' transactions through: cardless cash withdrawals, Customer on Board (COB), subsidies and promos for transactions at certain merchants and optimizing referrals from employees. For non-individual customers and the Wholesale segment, the Bank continues to develop additional features on cash management system.
- Propose relaxation on the Intermediary Macroprudential Ratio (RIM) and utilize the relaxation after obtaining approval on January 27, 2023.
- At the end of 2022, the Bank has initiated to become a Payroll Bank (BPG) for civil servants, military, and police to increase the volume of low-cost funds and fee-based income.

### Liquidity Risk Mitigation Techniques, including Early Warning Indicator on Problem

The Bank monitors liquidity risks on a daily basis through reports of liquidity ratio achievements, which are summarized in the Liquidity Key Risk Indicator (LKRI). Indicators included in the report are liquidity parameters, which describe their respective functions as a liquidity buffer, concentration level, funding dependence, and the Bank's level of business expansion.

The assessment of the Bank's liquidity condition is obtained through the results of a composite rating of all parameters, so the output of the assessment will determine the risk level of the Bank's liquidity condition. Results of the liquidity assessment are informed to the Board of Directors on a daily basis. Therefore, when liquidity conditions appear to be declining, the Board of Directors can give directions on measures that need to be taken to restore liquidity.

### Liquidity and Contingency Funding Plan

The Bank has a policy to monitor and manage liquidity risks during the crisis, called the Contingency Funding Plan (CFP), in which implementation is represented by holding more intensive meetings on Liquidity Crisis Mitigation Team (LCMT).

The LCMT meeting is held by considering the monitoring results of the Bank's liquidity conditions listed in the Liquidity Key Risk Indicator (LKRI) report under certain conditions. The LCMT meeting is expected to speed up the recovery

mempercepat proses pemulihan atas kondisi likuiditas Bank, terutama melalui perbaikan atas kinerja pendanaan dari sisi nasabah, maupun alternatif sumber pendanaan yang dapat diupayakan dari pasar uang.

#### Mekanisme Pengukuran dan Stress Test serta Pengendalian Risiko Likuiditas

*Stress test* likuiditas dilakukan oleh Bank sebagai salah satu metode manajemen risiko untuk mengevaluasi ketahanan modal, likuiditas dan kemampuan Bank dalam menyerap kerugian pada suatu kejadian krisis yang *exceptional but plausible*, serta mengidentifikasi langkah-langkah yang harus dilakukan untuk memitigasi risiko dan menjaga modal.

Ruang lingkup pelaksanaan *stress test* likuiditas mencakup *regular issue* dan juga *forward looking scenario* yang mengacu pada kondisi terkini seperti kondisi pasar dan lingkungan bisnis dan dampaknya terhadap bisnis Bank.

Dalam perhitungan *stress test* likuiditas, Bank mengidentifikasi potensi tekanan yang mungkin terjadi untuk menilai kecukupan likuiditas dan cadangan aktiva likuid yang dimiliki dalam menyerap tekanan yang timbul serta langkah pencegahan dan penanggulangan yang tercantum dalam CFP.

#### Risiko Operasional

##### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Operasional

Risiko operasional didefinisikan sebagai kerugian akibat ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem atau isu eksternal yang dapat mempengaruhi operasional Bank. Kerugian dari dampak risiko operasional dapat mempengaruhi kinerja keuangan dan mengganggu pencapaian visi dan misi bank.

Lemahnya pengendalian risiko operasional dapat menyebabkan dampak terhadap kegiatan usaha Bank yaitu meningkatnya biaya operasional dan pada akhirnya mengurangi laba usaha serta modal Bank. Selain itu, secara umum kelemahan ini akan mengakibatkan kelancaran operasional dan mutu pelayanan menjadi terganggu dan menurunkan kinerja dan daya saing BMI.

##### Organisasi Manajemen Risiko Operasional

Organisasi manajemen risiko operasional yang memastikan bahwa DPS, Dewan Komisaris dan Direksi serta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya unit kerja terkait dengan operasional yang terdiri dari 3 (tiga) lini pertahanan manajemen risiko dengan fungsinya masing-masing, sebagai berikut:

process of the Bank's liquidity conditions, especially through improvements in funding performance from the customers' side, as well as alternative sources of funding obtained from the money market.

#### Measurement and Stress Test Mechanism and Liquidity Risk Control

The Bank carries out liquidity stress tests as one of the risk management methods to evaluate capital resilience, liquidity, and the Bank's ability to absorb losses in an exceptional but plausible crisis event, as well as identify necessary measures to mitigate risks and maintain capital.

The scope of implementing liquidity stress tests is regular issues and forward-looking scenarios based on current conditions, such as market conditions, business environment, and their impacts on the Bank's business.

In calculating the liquidity stress test, the Bank identifies potential pressures that may occur to assess the adequacy of liquidity and liquid asset reserves to absorb pressures that arise and take preventive actions and countermeasures listed in the CFP.

#### Operational Risk

##### Disclosure of Exposure and the Implementation of Operational Risk Management

Operational risk is loss due to inadequate or non-functioning internal processes, human errors, system failures, or external issues that may affect the Bank's operations. Losses from the impact of operational risks can affect financial performance and disrupt the Bank's vision and mission achievements.

Weak operational risk control can affect the Bank's business activities, as it may increase operational costs, ultimately reducing the Bank's operating profit and capital. In addition, these weaknesses, in general, will disrupt smooth operations and service quality, as well as lower the Bank's performance and competitiveness.

##### Operational Risk Management Organization

Organization of operational risk management ensures that the DPS, the Board of Commissioners, the Board of Directors, and the committees carry out their functions properly. The risk management organization includes the establishment of work units related to operations, which consist of 3 (three) lines of defense in risk management with their respective functions, as follows:



| Organisasi<br>Organization                                                                                                                                                                                                                                                                                                    | Tanggung Jawab                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>The Board of Commissioners                                                                                                                                                                                                                                                                                 | Menjalankan fungsi pengawasan risiko operasional melalui ROC, Audit Committee dan GCG Committee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Perform operational risk monitoring function through ROC, the Audit Committee, and the GCG Committee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Direksi<br>Tanggung jawab yang sama dilaksanakan juga melalui ALCO yang bertanggung jawab menetapkan kebijakan dan strategi terkait risiko operasional<br>The Board of Directors<br>The same responsibility is carried out by ALCO, which is responsible for determining policies and strategies related to operational risks | <ol style="list-style-type: none"> <li>1. Memastikan bahwa fungsi manajemen risiko operasional telah memadai sesuai dengan karakteristik kompleksitas dan profil risiko Bank serta memahami dengan baik jenis dan tingkat risiko yang melekat pada kegiatan bisnis Bank;</li> <li>2. Dalam melaksanakan tanggung jawabnya, Direksi membentuk <i>Risk Management Committee</i> yang memastikan bahwa kerangka kerja manajemen risiko operasional telah memberikan perlindungan memadai bagi Bank.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <ol style="list-style-type: none"> <li>1. Ensure adequate function of operational risk management, in line with the Bank's complexity characteristics and risk profile, as well as fully understand the type and level of risk inherent in the Bank's business activities;</li> <li>2. In carrying out its responsibilities, the Board of Directors establishes a Risk Management Committee, which ensures that the operational risk management framework provides adequate protection for the Bank.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Unit kerja terkait risiko operasional, terdiri dari unit kerja yang berdasarkan tiga lini pertahanan manajemen risiko<br>Work units related to operational risks, which consist of work units based on three lines of defense in risk management                                                                              | <ol style="list-style-type: none"> <li>1. Lini pertahanan pertama manajemen risiko operasional adalah seluruh unit kerja di Bank yang dalam fungsinya memiliki risiko inheren masing-masing dan bertanggung jawab atas pengelolaan risiko operasionalnya sehari-hari, dan melaporkan permasalahan dan kejadian risiko operasional kepada SKMR.</li> <li>2. Lini pertahanan kedua manajemen risiko operasional adalah SKMR yang berfungsi untuk meyakini bahwa risiko yang dihadapi Bank dalam diidentifikasi, diukur dipantau, dikendalikan dan dilaporkan dengan benar, serta unit kepatuhan yang memastikan kepatuhan Bank atas rasio operasional yang harus dijaga. SKMR juga berperan dalam penyusunan kebijakan dan perangkat manajemen risiko operasional.</li> <li>3. Lini pertahanan ketiga manajemen risiko operasional adalah unit internal audit yang bertanggung jawab melakukan <i>risk-based audit</i> yang memberikan <i>added value</i> kepada lini pertahanan pertama dan kedua, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen Bank dan regulasi yang berlaku.</li> </ol> | <ol style="list-style-type: none"> <li>1. The first line of defense in operational risk management is all of the Bank's work units, which in their respective functions, have inherent risks and are responsible for managing their daily operational risks and reporting issues and incidents in operational risk to SKMR.</li> <li>2. The second line of defense in operational risk management is SKMR, which ensures that the risks faced by the Bank are identified, measured, monitored, controlled, and reported correctly, and the compliance unit, which ensures the Bank's compliance in maintaining operational ratios. SKMR also plays a role in formulating policies and tools in operational risk management.</li> <li>3. The third line of defense in operational risk management is the internal audit unit, which is responsible for conducting risk-based audits that provide added value to the first and second line of defense, making sure that all elements of the Bank have carried out their functions and responsibilities properly, including ensuring compliance with the Bank's management policies applicable regulations.</li> </ol> |

### Strategi Manajemen Risiko Operasional

Strategi manajemen risiko operasional yang dilakukan Bank antara lain melalui:

- a. Beberapa proyek perbaikan terkait dengan risiko operasional yang menjadi perhatian Bank, antara lain terkait dengan kualitas data dan dokumentasi pembiayaan;
- b. Budaya Sadar Risiko Operasional dilakukan melalui penyampaian *operational risk awareness* kepada seluruh karyawan, pelatihan *basic risk awareness* secara berkala, penyampaian *risk awareness* melalui video, media *podcast*, pelaksanaan *Muamalat Internal Certification* (MIC), dan *anti-fraud campaign*;
- c. *Risk appetite* dan *risk tolerance* untuk risiko operasional yang terukur dan sesuai dengan kemampuan Bank untuk menyerap kerugian atas dampak risiko operasional.
- d. Kecukupan mitigasi risiko atas setiap produk dan aktivitas baru yang wajib disusun secara komprehensif berdasarkan kemampuan infrastruktur dengan kontrol yang memadai dan tingkat keahlian yang cukup dengan memiliki pemahaman yang baik dalam rangka menjalankan manajemen risiko operasional.

### Operational Risk Management Strategy

The Bank carries out several operational risk management strategies, such as:

- a. Several improvement projects related to operational risks that become are of concern to the Bank, among others related to the quality of financing data and documentation;
- b. Operational Risk Awareness Culture, which is carried out by spreading operational risk awareness to all employees, conducting regular training on basic risk awareness, spreading risk awareness through videos, podcasts, the implementation of Muamalat Internal Certification (MIC), and anti-fraud campaigns;
- c. Risk appetite and risk tolerance for operational risks that are measurable and in accordance with the Bank's ability to absorb losses from the impact of operational risks.
- d. The adequacy of risk mitigation for each new product and activity that must be prepared in a comprehensive manner, based on the ability of infrastructure with adequate control and sufficient level of expertise with a good understanding, in carrying out operational risk management.

- e. Memastikan bahwa setiap aktivitas yang dijalankan wajib dilengkapi dengan prosedur yang digunakan sebagai panduan standar dan dilakukan kaji ulang secara berkala.
  - f. Memisahkan tugas dan fungsi berdasarkan konsep *four eyes principles* yang jelas untuk memastikan objektivitas dan menghindari benturan kepentingan.
  - g. Mengembangkan dan mengimplementasikan perangkat penilaian risiko operasional yaitu *Loss Event Database* (LED), *Risk and Control Self-Assessment* (RCSA) dan *Key Risk Indicator* (KRI);
  - h. Melakukan kaji ulang perangkat KRI dan parameter profil risiko operasional sesuai dengan ketentuan regulasi dan mencerminkan risiko sebenarnya yang dihadapi oleh Bank;
  - i. Melakukan kajian risiko terhadap proses/produk Bank;
  - j. Menunjuk *Operational Risk Champion* (ORION) yang merupakan *designated operational risk officer* yang memfasilitasi proses manajemen risiko operasional di unit kerja masing-masing;
  - k. Melakukan pelatihan terkait *Business Continuity Plan* (BCM) yang dilakukan untuk standarisasi pengetahuan mengenai pengelolaan dan mitigasi terhadap bencana dan kelangsungan operasional bisnis.
- e. Make sure that every activity that is carried out must be based on procedures that are used as standard guidelines and reviewed periodically.
  - f. Separate duties and functions based on a clear concept of the four eyes principles to ensure objectivity and avoid conflicts of interest.
  - g. Develop and use operational risk assessment tools, namely Loss Event Database (LED), Risk and Control Self-Assessment (RCSA), and Key Risk Indicator (KRI);
  - h. Conduct a review of KRI tools and parameters on operational risk profile, in accordance with regulatory provisions, and reflect the actual risks faced by the Bank;
  - i. Conduct a risk assessment of the Bank's processes/products;
  - j. Appoint Operational Risk Champion (ORION), who is a designated operational risk officer that facilitates the process of operational risk management in each work unit;
  - k. Conduct trainings related to the Business Continuity Plan (BCM), which is carried out to standardize knowledge regarding disaster management and mitigation, as well as continuity of business operations.

#### Kebijakan dan Prosedur Manajemen Risiko Operasional

Sebagai upaya melakukan pengelolaan risiko operasional, Bank telah memiliki kebijakan dan prosedur yang diterapkan secara *bankwide* dan pelaksanaan operasional sehari-hari. Kebijakan Umum Operasional yang berisi panduan minimum standar pengendalian risiko terhadap 4 (empat) faktor penyebab risiko operasional yaitu pengelolaan sumber daya manusia, pengelolaan transaksi dan aktivitas, pengelolaan aset dan teknologi informasi, serta pengelolaan kelangsungan bisnis. Pada level prosedur, diatur ketentuan yang lebih bersifat prosedural terkait dengan kegiatan operasional Bank, dan bila diperlukan dilengkapi dengan petunjuk teknis.

#### Risiko Hukum

##### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Hukum

Risiko Hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Risiko ini timbul antara lain karena ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan, seperti tidak dipenuhinya syarat sahnya kontrak atau pengikatan agunan yang tidak sempurna. Apabila risiko hukum tidak dimonitor dengan baik maka dampak terhadap kegiatan usaha Bank adalah munculnya tuntutan hukum kepada Bank oleh nasabah atau pihak ketiga.

#### Operational Risk Management Policies and Procedures

To manage operational risk, the Bank has policies and procedures that are applied bankwide and carried out in daily operations. The Bank's General Operational Policy contains minimum guidelines for risk control standards on 4 (four) factors that trigger operational risks, namely human resource management, transaction and activity management, asset and information technology management, and business continuity management. At the procedural level, regulatory provisions related to the operational activities of the Bank are formulated, and if necessary, these provisions are supplemented with technical instructions.

#### Legal Risk

##### Disclosure of Exposure and the Implementation of Legal Risk Management

Legal risk is caused by lawsuits and/or weaknesses in the juridical aspect. This risk could arise due to the absence of supporting laws and regulations or weakness in agreement, such as a breach in the contractual terms and conditions or imperfect binding of collateral. If legal risks are not properly monitored, the impact on the Bank's business activities is the emergence of lawsuits against the Bank by customers or third parties.





### Organisasi Manajemen Risiko Hukum

Organisasi manajemen risiko hukum diwujudkan oleh Bank antara lain dengan membentuk satuan kerja atau fungsi yang berperan sebagai *legal watch*, yakni unit Corporate Legal. Unit ini menyediakan analisis atau advis hukum kepada seluruh pegawai pada setiap jenjang organisasi.

### Strategi Manajemen Risiko Hukum

Bank melakukan strategi pengelolaan risiko hukum di antaranya melakukan perumusan ketentuan terkait tahapan *review*/penyusunan kontrak dan pengelolaan notaris dan konsultan hukum mitra Bank, melakukan *review* atas perjanjian kerja sama (PKS) yang dilakukan dengan pihak lain untuk memberikan perlindungan hukum yang optimal kepada Bank serta melakukan kajian hukum pada aksi korporasi BMI dan ketentuan terkait operasional serta produk Bank dari sisi hukum.

### Mekanisme Pengendalian Risiko Hukum

BMI memiliki mekanisme pengendalian risiko hukum yang dilakukan dengan cara sebagai berikut:

- Unit Corporate Legal melakukan kaji ulang secara berkala terhadap perpanjangan/*addendum* kontrak/perjanjian antara Bank dengan pihak lain, antara lain dengan cara melakukan penilaian kembali terhadap efektivitas proses *enforceability* guna memeriksa validitas hak dalam kontrak dan perjanjian tersebut.
- Dalam hal Bank menerbitkan garansi maka hal tersebut harus didukung dengan dokumen hukum yang efektif dan *enforceable*.
- Apabila dibutuhkan, unit Corporate Legal melakukan pendampingan atas proses litigasi yang dihadapi unit kerja di Bank.

### Risiko Reputasi

#### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Reputasi

Risiko reputasi merupakan risiko yang berkaitan dengan citra Bank, yaitu menurunnya tingkat kepercayaan *stakeholders* yang muncul dari persepsi negatif terhadap Bank. Risiko ini timbul karena adanya pemberitaan maupun publikasi negatif dari media mengenai kegiatan atau aktivitas dan kondisi keuangan BMI. Persepsi negatif yang tidak dikelola dengan baik oleh Bank dapat menurunkan kepercayaan publik terhadap BMI dan dapat berakibat fatal seperti penurunan jumlah nasabah, bisnis dan/atau pendapatan Bank hingga tuntutan litigasi.

#### Organisasi Manajemen Risiko Reputasi

Bank memiliki organisasi manajemen risiko reputasi dengan membentuk:

- Unit Corporate Affairs yang bertanggung jawab dalam melakukan pengawasan dan pengelolaan risiko reputasi Bank, baik untuk hal-hal yang mencakup evaluasi atas

### Legal Risk Management Organization

The Bank establishes a legal risk management organization by establishing a work unit or function that acts as a legal watch, called the Corporate Legal unit. This unit provides legal analysis or advice to all employees at every level of the organization.

### Legal Risk Management Strategy

The Bank's strategies in managing legal risks include formulating provisions related to stages of contract review/preparation, managing the Bank's notary and legal consultants, conducting reviews on partnership agreements (PKS) with other parties to provide maximum legal protection to the Bank, as well as conducting legal reviews on BMI corporate actions and provisions related to the Bank's operations and products from a legal standpoint.

### Legal Risk Control Mechanism

BMI has legal risk control mechanisms, which are carried out as follows:

- The Corporate Legal Unit conducts periodic reviews of extensions/addendums to contracts/agreements between the Bank and other parties, such as by reassessing the effectiveness of the enforceability process to check the rights validity in the contracts and agreements.
- If the Bank issues a guarantee, then it must be supported by effective and enforceable legal documents.
- If necessary, the Corporate Legal unit provides assistance on litigation processes faced by work units at the Bank.

### Reputational Risk

#### Disclosure of Exposure and the Implementation of Reputational Risk Management

Reputation risk is related to the Bank's image, which is shown by lower stakeholders' trust triggered by a negative perception of the Bank. This risk arises due to negative news or publications from the media about BMI's activities and financial conditions. Negative perceptions that are not managed properly by the Bank can reduce public trust in BMI and have fatal consequences, such as a decrease in the number of customers, slower business and/or income, and even could lead to litigation claims.

#### Reputation Risk Management Organization

The Bank has reputation risk management organization by establishing:

- The Corporate Affairs Unit, which is responsible for monitoring and managing the Bank's reputation risk, whether it is for matters that include evaluation on



- isu yang beredar, perkembangan berita di pasar dan persepsi publik atas perusahaan dan pemegang saham.
- b. Pada ruang lingkup operasional, BMI memiliki unit kerja Customer Care di bawah unit kerja Operation Services (OSC) yang melakukan evaluasi atas potensi risiko reputasi Bank dengan melakukan pengelolaan dan penyelesaian terhadap keluhan-keluhan nasabah.
  - c. Unit Marketing & Customer Management di bawah Direktur Retail Banking yang bertanggung jawab melakukan pemantauan pemberitaan atas Perseroan di media sosial dikelola.

### Strategi Manajemen Risiko Reputasi

BMI telah melakukan strategi manajemen risiko reputasi dengan melakukan, antara lain:

- a. Memantau secara aktif atas berita-berita yang beredar, informasi atas perkembangan pasar, persepsi *stakeholders* dan publikasi di media massa yang dikelola oleh unit Corporate Affairs;
- b. Memantau frekuensi umpan balik melalui berbagai *platform* media sosial;
- c. Menginformasikan pemberitaan positif mengenai Bank terkait dengan aktivitas dan prestasi yang diraih;
- d. Berpartisipasi dalam *event media* sebagai bagian dari upaya *media engagement*;
- e. Membangun komunikasi yang baik kepada publik, baik melalui penyampaian informasi secara langsung oleh Direktur/pimpinan cabang, keterlibatan konsultan komunikasi dan aktivitas media sosial untuk menangani isu BMI di media sosial, serta penunjukkan PR *consultant* guna membantu pelaksanaan strategi komunikasi aksi korporasi BMI;
- f. Menyiapkan *Frequently Asked Question* (FAQ) dan *standby statement* jika ada potensi berita/isu negatif.
- g. Melaksanakan *complaint handling* dengan baik kepada nasabah dan sesuai dengan tenggat waktu yang telah ditentukan.
- h. Melakukan pengembangan perbaikan layanan Bank, baik dari sisi sumber daya manusia maupun dari digitalisasi layanan kepada *stakeholders*.

### Kebijakan dan Mekanisme dalam rangka Meningkatkan Kualitas Pelayanan kepada Nasabah dan Stakeholders Lainnya untuk Mengendalikan Risiko Reputasi

Untuk mengelola risiko reputasi, Bank telah melakukan beberapa hal, antara lain:

- a. Melakukan penyusunan ketentuan penanganan pengaduan nasabah yang secara jelas mengatur kebijakan, prosedur, unit kerja yang melakukan pemantauan dan pelaporan seputar penanganan pengaduan nasabah.

current issues, news developments in the market, and public perceptions of the company and shareholders.

- b. In terms of operations, BMI has a Customer Care work unit under the Operation Services (OSC) work unit, which evaluates the potential risk of the Bank's reputation by managing and resolving customers' complaints.
- c. The Marketing & Customer Management Unit under the Director of Retail Banking, which is responsible for monitoring the news coverage of the Company on social media.

### Reputation Risk Management Strategy

BMI has carried reputation risk management strategies by:

- a. Actively monitoring current news, latest information on market developments, stakeholders' perceptions, and publications in mass media, which are managed by the Corporate Affairs unit;
- b. Monitoring feedbacks via various social media platforms;
- c. Informing positive news about the Bank that are related to the Bank's activities and achievements;
- d. Participating in media events as part of media engagement efforts;
- e. Building good communication with the public, which can be done by having the Director/head of the branch deliver the information directly, using services of communication consultants, and holding social media activities to deal with BMI issues on social media, as well as appointing PR consultant to help the implementation of BMI's corporate action communication strategy;
- f. Preparing Frequently Asked Questions (FAQ) and standby statements should there be potential adverse news/issues.
- g. Handling customers' complaints properly, in accordance with pre-determined deadlines.
- h. Making improvements to the Bank's services, both in terms of human resources and digitalization of services to stakeholders.

### Policies and Mechanisms to Improve Service Quality for Customers and Other Stakeholders to Control Reputation Risk

To manage reputation risk, the Bank has carried out several actions, including:

- a. Formulating provisions to handle customers' complaints that clearly regulate policies, procedures, and work units that carry out monitoring and reporting regarding the handling of customers' complaints.



- b. Melakukan pemantauan atas keluhan nasabah dalam bentuk laporan pengaduan nasabah dan hasilnya dilaporkan secara rutin kepada kepala unit kerja masing-masing dan secara khusus disampaikan kepada Direksi terkait.
- c. Menganalisis laporan keluhan nasabah dan digunakan untuk mendukung Bank dalam pengembangan proses penanganan keluhan secara sistematis.
- d. Memantau pemberitaan dan pengelolaan krisis komunikasi serta pemantauan opini/komentar media atau media sosial serta pemilihan strategi serta tindak lanjut yang diperlukan dikoordinasikan dan dilakukan oleh Unit Corporate Affairs. Evaluasi secara harian, mingguan, bulanan, triwulan dan tahunan atas risiko reputasi yang dihadapi Bank, juga dituangkan dalam Laporan *Media Monitoring*.

### Pengelolaan Risiko Reputasi Saat Krisis

Sebagai upaya mengelola risiko reputasi pada saat krisis, Bank telah melakukan pengelolaan *crisis communication* yaitu tindakan untuk mengoordinasikan komunikasi krisis kepada pihak internal dan eksternal Bank, termasuk media massa. Pada semua tahapan krisis telah diatur mengenai alur protokol komunikasi dan penanggung jawab komunikasi.

Pengelolaan risiko reputasi pada saat krisis dilakukan melalui penetapan standar *Crisis Communication Management* yang diimplementasikan ketika terjadi krisis dari skala ringan hingga skala berat. *Crisis Communication Management* terdiri dari:

- a. Review masalah atau kronologis;
- b. Alur informasi;
- c. Penentuan *person in charge*;
- d. Penetapan kewenangan dan juru bicara;
- e. Jadwal aktivitas penanganan krisis;
- f. Alternatif strategi komunikasi;
- g. Evaluasi.

### Risiko Strategik

#### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Strategik

Risiko Strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini timbul antara lain karena Bank menetapkan strategi yang kurang sejalan dengan visi dan misi perusahaan, melakukan analisis lingkungan strategik yang tidak komprehensif, dan/atau terdapat ketidaksesuaian rencana strategik (*strategic plan*) antar level strategik.

Selain itu risiko strategik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar dan perubahan kebijakan otoritas terkait.

- b. Monitoring customer complaints in the form of customer complaint reports and the results are reported regularly to the heads of each work unit and specifically submitted to the relevant Directors.
- c. Analyzing reports of customers' complaint and use them to support the Bank in developing a systematic process in handling complaints.
- d. Monitoring news coverage, management of communication crisis, and media or social media opinions/comments, as well as the selection of strategies and necessary follow-up actions that are coordinated and carried out by the Corporate Affairs Unit. Daily, weekly, monthly, quarterly, and yearly evaluations of reputation risk faced by the Bank are also included in the Media Monitoring Report.

### Reputation Risk Management During Crisis

To manage reputation risk during the crisis, the Bank has carried out crisis communication management, which is actions taken to handle crisis communications with the Bank's internal and external parties, including the mass media. The communication protocols and the person in charge of communication have been regulated at all stages of the crisis.

Reputation risk management during a crisis is carried out by setting up Crisis Communication Management standards, which are implemented when a crisis occurs, from mild to severe. Crisis Communication Management consists of the following:

- a. Review of issues or chronology;
- b. Flow of information;
- c. Determination of person in charge;
- d. Determination of authority and spokesperson;
- e. Schedule of crisis management activities;
- f. Alternative communication strategy;
- g. Evaluation.

### Strategic Risk

#### Disclosure of Exposure and the Implementation of Strategic Risk Management

Strategic risk is the risk that is resulted from inaccuracy in making and/or implementing a strategic decision, as well as failure in anticipating changes in the business environment. Partly, this risk arises because the Bank establishes a strategy that does not align with the Company's vision and mission, does not carry out a comprehensive strategic environmental analysis, and/or creates a mismatch in strategic plan between strategic levels.

In addition, strategic risk can also emerge from failure to anticipate changes in the business environment, including failure to anticipate changes in technology, changes in macroeconomic conditions, competition dynamics in the market, and changes in policies of the relevant authorities.

Dampak terhadap kegiatan usaha Bank dari risiko stratejik pada pelaksanaan strategi BMI yang tidak tepat, pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya perusahaan terhadap perubahan eksternal. Penetapan strategi investasi yang kurang tepat misalnya dalam melakukan penyertaan modal atau mengakuisisi perusahaan lain akan mengakibatkan peningkatan biaya dan/atau penurunan pendapatan yang akan berpengaruh negatif terhadap keuntungan Bank.

#### **Organisasi Manajemen Risiko Stratejik**

Untuk meminimalkan risiko stratejik sesuai dengan prinsip kehati-hatian perbankan, Bank memiliki organisasi manajemen risiko stratejik yang mencakup:

- a. Dewan Komisaris yang bertanggung jawab antara lain menjalankan fungsi pengawasan risiko stratejik yang juga dapat dilakukan melalui ROC, *Audit Committee* dan *GCG Committee*.
- b. Direksi bertanggung jawab memastikan bahwa fungsi manajemen risiko stratejik berjalan dengan baik dan menyusun rencana stratejik dan inisiatif bisnis yang dituangkan dalam rencana bisnis Bank untuk mengendalikan arah kegiatan usaha dan meminimalkan timbulnya risiko stratejik.
- c. DPS bertanggung jawab antara lain memastikan pemenuhan prinsip syariah dalam strategi bisnis Bank.
- d. Unit kerja terkait risiko stratejik terutama dilaksanakan oleh unit Business Finance & Planning yang mendukung perumusan rencana bisnis Bank serta memantau pelaksanaannya dengan menyusun laporan realisasi dibandingkan rencana bisnis, dan melakukan kaji ulang target bisnis Bank baik yang bersifat finansial mau pun non finansial. Penyusunan rencana bisnis Bank dilakukan berkoordinasi dengan seluruh unit kerja di Bank.

#### **Kebijakan untuk Mengidentifikasi dan Merespons Perubahan Lingkungan Bisnis: Eksternal dan Internal**

Pengelolaan risiko stratejik bertujuan untuk melindungi Bank akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Pada tahun 2022, Bank telah melaksanakan sejumlah hal untuk meminimalkan risiko stratejik sesuai dengan prinsip kehati-hatian.

- a. Organisasi manajemen risiko stratejik yang memastikan bahwa DPS, Dewan Komisaris dan Direksi beserta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya unit kerja untuk mengelola risiko stratejik yang mendukung perumusan rencana bisnis Bank serta memantau pelaksanaannya dengan menyusun laporan realisasi dibandingkan rencana bisnis, dan melakukan kaji ulang target bisnis Bank baik yang bersifat finansial maupun non finansial.

The impact of strategic risks on the Bank's business activities, if the implementation of BMI's strategy needs to be correctly done, includes inappropriate decision-making in business or the Company's lack of response to external changes. Determination of an inappropriate investment strategy, such as equity participation or acquisition of other companies, will result in higher costs and/or lower income, negatively affecting the Bank's profitability.

#### **Strategic Risk Management Organization**

To minimize strategic risks based on the prudence principles in the banking sector, the Bank has strategic risk management organization as follows:

- a. The Board of Commissioners, who is responsible for carrying out the strategic risk oversight function. This function can also be carried out by the ROC, the Audit Committee, and the GCG Committee.
- b. The Board of Directors, who is responsible for ensuring smooth running in the strategic risk management function and preparing strategic plans and business initiatives as outlined in the Bank's business plan to control the direction of business activities and minimize the emergence of strategic risks.
- c. DPS is responsible for, among other things, ensuring compliance with sharia principles in the Bank's business strategies.
- d. Work units related to strategic risks are mainly under the Business Finance & Planning unit, which supports the formulation of the Bank's business plans and monitors the implementation by submitting reports on plan realization compared to business plans, and reviewing the Bank's business targets, both financial and non-financial. The formulation of the Bank's business plan is carried out in coordination with all work units in the Bank.

#### **Policy to Identify and Respond to Changes in the Business Environment: External and Internal**

Strategic risk management aims to protect the Bank from risks caused by inaccuracies in making and/or implementing a strategic decision and failure to anticipate changes in the business environment. In 2022, the Bank implemented several things to minimize strategic risks in accordance with the precautionary principles.

- a. A strategic risk management organization that ensures that the DPS, the Board of Commissioners, the Board of Directors, and the committees carry out their functions properly. The risk management organization includes the establishment of a work unit to manage strategic risks and support the formulation of the Bank's business plans, as well as monitor the implementation by submitting reports on plan realization compared to business plans, and conducting a review of the Bank's business targets, both financial and non-financial.



- b. Melaksanakan inisiatif strategis dalam rencana bisnis sesuai dengan fokus strategi Bank tahun 2022, seperti fokus penyaluran pembiayaan di sektor berisiko rendah dan memberikan keuntungan tinggi di sektor Islami, fokus pertumbuhan dana murah, dan optimalisasi pendapatan berbasis jasa;
- c. Mendukung strategi perusahaan dengan fokus pada proses transformasi organisasi Bank agar lebih efisien;
- d. Menetapkan inisiatif strategis Bank yang disesuaikan dengan fokus bisnis Bank untuk mendorong tercapainya efisiensi biaya dan pertumbuhan bisnis yang lebih *profitable* dan *sustainable*.

#### Mekanisme Mengukur Kemajuan dari Rencana Bisnis

Secara berkelanjutan, Bank melakukan berbagai upaya dalam mengukur kemajuan dari rencana bisnis di tahun 2022, antara lain dengan laporan *Turn Around Plan* (TAP) yang pemantauannya disampaikan kepada Direksi.

Hasil pemantauan sebagaimana di atas dibahas dalam rapat Direksi dan atau rapat komite level Direksi, serta rapat Direksi dengan pemegang saham dan atau Dewan Komisaris dengan *output* berupa arahan dan evaluasi bagi unit kerja terhadap pencapaian akhir tahun 2022 dan fokus pada pencapaian target tahun 2023.

#### Risiko Kepatuhan

##### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan. Risiko kepatuhan dapat bersumber antara lain dari perilaku hukum yaitu perilaku atau aktivitas Bank yang menyimpang atau melanggar dari ketentuan dan/atau peraturan perundang-undangan dan perilaku organisasi, yaitu perilaku atau aktivitas Bank yang menyimpang atau bertentangan dari standar yang berlaku secara umum.

BMI juga berada di bawah pengawasan Otoritas Jasa Keuangan (OJK) sehingga harus tunduk pada peraturan perbankan dan perundangan relevan lainnya yang dari waktu ke waktu terus diperbaharui sesuai dengan perkembangan perekonomian dan pasar komersial serta keuangan Indonesia. Sebagai perusahaan terbuka, BMI juga tunduk pada peraturan-peraturan pasar modal yang berlaku di Indonesia. Dalam rangka mengantisipasi dan menyikapi pembaharuan dan perubahan peraturan-peraturan tersebut, pihak manajemen dituntut untuk dapat melakukan penyesuaian. Kegagalan dalam melakukan penyesuaian berdampak pada kegiatan usaha dan kinerja Bank.

- b. Carry out strategic initiatives in the business plan, in line with the Bank's strategic focus for 2022, such as focusing on disbursing financing in low-risk sectors and providing high returns in the Islamic sector, focusing on low-cost fund growth, and optimizing service-based income;
- c. Support corporate strategy with a focus on the Bank's organizational transformation process to make it more efficient;
- d. Determine the Bank's strategic initiatives that are tailored to the Bank's business focus to reach cost efficiency, as well as a more profitable and sustainable business growth.

#### Mechanism for Measuring Progress in the Business Plan

The Bank has continuously carried out various efforts to measure the progress of its business plan in 2022, including by having the *Turn Around Plan* (TAP) reports, in which the monitoring results are submitted to the Board of Directors.

The monitoring results are then discussed in the Board of Directors meetings and/or meetings of committees under the Board of Directors, as well as joint meetings of the Board of Directors with shareholders and/or the Board of Commissioners. The meeting outputs are directions and evaluations for work units regarding business achievements at the end of 2022 and the Bank's focus on achieving the 2023 target.

#### Compliance Risk

##### Disclosure of Exposure and the Implementation of Compliance Risk Management

Compliance risk is caused by the Bank's failure to comply with and/or implement the laws, regulations, and provisions. Compliance risk can originate, among other things, from legal behavior, which is the Bank's behavior or activities that deviate from or violate applicable provisions and/or laws and regulations, and organizational behavior, which is the Bank's behavior or activities that deviate from or conflict with generally accepted standards.

BMI is also under the supervision of the Financial Services Authority (OJK), so it must comply with banking regulations and other relevant laws, which are updated from time to time in accordance with developments in Indonesia's economy and commercial and financial markets. As a public company, BMI is also subject to Indonesia's prevailing capital market regulations. In order to anticipate and respond to updates and changes to these regulations, the Bank's management is required to be able to adjust. Failure to do so will impact the Bank's business activities and performance.

### Organisasi Manajemen Risiko Kepatuhan

Untuk meminimalkan risiko kepatuhan sesuai dengan prinsip kehati-hatian perbankan, Bank telah memiliki organisasi manajemen risiko kepatuhan. DPS, Dewan Komisaris dan Direksi beserta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya Satuan Kerja Kepatuhan (SKK) sebagai unit independen yang menjalankan fungsi-fungsi kepatuhan sebagaimana diatur oleh ketentuan OJK.

### Strategi Manajemen Risiko Kepatuhan

Bank telah mengimplementasikan strategi manajemen risiko kepatuhan, di antaranya:

- Membentuk komite terkait pelaksanaan pengawasan aktif Direksi, Dewan Komisaris, dan DPS;
- Meninjau dan memberikan dukungan dalam bentuk tinjauan risiko kepatuhan kepada unit lain dalam melakukan penerbitan/pengembangan produk, program, atau aktivitas operasional, termasuk ketentuan internal yang sedang disusun/diperbaharui oleh unit kerja;
- Melakukan sosialisasi/sharing informasi terhadap regulasi baru yang diterbitkan oleh regulator dan melaksanakan pelatihan terkait kepatuhan kepada karyawan;
- Menyampaikan laporan-laporan secara periodik kepada regulator dan pihak terkait lain;
- Melakukan *compliance checklist* untuk memastikan kesiapan operasional pembukaan, pemindahan alamat dan perubahan status kantor dan perizinan produk sebelum disampaikan kepada OJK.

### Strategi dan Efektivitas Penerapan Manajemen Risiko Kepatuhan

BMI juga melakukan strategi dan efektivitas penerapan manajemen risiko perusahaan melalui:

- Menguatkan penerapan Program APU dan PPT yang efektif dan efisien.
- Memberikan opini/saran dari sisi kepatuhan kepada unit kerja terkait dengan pengembangan produk, program, ketentuan, aktivitas operasional dan permasalahan kepatuhan yang dihadapi;
- Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan peraturan perundang-undangan dan ketentuan syariah yang berlaku; dan
- Melakukan peningkatan kualitas sumber daya manusia dari sisi kepatuhan.
- Meningkatkan budaya kepatuhan seluruh unit kerja melalui sosialisasi regulasi, *sharing* informasi, materi pelatihan, dan *compliance awareness*.
- Melaksanakan uji petik DPS secara semesteran guna memantau dan melihat pelaksanaan aktivitas bisnis yang telah dilakukan telah memenuhi prinsip syariah.

### Compliance Risk Management Organization

The Bank has a compliance risk management organization to minimize compliance risk based on prudential principles in the banking sector. The DPS, the Board of Commissioners, the Board of Directors, and the committees carry out their functions properly. The risk management organization includes the establishment of a Compliance Work Unit (SKK) as an independent unit that carries out compliance functions, as stipulated by OJK regulations.

### Compliance Risk Management Strategy

The Bank has implemented compliance risk management strategies, including:

- Establish a committee related to the implementation of active supervision of the Board of Directors, the Board of Commissioners, and DPS;
- Review and provide supports in the form of compliance risk reviews to other units in issuing/developing products, programs or operational activities, including internal provisions that are being prepared/updated by work units;
- Conduct outreach events or share information on new regulations issued by regulators and hold training on compliance to all employees;
- Submit periodic reports to regulators and other related parties;
- Conduct compliance checklists to ensure operational readiness for opening, relocation, changes in office status, and product licensing prior to submission to OJK.

### Strategy and Effectiveness of Compliance Risk Management Implementation

BMI also ensures the strategy and effectiveness of implementing corporate risk management by:

- Strengthening the effectiveness and efficiency of APU and PPT Programs implementation.
- Providing opinions/advice in terms of compliance to work units related to product development, programs, provisions, operational activities, and inputs on current issues on compliance;
- Assessing and evaluating the effectiveness, adequacy and suitability of the Bank's policies, provisions, systems, and procedures with the provisions of applicable laws and regulations, as well as sharia provisions;
- Improving the quality of human resources in terms of compliance.
- Improving the compliance culture of all work units through dissemination of regulations, information sharing, training materials, and compliance awareness.
- Carrying out DPS sampling tests semi-annually to monitor and observe business activities that have been carried out based on sharia principles.





- g. Memantau indikator-indikator aspek *prudential banking* secara berkala dan menyampaikannya kepada Direksi.

### Mekanisme Pemantauan dan Pengendalian Risiko Kepatuhan

Bank menerapkan proses manajemen risiko kepatuhan dengan mengimplementasikan prinsip dan kebijakan kepatuhan yang didukung dengan pelaksanaan program-program kepatuhan, antara lain:

- Melakukan sosialisasi/pelatihan atas ketentuan eksternal.
- Melakukan uji kepatuhan atas ketentuan internal, produk dan aktivitas baru agar sesuai dengan ketentuan regulator maupun kesesuaiannya dengan kaidah-kaidah syariah.
- Memantau komitmen atas arahan, masukan maupun tindak lanjut audit kepada regulator.
- Melakukan penilaian sendiri atas kualitas profil risiko kepatuhan Bank.

### Risiko Imbal Hasil

#### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Imbal Hasil

Risiko imbal hasil (*rate of return risk*) adalah risiko akibat perubahan tingkat imbal hasil yang dibayarkan Bank kepada nasabah akibat dari perubahan tingkat imbal hasil yang diterima Bank dari penyaluran dana, yang dapat mempengaruhi perilaku nasabah dana pihak ketiga perusahaan.

Risiko ini timbul antara lain karena adanya perubahan perilaku nasabah dana pihak ketiga Bank yang disebabkan oleh perubahan ekspektasi tingkat imbal hasil yang diterima dari Bank. Perubahan ekspektasi bisa disebabkan oleh faktor internal seperti menurunnya nilai aset Bank dan/atau faktor eksternal seperti naiknya *return*/imbal hasil yang ditawarkan bank lain. Dampak terhadap kegiatan usaha Bank jika terjadi perubahan ekspektasi tingkat imbal hasil tersebut dapat memicu perpindahan dana dari Bank kepada bank lain.

#### Organisasi Manajemen Risiko Imbal Hasil

Organisasi manajemen risiko imbal hasil, meliputi DPS, Dewan Komisaris dan Direksi beserta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya Unit treasuri yang bertanggung jawab melakukan fungsi pengelolaan dana Perseroan secara harian dan pengelolaan risiko imbal hasil yang fungsinya dilaksanakan oleh unit *Asset & Liability Management* (ALMA).

Untuk meminimalkan risiko imbal hasil sesuai dengan prinsip kehati-hatian perbankan, Bank telah memiliki organisasi manajemen risiko imbal hasil, meliputi:

- g. Monitoring indicators of prudential banking aspect periodically and report them to the Board of Directors.

### Compliance Risk Control and Monitoring Mechanisms

The Bank carries out compliance risk management process by implementing compliance principles and policies that are supported by compliance programs, including:

- Dissemination/training on external provisions.
- Conducting compliance tests on internal regulations, as well as new products and activities, to comply with regulatory requirements and conformity with sharia principles.
- Monitoring commitment to directions, inputs and follow-up audits to regulators.
- Conducting self-assessment of the quality of the Bank's compliance risk profile.

### Rate Of Return Risk

#### Disclosure of Exposure and the Implementaion of Rate of Return Risk Management

The rate of return risk is the risk that emerges from changes in the rate of return paid by the Bank to customers due to changes in the rate of return received by the Bank from channeling funds, which can affect customers' behavior toward the Company's third-party funds.

This risk arises, among others, due to changes in customers' behavior toward the Bank's third-party funds, which are caused by changes in the expected rate of return received from the Bank. Changes in expectations can be caused by internal factors, such as a decrease in the Bank's asset value, and/or external factors, such as higher returns offered by other banks. The changes in customers' expected rate of return can trigger a transfer of funds from the Bank to other banks.

#### Rate of Return Risk Management Organization

The rate of return risk management organization includes DPS, the Board of Commissioners, the Board of Directors, and the committees, which carry out their functions properly. The risk management organization includes establishing a treasury unit, which is responsible for managing the Company's funds on a daily basis and the risk of returns. These functions are carried out by the *Asset & Liability Management* (ALMA) unit.

In order to minimize the rate of return risk based on prudential principles in the banking sector, the Bank has a rate of return risk management organization as follows:



| Organisasi<br>Organization                             | Tanggung Jawab                                                                                                                                                                                  | Responsibilities                                                                                                                                                                             |
|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>The Board of Commissioners          | Menjalankan fungsi pengawasan risiko imbal hasil yang juga dapat dilakukan melalui ROC.                                                                                                         | Carry out oversight function on rate of return risks, which can also be done through the ROC.                                                                                                |
| Direksi<br>The Board of Directors                      | 1. Memastikan bahwa fungsi manajemen risiko imbal hasil berjalan dengan baik;<br>2. Menetapkan <i>pricing</i> atas aktivitas pendanaan dan pembiayaan yang dilakukan melalui ALCO dan atau RMC. | 1. Ensure that risk management on rate of return is performed well;<br>2. Determine pricing on funding and financing activities that are carried out through ALCO and/or RMC.                |
| Dewan Pengawas Syariah<br>The Sharia Supervisory Board | Memastikan bahwa perhitungan imbal hasil pada sisi pendanaan dan pembiayaan sesuai prinsip syariah.                                                                                             | Ensure that the calculation of rate of return on funding and financing is in accordance with sharia principles.                                                                              |
| Unit Tresuri<br>Treasury Unit                          | Melakukan fungsi pengelolaan dana Bank secara harian dan pengelolaan risiko imbal hasil yang fungsinya dilaksanakan oleh unit ALMA.                                                             | Carry out the function of managing the Bank's funds on a daily basis and managing the rate of return risks, whose functions are carried out by the Asset & Liability Management (ALMA) unit. |
| SKMR<br>Risk Management Work Unit                      | Mendukung fungsi ALCO dalam melakukan pemantauan atas risiko imbal hasil.                                                                                                                       | Support ALCO's function in monitoring risks of rate of return.                                                                                                                               |

### Strategi Manajemen Risiko Imbal Hasil

Bank telah melakukan strategi dalam pengelolaan manajemen risiko imbal hasil yang dilakukan dengan:

- Mengontrol *cost of funds* dan *Net Profit Margin* dengan melakukan evaluasi pada Hi-1000 untuk menentukan bagi hasil nasabah.
- Melakukan penyesuaian perhitungan Hi-1000 pada *core banking system*, ditujukan agar setiap ada perubahan kembali ketentuan GWM dari regulator bisa langsung disesuaikan pada perhitungan sistem.
- Menjaga *margin income* untuk menjaga tingkat imbal hasil yang dibayarkan Bank kepada nasabah melalui pemantauan atas *yield* dan *cost of funds* pada level tertentu sebagaimana dibahas pada rapat ALCO secara berkala.
- Sejalan dengan perbaikan proses manajemen risiko likuiditas, Bank terus berupaya menurunkan konsentrasi pada nasabah besar dengan *pricing* yang mahal untuk mengoptimalkan profitabilitas sesuai dengan *bankwide strategy*.

### Mekanisme Pemantauan dan Pengendalian Risiko Imbal Hasil

Dalam hal pencapaian imbal hasil, Bank memiliki target yang telah dirumuskan dan tertuang dalam rencana bisnis Bank. Rencana bisnis Bank terkait dengan imbal hasil ini menjadi acuan utama bagi Bank dalam mengevaluasi pencapaiannya secara berkala. Hasil dari evaluasi pencapaian imbal hasil biasanya akan disampaikan dalam ALCO, atau dapat juga ditindaklanjuti melalui rapat *ad hoc* antar unit kerja ALMA dan unit bisnis.

### Rate of Return Risk Management Strategy

The Bank has implemented strategies in managing rate of return risks, including:

- Controlling the cost of funds and Net Profit Margin by evaluating the Hi-1000 to determine profit sharing with customers.
- Making adjustments to the Hi-1000 calculation in the core banking system, so every time there is a change in the GWM provisions from the regulator, it can be directly adjusted to the system calculation.
- Maintaining margin income to retain the rate of return paid by the Bank to customers by monitoring yields and cost of funds at a certain level, as discussed at ALCO's regular meetings.
- In line with improvements in the liquidity risk management process, the Bank continues its efforts to reduce concentration on large customers with high pricing to optimize profitability, in line with a bankwide strategy.

### Rate of Return Risk Monitoring and Control Mechanism

Regarding the rate of return achievement, the Bank has targets formulated and outlined in the Bank's Business Plan. The Bank's Business Plan related to the rate of return acts as the main reference for the Bank in evaluating its achievements regularly. The evaluation results will usually be submitted to ALCO or followed up through ad hoc meetings between ALMA work units and business units.



## Risiko Investasi

### Pengungkapan Eksposur dan Penerapan Manajemen Risiko Investasi

Risiko investasi (*investment risk*) adalah risiko akibat Bank ikut menanggung kerugian usaha nasabah yang dibiayai dalam pembiayaan bagi hasil berbasis *profit and loss sharing*. Risiko ini timbul apabila Bank memberikan pembiayaan berbasis bagi hasil kepada nasabah dimana Bank ikut menanggung risiko atas kerugian usaha nasabah yang dibiayai (*profit and loss sharing*). Dalam hal ini, perhitungan bagi hasil tidak hanya didasarkan atas jumlah pendapatan atau penjualan yang diperoleh nasabah namun dihitung dari keuntungan usaha yang dihasilkan nasabah. Dampak terhadap kegiatan usaha Bank apabila usaha nasabah mengalami kebangkrutan, maka jumlah pokok pembiayaan yang diberikan Bank kepada nasabah tidak akan diperoleh kembali.

### Organisasi Manajemen Risiko Investasi

Organisasi manajemen risiko investasi memastikan bahwa DPS, Dewan Komisaris dan Direksi beserta komite di bawahnya melaksanakan fungsinya dengan baik. Termasuk dalam organisasi manajemen risiko adalah dibentuknya unit kerja terkait risiko investasi yang terdiri dari tiga lini pertahanan manajemen risiko dengan fungsinya masing-masing.

Untuk meminimalkan risiko investasi sesuai dengan prinsip kehati-hatian perbankan, Bank telah memiliki organisasi manajemen risiko investasi yang mencakup:

## Investment Risk

### Disclosure of Exposure and Implementation of Investment Risk Management

Investment risk is associated with the Bank bearing a portion of a customer's business losses that are financed under profit- and loss-sharing financing. Such risk emerges when the Bank provides profit-sharing-based financing to customers, where the Bank also bears the risk of losses from the customer's financed business (profit and loss sharing). In this case, the profit-sharing calculation is based not only on the amount of income or sales earned by the customer but also on the operating profit generated by the customer. If the customer's business goes bankrupt, then the Bank will no longer receive the principal amount of financing provided to the customer.

### Investment Risk Management Organization

The investment risk management organization ensures that the DPS, the Board of Commissioners, the Board of Directors, and the committees carry out their functions properly. The risk management organization includes establishing a work unit related to investment risk, which consists of three lines of defense of risk management with their respective functions.

To minimize investment risk based on prudential principles in the banking sector, the Bank has an investment risk management organization that includes:

| Organisasi Organization                                                                                                                                                                                                                                     | Tanggung Jawab                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Responsibilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dewan Komisaris<br>The Board of Commissioners                                                                                                                                                                                                               | Menjalankan fungsi pengawasan risiko investasi yang juga dapat dilakukan melalui ROC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Carry out investment risk oversight function, which can also be done by the ROC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Direksi<br>The Board of Directors                                                                                                                                                                                                                           | <ol style="list-style-type: none"> <li>Memastikan bahwa fungsi manajemen risiko investasi berjalan dengan baik;</li> <li>Memastikan bahwa kualitas pembiayaan yang mengandung risiko investasi terjaga kualitasnya.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <ol style="list-style-type: none"> <li>Ensure that the investment risk management function are performed well;</li> <li>Ensure that the quality of financing that contains investment risk is maintained.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Unit kerja terkait dengan risiko investasi, terdiri dari unit kerja yang berdasarkan 3 (tiga) lini pertahanan manajemen risiko<br>Work units related to investment risk, which consist of work units based on 3 (three) lines of defense in risk management | <ol style="list-style-type: none"> <li>Lini pertahanan pertama manajemen risiko investasi adalah unit bisnis terkait pembiayaan (termasuk unit kerja pengelola pembiayaan bermasalah), unit kerja risiko pembiayaan dan unit kerja operasional pembiayaan, yang langsung berhadapan dengan risiko dan bertanggung jawab untuk mengembangkan kesadaran untuk meminimalkan risiko investasi.</li> <li>Lini pertahanan kedua manajemen risiko investasi adalah SKMR, unit kepatuhan dan unit legal, yang bertanggung jawab antara lain melakukan pengembangan strategi manajemen risiko investasi, dan memberikan masukan serta arahan kepada unit kerja terkait pembiayaan mengenai proses pengelolaan risiko investasi, pengukuran risiko investasi dan pelaporan pembiayaan pada sistem Bank.</li> <li>Lini pertahanan ketiga manajemen risiko investasi adalah unit internal audit yang bertanggung jawab melakukan <i>risk-based audit</i> yang memberikan <i>added value</i> kepada lini pertahanan pertama dan kedua, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen Bank Muamalat dan regulasi yang berlaku.</li> </ol> | <ol style="list-style-type: none"> <li>The first line of defense in investment risk management is business units related to financing, including non-performing financing management work unit, financing risk work unit, and financing operational work unit, which are directly exposed to risks and responsible for developing awareness to minimize investment risks.</li> <li>The second line of defense in investment risk management is the SKMR, the compliance unit, and the legal unit, which are responsible for, among other things, developing an investment risk management strategy and providing inputs and direction to work units related to financing regarding the investment risk management process, investment risk measurement, and financing reporting in the Bank system.</li> <li>The third line of defense in investment risk management is the internal audit unit, which is responsible for conducting risk-based audits that provide added value to the first and second line of defense, and ensure that all elements of the Bank have carried out their functions and responsibilities properly, by ensuring compliance with Bank Muamalat's management policies and applicable regulations.</li> </ol> |

### Strategi Manajemen Risiko Investasi

Bank telah melakukan strategi manajemen risiko investasi melalui antara lain:

- Melakukan pemantauan dan perbaikan pembiayaan berdasarkan akad pembiayaan dan memperbaiki kualitas pembiayaan berbasis bagi hasil secara terus menerus.
- Melakukan kajian atas kinerja pembiayaan termasuk pembiayaan berbasis bagi hasil dan jual beli, dan melakukan kajian untuk mengembangkan ketentuan produk pembiayaan berdasarkan akad dengan mitigasi yang memadai sehingga mengurangi risiko bagi Bank.
- Melakukan *reminder* kepada seluruh unit kerja terkait pemenuhan aspek syariah pada pembiayaan berbasis bagi hasil yang harus dijaga pemenuhannya.

### Mekanisme Pemantauan dan Pengendalian Risiko Investasi

Sebagai upaya meminimalkan potensi kerugian yang timbul karena perolehan hasil investasi yang tidak sesuai dengan harapan, Bank senantiasa melakukan pemantauan atas kinerja pembiayaan dan melakukan kajian serta evaluasi untuk memastikan bahwa Bank telah melaksanakan fungsinya dengan baik sehingga dapat meminimalkan kemungkinan kerugian dan memaksimalkan potensi keuntungan.

### Investment Risk Management Strategy

The Bank has several strategies for investment risk management, which include:

- Financing monitoring and improvements based on financing agreements and continuously improve the quality of financing based on profit-sharing scheme.
- Reviewing the financing performance, including profit-sharing and buying and selling-based financing, and conducting studies to develop provisions on contract-based product financing with adequate mitigation in order to lower risks for the Bank.
- Having reminders for all work units related to the fulfillment of sharia aspects in profit-sharing-based financing.

### Investment Risk Monitoring and Control Mechanism

As part of efforts to minimize potential losses emerging from investment returns that are not in line with expectations, the Bank continuously monitors financing performance and conducts studies and evaluations to ensure that the Bank has carried out its functions properly, so it can minimize possible losses and maximize profit potential.



## PENGUNGKAPAN KUANTITATIF QUANTITATIVE DISCLOSURES

**Tabel 1.1. Pengungkapan Tagihan Bersih berdasarkan Wilayah**  
**Table 1.1. Individual Disclosure of Net Claims by Region**

| No.          | Kategori Portofolio<br>Portfolio Categories                                                                                                          | 31 Desember 2022   December 31, 2022                      |                  |                     |                          |                   |                   |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------|---------------------|--------------------------|-------------------|-------------------|
|              |                                                                                                                                                      | Tagihan Bersih berdasarkan Wilayah<br>Net Claim by Region |                  |                     |                          |                   |                   |
|              |                                                                                                                                                      | Jabodetabek<br>Greater Jakarta                            | Jawa<br>Java     | Sumatera<br>Sumatra | Kalimantan<br>Kalimantan | Lainnya<br>Others | Total<br>Total    |
| (1)          | (2)                                                                                                                                                  | (3)                                                       | (4)              | (5)                 | (6)                      | (7)               | (8)               |
| 1            | Tagihan kepada Pemerintah<br>Claim to The Government                                                                                                 | 27.008.350                                                | -                | -                   | -                        | -                 | <b>27.008.350</b> |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claim to Public Sector Entities                                                                              | 1.091.331                                                 | 848              | 113.399             | -                        | -                 | <b>1.205.578</b>  |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claim to the Multilateral Development Banks and International Institutions | -                                                         | -                | -                   | -                        | -                 | -                 |
| 4            | Tagihan kepada Bank<br>Claim to The Bank                                                                                                             | 404.761                                                   | 37.048           | 4.856               | -                        | 153.404           | <b>600.069</b>    |
| 5            | Pembiayaan Beragun Rumah Tinggal<br>Residential Mortgage Loans                                                                                       | 1.356.663                                                 | 655.752          | 324.208             | 189.743                  | 240.788           | <b>2.767.154</b>  |
| 6            | Pembiayaan Beragun Properti Komersial<br>Commercial Property Mortgage Loans                                                                          | 25.441                                                    | 6.230            | 27.442              | 3.336                    | 51.753            | <b>114.202</b>    |
| 7            | Pembiayaan Pegawai/ Pensiunan<br>Retired Employee Credit                                                                                             | 24.806                                                    | 16.699           | 9.980               | 2.736                    | 7.670             | <b>61.891</b>     |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Claim to Micro, Small and Retail Portfolio                                           | 1.667.109                                                 | 1.853.845        | 363.200             | 168.414                  | 282.090           | <b>4.334.658</b>  |
| 9            | Tagihan kepada Korporasi<br>Claim to Corporate                                                                                                       | 16.239.673                                                | 1.213.229        | 21.211              | 76.288                   | 644.290           | <b>18.194.691</b> |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claim on Past Due                                                                                                  | -                                                         | -                | -                   | -                        | -                 | -                 |
| 11           | Aset Lainnya<br>Others Asset                                                                                                                         | 6.493.174                                                 | 369.596          | 107.109             | 24.514                   | 82.598            | <b>7.076.991</b>  |
| <b>Total</b> |                                                                                                                                                      | <b>54.311.308</b>                                         | <b>4.153.247</b> | <b>971.405</b>      | <b>465.031</b>           | <b>1.462.593</b>  | <b>61.363.584</b> |

(dalam jutaan rupiah | in million rupiah)

|  | 31 Desember 2021   December 31, 2021                      |                  |                     |                          |                   |                   |
|--|-----------------------------------------------------------|------------------|---------------------|--------------------------|-------------------|-------------------|
|  | Tagihan Bersih berdasarkan Wilayah<br>Net Claim by Region |                  |                     |                          |                   |                   |
|  | Jabodetabek<br>Greater Jakarta                            | Jawa<br>Java     | Sumatera<br>Sumatra | Kalimantan<br>Kalimantan | Lainnya<br>Others | Total<br>Total    |
|  | (9)                                                       | (10)             | (11)                | (12)                     | (13)              | (14)              |
|  | 23.687.029                                                | -                | -                   | -                        | -                 | <b>23.687.029</b> |
|  | 473.490                                                   | 71.049           | 103.378             | -                        | -                 | <b>647.917</b>    |
|  | -                                                         | -                | -                   | -                        | -                 | -                 |
|  | 1.362.232                                                 | 376.155          | 20.878              | 116.430                  | 223.040           | <b>2.098.735</b>  |
|  | 823.777                                                   | 1.318.181        | 324.312             | 250.397                  | 889.265           | <b>3.605.932</b>  |
|  | 5.243                                                     | 213.754          | 16.602              | 12.749                   | 35.828            | <b>284.176</b>    |
|  | 16.862                                                    | 30.796           | 26.272              | 5.415                    | 17.679            | <b>97.024</b>     |
|  | 823.368                                                   | 1.291.798        | 307.728             | 354.205                  | 802.162           | <b>3.579.261</b>  |
|  | 10.413.556                                                | 2.417.980        | 1.291.934           | 1.070.491                | 2.676.458         | <b>17.870.419</b> |
|  | -                                                         | -                | -                   | -                        | -                 | -                 |
|  | 2.465.462                                                 | 2.280.513        | 242.211             | 1.873.314                | 230.092           | <b>7.091.592</b>  |
|  | <b>40.071.020</b>                                         | <b>8.000.226</b> | <b>2.333.315</b>    | <b>3.683.001</b>         | <b>4.874.524</b>  | <b>58.962.086</b> |



**Tabel 1.2. Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak**  
**Table 1.2. Disclosure of Net Claims based on Remaining Contract Term**

| No.          | Kategori Portofolio<br>Portfolio Categories                                                                                                          | 31 Desember 2022   December 31, 2022                                                             |                           |                           |                                            |                   |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|---------------------------|---------------------------|--------------------------------------------|-------------------|
|              |                                                                                                                                                      | Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak<br>Net Claims based Remaining Contract Term |                           |                           |                                            |                   |
|              |                                                                                                                                                      | < 1 Tahun<br>< 1 Year                                                                            | >1-3 Tahun<br>> 1-3 Years | >3-5 Tahun<br>> 3-5 Years | Non-<br>Kontraktual<br>Non-<br>Contractual | Total<br>Total    |
| (1)          | (2)                                                                                                                                                  | (3)                                                                                              | (4)                       | (5)                       | (7)                                        | (8)               |
| 1            | Tagihan kepada Pemerintah<br>Claim to the Government                                                                                                 | 8.046.869                                                                                        | 171.805                   | 18.789.676                | -                                          | <b>27.008.350</b> |
| 2            | Tagihan kepada Entitas Sektor Publik<br>Claim to Public Sector Entities                                                                              | 1.195.739                                                                                        | 4.851                     | 4.988                     | -                                          | <b>1.205.578</b>  |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Claim to the Multilateral Development Banks and International Institutions | -                                                                                                | -                         | -                         | -                                          | -                 |
| 4            | Tagihan kepada Bank<br>Claim to the Bank                                                                                                             | 8.434                                                                                            | 18.051                    | 26.130                    | 547.454                                    | <b>600.069</b>    |
| 5            | Pembiayaan Beragun Rumah Tinggal<br>Residential Mortgage Loans                                                                                       | 63.756                                                                                           | 210.616                   | 2.492.782                 | -                                          | <b>2.767.154</b>  |
| 6            | Pembiayaan Beragun Properti Komersial<br>Commercial Property Mortgage Loans                                                                          | 2.314                                                                                            | 8.998                     | 102.890                   | -                                          | <b>114.202</b>    |
| 7            | Pembiayaan Pegawai/Pensiunan<br>Retired Employee Credit                                                                                              | 3.037                                                                                            | 14.340                    | 44.514                    | -                                          | <b>61.891</b>     |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel<br>Claim to Micro, Small, and Retail Portfolio                                         | 579.873                                                                                          | 954.166                   | 2.800.619                 | -                                          | <b>4.334.658</b>  |
| 9            | Tagihan kepada Korporasi<br>Claim to Corporate                                                                                                       | 3.562.202                                                                                        | 1.758.056                 | 12.824.496                | 49.937                                     | <b>18.194.691</b> |
| 10           | Tagihan yang Telah Jatuh Tempo<br>Claim on Past Due                                                                                                  | -                                                                                                | -                         | -                         | -                                          | -                 |
| 11           | Aset Lainnya<br>Others Asset                                                                                                                         | -                                                                                                | -                         | -                         | 7.076.991                                  | <b>7.076.991</b>  |
| <b>Total</b> |                                                                                                                                                      | <b>13.462.224</b>                                                                                | <b>3.140.883</b>          | <b>37.086.095</b>         | <b>7.674.382</b>                           | <b>61.363.584</b> |



(dalam jutaan rupiah | in million rupiah)

|  | 31 Desember 2021   December 31, 2021                                                             |                           |                           |                                    |                   |
|--|--------------------------------------------------------------------------------------------------|---------------------------|---------------------------|------------------------------------|-------------------|
|  | Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak<br>Net Claims based Remaining Contract Term |                           |                           |                                    |                   |
|  | < 1 Tahun<br>< 1 Year                                                                            | >1-3 Tahun<br>> 1-3 Years | >3-5 Tahun<br>> 3-5 Years | Non-Kontraktual<br>Non-Contractual | Total<br>Total    |
|  | (9)                                                                                              | (10)                      | (11)                      | (13)                               | (14)              |
|  | 1.689.548                                                                                        | 521.384                   | 21.476.097                | -                                  | <b>23.687.029</b> |
|  | 444.025                                                                                          | 103.378                   | 100.514                   | -                                  | <b>647.917</b>    |
|  | -                                                                                                | -                         | -                         | -                                  | -                 |
|  | 1.520.782                                                                                        | 242.050                   | 335.903                   | -                                  | <b>2.098.735</b>  |
|  | 52.404                                                                                           | 309.073                   | 3.244.455                 | -                                  | <b>3.605.932</b>  |
|  | 174.966                                                                                          | 18.744                    | 90.466                    | -                                  | <b>284.176</b>    |
|  | 757                                                                                              | 37.518                    | 58.749                    | -                                  | <b>97.024</b>     |
|  | 284.203                                                                                          | 859.671                   | 2.435.387                 | -                                  | <b>3.579.261</b>  |
|  | 4.022.838                                                                                        | 2.108.245                 | 11.739.336                | -                                  | <b>17.870.419</b> |
|  | -                                                                                                | -                         | -                         | -                                  | -                 |
|  | -                                                                                                | -                         | -                         | 7.091.592                          | <b>7.091.592</b>  |
|  | <b>8.189.523</b>                                                                                 | <b>4.200.063</b>          | <b>39.480.907</b>         | <b>7.091.592</b>                   | <b>58.962.086</b> |



**Tabel 1.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi**  
**Table 1.3. Disclosure of Net Claims by Economic Sector**

| No.                                         | Sektor Ekonomi<br>Economic Sector                                                                                                         | Tagihan kepada<br>Pemerintah<br>Claim to the<br>Government | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Claim to Public<br>Sector Entities | Tagihan<br>kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Claim to the<br>Multilateral<br>Development<br>Banks and<br>International<br>Institutions | Tagihan kepada<br>Bank<br>Claim to the<br>Bank |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| (1)                                         | (2)                                                                                                                                       | (3)                                                        | (4)                                                                              | (5)                                                                                                                                                                                | (6)                                            |
| <b>31 Desember 2022   December 31, 2022</b> |                                                                                                                                           |                                                            |                                                                                  |                                                                                                                                                                                    |                                                |
| 1                                           | Pertanian, Perburuan, dan Kehutanan   Agriculture, Hunting, and Forestry                                                                  | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 2                                           | Perikanan   Fisheries                                                                                                                     | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 3                                           | Pertambangan dan Penggalian   Mining and Quarrying                                                                                        | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 4                                           | Industri pengolahan   Manufacturing Industry                                                                                              | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 5                                           | Listrik, Gas, dan Air   Electricity, Gas, and Water                                                                                       | -                                                          | 102.992                                                                          | -                                                                                                                                                                                  | -                                              |
| 6                                           | Konstruksi   Construction                                                                                                                 | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 7                                           | Perdagangan Besar dan Eceran   Wholesale and Retail Trade                                                                                 | -                                                          | -                                                                                | -                                                                                                                                                                                  | 2.152                                          |
| 8                                           | Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman   Accommodation Providers and Food and Beverage Providers                         | -                                                          | 335                                                                              | -                                                                                                                                                                                  | 130                                            |
| 9                                           | Transportasi, Pergudangan, dan Komunikasi   Transportation, Storage, and Communication                                                    | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 10                                          | Perantara Keuangan   Financial Brokers                                                                                                    | -                                                          | 150.000                                                                          | -                                                                                                                                                                                  | 34.333                                         |
| 11                                          | Real Estate, Usaha Persewaan, dan Jasa Perusahaan   Real Estate, Rental Business, and Corporate Services                                  | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 12                                          | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib   Public Administration, Defense and Compulsory Social Security           | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 13                                          | Jasa Pendidikan   Education Services                                                                                                      | -                                                          | 5.869                                                                            | -                                                                                                                                                                                  | 16.000                                         |
| 14                                          | Jasa Kesehatan dan Kegiatan Sosial   Health Services and Social Activities                                                                | -                                                          | 5.051                                                                            | -                                                                                                                                                                                  | -                                              |
| 15                                          | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya   Social Services, Socio-Cultural, Entertainment and Other Individual | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 16                                          | Jasa Perorangan yang Melayani Rumah Tangga   Households Personal Services                                                                 | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 17                                          | Badan Internasional dan Badan Ekstra Internasional Lainnya   International and Extra International Agencies                               | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 18                                          | Kegiatan yang Belum Jelas Batasannya   Undefined Activities                                                                               | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 19                                          | Bukan Lapangan Usaha   Not a Business Field                                                                                               | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 20                                          | Lainnya   Others                                                                                                                          | 27.008.350                                                 | 941.331                                                                          | -                                                                                                                                                                                  | 547.454                                        |
| <b>Total</b>                                |                                                                                                                                           | <b>27.008.350</b>                                          | <b>1.205.578</b>                                                                 | <b>-</b>                                                                                                                                                                           | <b>600.069</b>                                 |

(dalam jutaan rupiah | in million rupiah)

|  | Pembiayaan Beragun Rumah Tinggal<br>Residential Mortgage Loans | Pembiayaan Beragun Properti Komersial<br>Commercial Property Mortgage Loans | Pembiayaan Pegawai/ Pensiunan<br>Retired Employee Credit | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Claim to Micro, Small and Retail Portfolio | Tagihan kepada Korporasi<br>Claim to Corporate | Tagihan yang Telah Jatuh Tempo<br>Claim on past due | Aset Lainnya<br>Others Asset |
|--|----------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------|------------------------------|
|  | (7)                                                            | (8)                                                                         | (9)                                                      | (10)                                                                                                       | (11)                                           | (12)                                                | (13)                         |
|  | -                                                              | 405                                                                         | -                                                        | 289.205                                                                                                    | 185.482                                        | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 968                                                                                                        | -                                              | -                                                   | -                            |
|  | 383                                                            | -                                                                           | -                                                        | 13.544                                                                                                     | 612.117                                        | -                                                   | -                            |
|  | 60                                                             | 2.941                                                                       | -                                                        | 244.848                                                                                                    | 2.301.514                                      | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 50                                                                                                         | 1.314.116                                      | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 69.353                                                                                                     | 787.888                                        | -                                                   | -                            |
|  | 1.170                                                          | 1.746                                                                       | 103                                                      | 244.972                                                                                                    | 1.908.101                                      | -                                                   | -                            |
|  | 838                                                            | -                                                                           | -                                                        | 38.603                                                                                                     | 14.418                                         | -                                                   | -                            |
|  | 20.656                                                         | 2.266                                                                       | -                                                        | 123.190                                                                                                    | 1.061.450                                      | -                                                   | -                            |
|  | -                                                              | -                                                                           | 5.401                                                    | 490.961                                                                                                    | 1.241.313                                      | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 85.360                                                                                                     | 1.235.940                                      | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 1.049                                                                                                      | -                                              | -                                                   | -                            |
|  | 1.860                                                          | 76.088                                                                      | -                                                        | 1.395.619                                                                                                  | 126.034                                        | -                                                   | -                            |
|  | -                                                              | 3.150                                                                       | 95                                                       | 282.117                                                                                                    | 54.257                                         | -                                                   | -                            |
|  | 372                                                            | -                                                                           | -                                                        | 254.194                                                                                                    | 25.900                                         | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 4.615                                                                                                      | -                                              | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | -                                                                                                          | -                                              | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | -                                                                                                          | -                                              | -                                                   | -                            |
|  | 2.724.606                                                      | 27.213                                                                      | 55.918                                                   | 535.731                                                                                                    | -                                              | -                                                   | -                            |
|  | 17.209                                                         | 393                                                                         | 374                                                      | 260.279                                                                                                    | 7.326.161                                      | -                                                   | 7.076.991                    |
|  | <b>2.767.154</b>                                               | <b>114.202</b>                                                              | <b>61.891</b>                                            | <b>4.334.658</b>                                                                                           | <b>18.194.691</b>                              | -                                                   | <b>7.076.991</b>             |



| No.                                         | Sektor Ekonomi<br>Economic Sector                                                                                                         | Tagihan kepada<br>Pemerintah<br>Claim to the<br>Government | Tagihan kepada<br>Entitas Sektor<br>Publik<br>Claim to Public<br>Sector Entities | Tagihan<br>kepada Bank<br>Pembangunan<br>Multilateral<br>dan Lembaga<br>Internasional<br>Claim to the<br>Multilateral<br>Development<br>Banks and<br>International<br>Institutions | Tagihan kepada<br>Bank<br>Claim to the<br>Bank |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| (1)                                         | (2)                                                                                                                                       | (3)                                                        | (4)                                                                              | (5)                                                                                                                                                                                | (6)                                            |
| <b>31 Desember 2021   December 31, 2021</b> |                                                                                                                                           |                                                            |                                                                                  |                                                                                                                                                                                    |                                                |
| 1                                           | Pertanian, Perburuan, dan Kehutanan   Agriculture, Hunting, and Forestry                                                                  | -                                                          | 71.129                                                                           | -                                                                                                                                                                                  | 1.232                                          |
| 2                                           | Perikanan   Fisheries                                                                                                                     | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 3                                           | Pertambangan dan Penggalian   Mining and Quarrying                                                                                        | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 4                                           | Industri pengolahan   Manufacturing Industry                                                                                              | -                                                          | 29.508                                                                           | -                                                                                                                                                                                  | 204.624                                        |
| 5                                           | Listrik, Gas, dan Air   Electricity, Gas, and Water                                                                                       | -                                                          | 103.830                                                                          | -                                                                                                                                                                                  | 128.679                                        |
| 6                                           | Konstruksi   Construction                                                                                                                 | -                                                          | -                                                                                | -                                                                                                                                                                                  | 45.963                                         |
| 7                                           | Perdagangan Besar dan Eceran   Wholesale and Retail Trade                                                                                 | -                                                          | -                                                                                | -                                                                                                                                                                                  | 7.431                                          |
| 8                                           | Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman   Accommodation Providers and Food and Beverage Providers                         | -                                                          | -                                                                                | -                                                                                                                                                                                  | 17.151                                         |
| 9                                           | Transportasi, Pergudangan, dan Komunikasi   Transportation, Storage, and Communication                                                    | -                                                          | -                                                                                | -                                                                                                                                                                                  | 18.108                                         |
| 10                                          | Perantara Keuangan   Financial Brokers                                                                                                    | -                                                          | 443.006                                                                          | -                                                                                                                                                                                  | 1.276.208                                      |
| 11                                          | Real Estate, Usaha Persewaan, dan Jasa Perusahaan   Real Estate, Rental Business, and Corporate Services                                  | -                                                          | -                                                                                | -                                                                                                                                                                                  | 72.231                                         |
| 12                                          | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib   Public Administration, Defense and Compulsory Social Security           | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 13                                          | Jasa Pendidikan   Education Services                                                                                                      | -                                                          | -                                                                                | -                                                                                                                                                                                  | 1.623                                          |
| 14                                          | Jasa Kesehatan dan Kegiatan Sosial   Health Services and Social Activities                                                                | -                                                          | -                                                                                | -                                                                                                                                                                                  | 11.136                                         |
| 15                                          | Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya   Social Services, Socio-Cultural, Entertainment and Other Individual | -                                                          | -                                                                                | -                                                                                                                                                                                  | 16.330                                         |
| 16                                          | Jasa Perorangan yang Melayani Rumah Tangga   Households Personal Services                                                                 | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 17                                          | Badan Internasional dan Badan Ekstra Internasional Lainnya   International and Extra International Agencies                               | -                                                          | -                                                                                | -                                                                                                                                                                                  | -                                              |
| 18                                          | Kegiatan yang Belum Jelas Batasannya   Undefined Activities                                                                               | -                                                          | -                                                                                | -                                                                                                                                                                                  | 78.427                                         |
| 19                                          | Bukan Lapangan Usaha   Not a Business Field                                                                                               | -                                                          | -                                                                                | -                                                                                                                                                                                  | 100.940                                        |
| 20                                          | Lainnya   Others                                                                                                                          | 23.687.029                                                 | 444                                                                              | -                                                                                                                                                                                  | 118.652                                        |
| <b>Total</b>                                |                                                                                                                                           | <b>23.687.029</b>                                          | <b>647.917</b>                                                                   | <b>-</b>                                                                                                                                                                           | <b>2.098.735</b>                               |

(dalam jutaan rupiah | in million rupiah)

|  | Pembiayaan Beragun Rumah Tinggal<br>Residential Mortgage Loans | Pembiayaan Beragun Properti Komersial<br>Commercial Property Mortgage Loans | Pembiayaan Pegawai/ Pensiunan<br>Retired Employee Credit | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Claim to Micro, Small and Retail Portfolio | Tagihan kepada Korporasi<br>Claim to Corporate | Tagihan yang Telah Jatuh Tempo<br>Claim on past due | Aset Lainnya<br>Others Asset |
|--|----------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------|------------------------------|
|  | (7)                                                            | (8)                                                                         | (9)                                                      | (10)                                                                                                       | (11)                                           | (12)                                                | (13)                         |
|  | -                                                              | 494                                                                         | -                                                        | 675.884                                                                                                    | 767.141                                        | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 912                                                                                                        | -                                              | -                                                   | -                            |
|  | 3.758                                                          | -                                                                           | -                                                        | 21.110                                                                                                     | 686.124                                        | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | 387.479                                                                                                    | 2.264.820                                      | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | -                                                                                                          | 1.334.067                                      | -                                                   | -                            |
|  | 398                                                            | -                                                                           | -                                                        | 56.270                                                                                                     | 902.983                                        | -                                                   | -                            |
|  | 5.939                                                          | 16.760                                                                      | 272                                                      | 263.437                                                                                                    | 2.154.271                                      | -                                                   | -                            |
|  | 1.007                                                          | 565                                                                         | -                                                        | 42.814                                                                                                     | 1.495                                          | -                                                   | -                            |
|  | 88.745                                                         | -                                                                           | -                                                        | 38.441                                                                                                     | 462.532                                        | -                                                   | -                            |
|  | 483                                                            | -                                                                           | 689                                                      | 346.070                                                                                                    | 245.986                                        | -                                                   | -                            |
|  | 325.978                                                        | 190                                                                         | -                                                        | 103.099                                                                                                    | 767.180                                        | -                                                   | -                            |
|  | -                                                              | -                                                                           | 36                                                       | 536                                                                                                        | -                                              | -                                                   | -                            |
|  | 728                                                            | 7.117                                                                       | -                                                        | 460.385                                                                                                    | 129.786                                        | -                                                   | -                            |
|  | 761                                                            | 289                                                                         | 193                                                      | 268.202                                                                                                    | 68.988                                         | -                                                   | -                            |
|  | 778                                                            | 884                                                                         | -                                                        | 231.501                                                                                                    | 25.289                                         | -                                                   | -                            |
|  | 163                                                            | -                                                                           | -                                                        | 4.205                                                                                                      | -                                              | -                                                   | -                            |
|  | -                                                              | -                                                                           | -                                                        | -                                                                                                          | -                                              | -                                                   | -                            |
|  | 1.168                                                          | 19.496                                                                      | 2.587                                                    | 135.188                                                                                                    | -                                              | -                                                   | -                            |
|  | 3.169.310                                                      | 46.075                                                                      | 87.566                                                   | 512.919                                                                                                    | 5.125                                          | -                                                   | -                            |
|  | 6.716                                                          | 192.306                                                                     | 5.681                                                    | 30.809                                                                                                     | 8.054.632                                      | -                                                   | 7.091.592                    |
|  | <b>3.605.932</b>                                               | <b>284.176</b>                                                              | <b>97.024</b>                                            | <b>3.579.261</b>                                                                                           | <b>17.870.419</b>                              | <b>-</b>                                            | <b>7.091.592</b>             |



**Tabel 1.4. Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah**  
**Table 1.4. Disclosure of Bills and Allowance by Region**

| No  | Kategori Portofolio<br>Portfolio Categories                                                              | 31 Desember 2022   December 31, 2022 |              |                     |            |                   |                   |
|-----|----------------------------------------------------------------------------------------------------------|--------------------------------------|--------------|---------------------|------------|-------------------|-------------------|
|     |                                                                                                          | Wilayah<br>Region                    |              |                     |            |                   | Total             |
|     |                                                                                                          | Jabodetabek<br>Greater Jakarta       | Jawa<br>Java | Sumatera<br>Sumatra | Kalimantan | Lainnya<br>Others |                   |
| (1) | (2)                                                                                                      | (3)                                  | (4)          | (5)                 | (6)        | (7)               | (8)               |
| 1   | Tagihan   Claims                                                                                         | 41.235.550                           | 3.801.241    | 903.408             | 448.968    | 1.384.454         | <b>47.773.621</b> |
| 2   | Tagihan yang Mengalami Penurunan Nilai<br>( <i>Impaired</i> )   Impaired Claims                          |                                      |              |                     |            |                   | -                 |
|     | a. Belum Jatuh Tempo   Not Past Due Yet                                                                  | 4.731.644                            | 3.486.325    | 680.399             | 911.858    | 868.683           | <b>10.678.909</b> |
|     | b. Telah Jatuh Tempo   Past Due                                                                          | 2.859.518                            | 2.498.620    | 796.402             | 531.998    | 1.456.855         | <b>8.143.393</b>  |
| 3   | Cadangan Kerugian Penurunan Nilai (CKPN)<br>- Individual   Provision for Possible Losses<br>- Individual | 167.799                              | -            | -                   | -          | -                 | <b>167.799</b>    |
| 4   | Cadangan Kerugian Penurunan Nilai (CKPN)<br>- Kolektif   Provision for Possible Losses -<br>Collective   | 454.163                              | 59.556       | 49.069              | 13.499     | 16.305            | <b>592.592</b>    |
| 5   | Tagihan yang Dihapus Buku   Written-Off<br>Claims                                                        | 1.173.401                            | 142.049      | 165.616             | 25.639     | 59.200            | <b>1.565.905</b>  |



(dalam jutaan rupiah | in million rupiah)

|  | 31 Desember 2021   December 31, 2021 |              |                     |            |                   |                   |
|--|--------------------------------------|--------------|---------------------|------------|-------------------|-------------------|
|  | Wilayah<br>Region                    |              |                     |            |                   |                   |
|  | Jabodetabek<br>Greater Jakarta       | Jawa<br>Java | Sumatera<br>Sumatra | Kalimantan | Lainnya<br>Others | Total             |
|  | (9)                                  | (10)         | (11)                | (12)       | (13)              | (14)              |
|  | 48.619.158                           | 4.082.530    | 1.389.270           | 603.538    | 1.463.938         | <b>56.158.434</b> |
|  |                                      |              |                     |            |                   | -                 |
|  | 3.555.145                            | 4.715.162    | 1.828.570           | 1.719.409  | 3.920.257         | <b>15.738.543</b> |
|  | 1.131.090                            | 1.221.545    | 266.906             | 95.317     | 1.093.592         | <b>3.808.450</b>  |
|  | 38.285                               | -            | -                   | -          | -                 | <b>38.285</b>     |
|  | 493.988                              | 75.720       | 28.092              | 15.182     | 24.427            | <b>637.409</b>    |
|  | 1.157.012                            | 142.667      | 169.639             | 25.696     | 59.933            | <b>1.554.947</b>  |



**Tabel 1.5. Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi**  
**Table 1.5. Disclosure of Claims and Allowance by Economic Sector**

| No           | Sektor Ekonomi<br>Economic Sector                                                                                                        | 31 Desember 2022   December 31, 2022 |                                                              |                                  |                                                                                                                          |                                                                                                                        |                                                     |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------|----------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
|              |                                                                                                                                          | Tagihan<br>Claim                     | Tagihan yang Mengalami<br>Penurunan Nilai<br>Impaired Claims |                                  | Cadangan<br>Kerugian<br>Penurunan<br>Nilai (CKPN) -<br>Individual<br>Provision<br>for Possible<br>Losses -<br>Individual | Cadangan<br>Kerugian<br>Penurunan<br>Nilai (CKPN) -<br>Kolektif<br>Provision<br>for Possible<br>Losses -<br>Collective | Tagihan yang<br>Hapus Buku<br>Written-Off<br>Claims |
|              |                                                                                                                                          |                                      | Belum Jatuh<br>Tempo<br>Not Past Due<br>Yet                  | Telah Jatuh<br>Tempo<br>Past Due |                                                                                                                          |                                                                                                                        |                                                     |
| (1)          | (2)                                                                                                                                      | (3)                                  | (4)                                                          | (5)                              | (6)                                                                                                                      | (7)                                                                                                                    | (8)                                                 |
| 1            | Pertanian, Perburuan, dan Kehutanan   Agriculture, Hunting, and Forestry                                                                 | 502.358                              | 312.489                                                      | 189.870                          | -                                                                                                                        | 33.239                                                                                                                 | -                                                   |
| 2            | Perikanan   Fisheries                                                                                                                    | 968                                  | 968                                                          | -                                | -                                                                                                                        | 12                                                                                                                     | -                                                   |
| 3            | Pertambangan dan Penggalian   Mining and Quarrying                                                                                       | 626.541                              | 5.310                                                        | 621.231                          | -                                                                                                                        | 8.087                                                                                                                  | -                                                   |
| 4            | Industri Pengolahan   Manufacturing Industry                                                                                             | 2.624.858                            | 1.092.709                                                    | 1.532.149                        | -                                                                                                                        | 94.308                                                                                                                 | -                                                   |
| 5            | Listrik, Gas, dan Air   Electricity, Gas, and Water                                                                                      | 1.420.851                            | 328.099                                                      | 1.092.752                        | -                                                                                                                        | 15.327                                                                                                                 | -                                                   |
| 6            | Konstruksi   Construction                                                                                                                | 857.585                              | 355.836                                                      | 501.749                          | 384                                                                                                                      | 10.538                                                                                                                 | -                                                   |
| 7            | Perdagangan Besar dan Eceran   Wholesale and Retail Trade                                                                                | 2.174.990                            | 610.108                                                      | 1.564.881                        | -                                                                                                                        | 37.737                                                                                                                 | -                                                   |
| 8            | Penyediaan Akomodasi dan Penyediaan Makan Minum   Accommodation Providers and Food & Beverage Providers                                  | 54.330                               | 10.212                                                       | 44.118                           | -                                                                                                                        | 669                                                                                                                    | -                                                   |
| 9            | Transportasi, Pergudangan, dan Komunikasi   Transportation, Storage, and Communication                                                   | 1.427.591                            | 760.812                                                      | 666.779                          | 167.415                                                                                                                  | 66.509                                                                                                                 | -                                                   |
| 10           | Perantara Keuangan   Financial Brokers                                                                                                   | 1.922.767                            | 1.879.716                                                    | 43.051                           | -                                                                                                                        | 24.155                                                                                                                 | -                                                   |
| 11           | Real Estate, Usaha Persewaan, dan Jasa Perusahaan   Real Estate, Rental Business, and Corporate Services                                 | 1.353.904                            | 557.196                                                      | 796.709                          | -                                                                                                                        | 47.956                                                                                                                 | -                                                   |
| 12           | Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib   Public Administration, Defense, and Compulsory Social Security         | 1.073                                | 1.035                                                        | 39                               | -                                                                                                                        | 37                                                                                                                     | -                                                   |
| 13           | Jasa Pendidikan   Education Services                                                                                                     | 1.623.787                            | 1.393.116                                                    | 230.671                          | -                                                                                                                        | 21.877                                                                                                                 | -                                                   |
| 14           | Jasa Kesehatan dan Kegiatan Sosial   Health Services and Social Activities                                                               | 344.807                              | 314.324                                                      | 30.483                           | -                                                                                                                        | 4.356                                                                                                                  | -                                                   |
| 15           | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya   Social Services, Socio-Cultural, Entertainment and Other Individual | 283.394                              | 188.101                                                      | 95.293                           | -                                                                                                                        | 5.774                                                                                                                  | -                                                   |
| 16           | Jasa Perorangan yang Melayani Rumah Tangga   Households Personal Services                                                                | 4.615                                | 2.377                                                        | 2.238                            | -                                                                                                                        | 57                                                                                                                     | -                                                   |
| 17           | Badan Internasional dan Badan Ekstra Internasional Lainnya   International and Extra International Agencies                              | -                                    | -                                                            | -                                | -                                                                                                                        | -                                                                                                                      | -                                                   |
| 18           | Kegiatan yang Belum Jelas Batasannya   Undefined Activities                                                                              | -                                    | -                                                            | -                                | -                                                                                                                        | -                                                                                                                      | -                                                   |
| 19           | Bukan Lapangan Usaha   Not a Business Field                                                                                              | 3.391.893                            | 2.758.467                                                    | 633.426                          | -                                                                                                                        | 86.053                                                                                                                 | -                                                   |
| 20           | Lainnya   Others                                                                                                                         | 29.157.309                           | 108.034                                                      | 97.954                           | -                                                                                                                        | 135.901                                                                                                                | 1.565.905                                           |
| <b>Total</b> |                                                                                                                                          | <b>47.773.621</b>                    | <b>10.678.909</b>                                            | <b>8.143.393</b>                 | <b>167.799</b>                                                                                                           | <b>592.592</b>                                                                                                         | <b>1.565.905</b>                                    |

(dalam jutaan rupiah | in million rupiah)

| 31 Desember 2021   December 31, 2021 |                   |                                                           |                               |                                                                                                              |                                                                                                            |                                                  |
|--------------------------------------|-------------------|-----------------------------------------------------------|-------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
|                                      | Tagihan Claim     | Tagihan yang Mengalami Penurunan Nilai<br>Impaired Claims |                               | Cadangan Kerugian<br>Penurunan Nilai<br>(CKPN) - Individual<br>Provision for Possible<br>Losses - Individual | Cadangan Kerugian<br>Penurunan Nilai<br>(CKPN) - Kolektif<br>Provision for Possible<br>Losses - Collective | Tagihan yang Hapus<br>Buku<br>Written-Off Claims |
|                                      |                   | Belum Jatuh Tempo<br>Not Past Due Yet                     | Telah Jatuh Tempo<br>Past Due |                                                                                                              |                                                                                                            |                                                  |
|                                      | (9)               | (10)                                                      | (11)                          | (12)                                                                                                         | (13)                                                                                                       | (14)                                             |
|                                      | 1.516.643         | 1.447.741                                                 | 68.901                        | -                                                                                                            | 30.598                                                                                                     | -                                                |
|                                      | 912               | 912                                                       | -                             | -                                                                                                            | 16                                                                                                         | -                                                |
|                                      | 714.250           | 618.932                                                   | 95.317                        | -                                                                                                            | 16.063                                                                                                     | -                                                |
|                                      | 2.904.412         | 2.134.168                                                 | 770.244                       | -                                                                                                            | 75.789                                                                                                     | -                                                |
|                                      | 1.573.282         | 1.096.311                                                 | 476.972                       | -                                                                                                            | 44.175                                                                                                     | -                                                |
|                                      | 974.311           | 556.422                                                   | 417.889                       | 21.304                                                                                                       | 41.274                                                                                                     | -                                                |
|                                      | 2.459.457         | 1.830.495                                                 | 628.962                       | -                                                                                                            | 70.645                                                                                                     | -                                                |
|                                      | 63.603            | 46.342                                                    | 17.260                        | -                                                                                                            | 1.727                                                                                                      | -                                                |
|                                      | 621.074           | 291.048                                                   | 330.026                       | 16.981                                                                                                       | 38.317                                                                                                     | -                                                |
|                                      | 1.097.885         | 1.096.331                                                 | 1.554                         | -                                                                                                            | 19.183                                                                                                     | -                                                |
|                                      | 1.302.873         | 832.564                                                   | 470.310                       | -                                                                                                            | 54.698                                                                                                     | -                                                |
|                                      | 577               | 381                                                       | 197                           | -                                                                                                            | 17                                                                                                         | -                                                |
|                                      | 915.650           | 769.384                                                   | 146.264                       | -                                                                                                            | 22.624                                                                                                     | -                                                |
|                                      | 348.610           | 342.358                                                   | 6.251                         | -                                                                                                            | 6.509                                                                                                      | -                                                |
|                                      | 274.467           | 264.266                                                   | 10.201                        | -                                                                                                            | 5.299                                                                                                      | -                                                |
|                                      | 4.360             | 4.360                                                     | -                             | -                                                                                                            | 79                                                                                                         | -                                                |
|                                      | -                 | -                                                         | -                             | -                                                                                                            | -                                                                                                          | -                                                |
|                                      | 237.102           | 218.077                                                   | 19.026                        | -                                                                                                            | 4.550                                                                                                      | -                                                |
|                                      | 4.162.777         | 3.816.373                                                 | 346.404                       | -                                                                                                            | 94.325                                                                                                     | -                                                |
|                                      | 36.986.189        | 372.078                                                   | 2.672                         | -                                                                                                            | 111.521                                                                                                    | 1.554.947                                        |
|                                      | <b>56.158.434</b> | <b>15.738.543</b>                                         | <b>3.808.450</b>              | <b>38.285</b>                                                                                                | <b>637.409</b>                                                                                             | <b>1.554.947</b>                                 |



**Tabel 1.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai**  
**Table 1.6. Disclosure of Provision of Possible Losses Mutation Details**

(dalam jutaan rupiah | in million rupiah)

| No. | Keterangan<br>Information                                                                                                                                          | 31 Desember 2022<br>December 31, 2022                         |                                                             | 31 Desember 2021<br>December 31, 2021                         |                                                             |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------|
|     |                                                                                                                                                                    | CKPN Individual<br>Provision of Possible<br>Losses-Individual | CKPN Kolektif<br>Provision of Possible<br>Losses-Collective | CKPN Individual<br>Provision of Possible<br>Losses-Individual | CKPN Kolektif<br>Provision of Possible<br>Losses-Collective |
| (1) | (2)                                                                                                                                                                | (3)                                                           | (4)                                                         | (5)                                                           | (6)                                                         |
| 1   | Saldo Awal CKPN   Provision of Possible Losses<br>Beginning Balance                                                                                                | 213.954                                                       | 382.307                                                     | 213.954                                                       | 382.307                                                     |
| 2   | Pembentukan (Pemulihan) CKPN pada Periode<br>Berjalan (Net)   Provisions (Reversal of Provisions) of<br>Possible Losses in Current Year                            |                                                               |                                                             |                                                               |                                                             |
| a.  | Pembentukan CKPN pada Periode Berjalan  <br>Provisions of Possible Losses in Current Year                                                                          | 78.856                                                        | 149.370                                                     | -                                                             | 266.760                                                     |
| b.  | Pemulihan CKPN pada Periode Berjalan  <br>Reversal of Provisions of Possible Losses in<br>Current Year                                                             | -                                                             | (30.687)                                                    | (175.669)                                                     | -                                                           |
| 3   | CKPN yang Digunakan untuk Melakukan Hapus<br>Buku atas Tagihan pada Periode Berjalan  <br>Provisions of Possible Losses that used for Write-off<br>in Current Year | -                                                             | -                                                           | -                                                             | (10.084)                                                    |
| 4   | Pembentukan (Pemulihan) Lainnya pada Periode<br>Berjalan   Other Provisions (Other Reversal of<br>Provisions) in Current Year                                      | (125.011)                                                     | 91.602                                                      | -                                                             | (1.574)                                                     |
|     | <b>Saldo Akhir CKPN<br/>Provision of Possible Losses Ending Balance</b>                                                                                            | <b>167.799</b>                                                | <b>592.592</b>                                              | <b>38.285</b>                                                 | <b>637.409</b>                                              |

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**Tabel 1.7. Pengungkapan Tagihan Bersih berdasarkan Kategori Portofolio dan Skala Peringkat**  
**Table 1.7. Disclosure of Net Claims by Portfolio Category and Rating Scale**

| No. Kategori Portofolio<br>Portfolio Categories |                                                                                                                                                     | 31 Desember 2022                       |                |                     |                   |                                              |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------|---------------------|-------------------|----------------------------------------------|
|                                                 |                                                                                                                                                     | Net Claims                             |                |                     |                   |                                              |
|                                                 |                                                                                                                                                     | Lembaga Pemeringkat<br>Rating Agencies |                |                     |                   | Peringkat Jangka Panjang<br>Long-term Rating |
|                                                 |                                                                                                                                                     | Standard and Poor's                    | AAA            | AA+ - AA-           | A+ - A-           | BBB+ - BBB-                                  |
|                                                 |                                                                                                                                                     | Fitch Rating                           | AAA            | AA+ - AA-           | A+ - A-           | BBB+ - BBB-                                  |
|                                                 |                                                                                                                                                     | Moody's                                | Aaa            | Aa1 - Aa3           | A1 - A3           | Baa1 - Baa3                                  |
|                                                 |                                                                                                                                                     | PT Fitch Ratings<br>Indonesia          | AAA (idn)      | AA+(idn) - AA-(idn) | A+(idn) - A-(idn) | BBB+(idn) - BBB-(idn)                        |
|                                                 |                                                                                                                                                     | PT ICRA Indonesia                      | [Idr]AAA       | [Idr]AA+ - [Idr]AA- | [Idr]A+ - [Idr]A- | [Idr]BBB+ - [Idr]BBB-                        |
|                                                 |                                                                                                                                                     | PT Pemeringkat Efek<br>Indonesia       | idAAA          | idAA+ - idAA-       | idA+ - idA-       | id BBB+ - id BBB-                            |
| (1)                                             | (2)                                                                                                                                                 | (3)                                    | (4)            | (5)                 | (6)               | (7)                                          |
| 1                                               | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 |                                        | -              | -                   | -                 | -                                            |
| 2                                               | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              |                                        | 150.000        | 882.251             | -                 | -                                            |
| 3                                               | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions |                                        | -              | -                   | -                 | -                                            |
| 4                                               | Tagihan kepada Bank   Claim to the Bank                                                                                                             |                                        | 77.940         | 12.666              | 2.388             | 101                                          |
| 5                                               | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       |                                        |                |                     |                   |                                              |
| 6                                               | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          |                                        |                |                     |                   |                                              |
| 7                                               | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              |                                        |                |                     |                   |                                              |
| 8                                               | Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         |                                        |                |                     |                   |                                              |
| 9                                               | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       |                                        | 10.000         | 418.417             | 480.417           | -                                            |
| 10                                              | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  |                                        |                |                     |                   |                                              |
| 11                                              | Aset Lainnya   Others Asset                                                                                                                         |                                        |                |                     |                   |                                              |
| <b>TOTAL</b>                                    |                                                                                                                                                     |                                        | <b>237.940</b> | <b>1.313.334</b>    | <b>482.805</b>    | <b>101</b>                                   |



(dalam jutaan rupiah | in million rupiah)

| December 31, 2022                            |                       |                                                |                        |                        |                        |                                                |      |                                 |           |
|----------------------------------------------|-----------------------|------------------------------------------------|------------------------|------------------------|------------------------|------------------------------------------------|------|---------------------------------|-----------|
| Net Claims                                   |                       |                                                |                        |                        |                        |                                                |      |                                 |           |
| Peringkat Jangka Pendek<br>Short-term Rating |                       |                                                |                        |                        |                        |                                                |      | Tanpa<br>Peringkat<br>Non Rated | Total     |
| BB+ - BB-                                    | B+ - B-               | Kurang dari<br>B-<br>Less than B-              | A-1                    | A-2                    | A-3                    | Kurang dari<br>A-3<br>Less than A3             |      |                                 |           |
| BB+ - BB-                                    | B+ - B-               | Kurang dari<br>B-<br>Less than B-              | F1+ - F1               | F2                     | F3                     | Kurang dari<br>F3<br>Less than F3              |      |                                 |           |
| Ba1 - Ba3                                    | B1 - B3               | Kurang dari<br>B3<br>Less than B3              | P-1                    | P-2                    | P-3                    | Kurang dari<br>P-3<br>Less than P-3            |      |                                 |           |
| BB+(idn) - BB-<br>(idn)                      | B+(idn) - B-<br>(idn) | Kurang dari<br>B-(idn)<br>Less than<br>B-(idn) | F1+(idn) -<br>F1(idn)  | F2(idn)                | F3(idn)                | Kurang dari<br>F3(idn)<br>Less than<br>F3(idn) |      |                                 |           |
| [Idr]BB+ - [Idr]<br>BB-                      | [Idr]B+ - [Idr]<br>B- | Kurang dari<br>[Idr]B-<br>Less than<br>[Idr]B- | [Idr]A1+ - [Idr]<br>A1 | [Idr]A2+ - [Idr]<br>A2 | [Idr]A3+ - [Idr]<br>A3 | Kurang dari<br>[Idr]A3<br>Less than<br>[Idr]A3 |      |                                 |           |
| id BB+ - id BB-                              | id B+ - id B-         | Kurang dari<br>idB-<br>Less than idB-          |                        |                        |                        |                                                |      |                                 |           |
| (8)                                          | (9)                   | (10)                                           | (11)                   | (12)                   | (13)                   | (14)                                           | (15) | (16)                            |           |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -    | 27.008.350                      | -         |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -    | 173.327                         | 1.032.251 |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -    | -                               | -         |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -    | 506.974                         | 93.095    |
|                                              |                       |                                                |                        |                        |                        |                                                |      |                                 |           |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -    | 17.285.857                      | 908.834   |
|                                              |                       |                                                |                        |                        |                        |                                                |      |                                 |           |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -    | 44.974.508                      | 2.034.180 |



|       |                                                                                                                                                     | 31 Desember 2021                       |                                              |                         |                       |                          |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------------|-------------------------|-----------------------|--------------------------|
|       |                                                                                                                                                     | Net Claims                             |                                              |                         |                       |                          |
| No.   | Kategori Portofolio<br>Portfolio Categories                                                                                                         | Lembaga Pemeringkat<br>Rating Agencies | Peringkat Jangka Panjang<br>Long-term Rating |                         |                       |                          |
|       |                                                                                                                                                     | Standard and Poor's                    | AAA                                          | AA+ - AA-               | A+ - A-               | BBB+ - BBB-              |
|       |                                                                                                                                                     | Fitch Rating                           | AAA                                          | AA+ - AA-               | A+ - A-               | BBB+ - BBB-              |
|       |                                                                                                                                                     | Moody's                                | Aaa                                          | Aa1 - Aa3               | A1 - A3               | Baa1 - Baa3              |
|       |                                                                                                                                                     | PT Fitch Ratings<br>Indonesia          | AAA (idn)                                    | AA+(idn) - AA-<br>(idn) | A+(idn) -<br>A-(idn)  | BBB+(idn) -<br>BBB-(idn) |
|       |                                                                                                                                                     | PT ICRA Indonesia                      | [Idr]AAA                                     | [Idr]AA+ - [Idr]<br>AA- | [Idr]A+ - [Idr]<br>A- | [Idr]BBB+<br>-[Idr]BBB-  |
|       |                                                                                                                                                     | PT Pemeringkat Efek<br>Indonesia       | idAAA                                        | idAA+ - idAA-           | idA+ - id A-          | id BBB+ - id<br>BBB-     |
| (1)   | (2)                                                                                                                                                 | (3)                                    | (4)                                          | (5)                     | (6)                   | (7)                      |
| 1     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 |                                        | -                                            | 13.051.069              | -                     | -                        |
| 2     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              |                                        | 150.000                                      | 29.464                  | 291.667               | -                        |
| 3     | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions |                                        | -                                            | -                       | -                     | -                        |
| 4     | Tagihan kepada Bank   Claim to the Bank                                                                                                             |                                        | 61.317                                       | 7.100                   | 12.248                | -                        |
| 5     | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       |                                        |                                              |                         |                       |                          |
| 6     | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          |                                        |                                              |                         |                       |                          |
| 7     | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              |                                        |                                              |                         |                       |                          |
| 8     | Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         |                                        |                                              |                         |                       |                          |
| 9     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       |                                        | -                                            | -                       | 144.444               | -                        |
| 10    | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  |                                        |                                              |                         |                       |                          |
| 11    | Aset Lainnya   Others Asset                                                                                                                         |                                        |                                              |                         |                       |                          |
| TOTAL |                                                                                                                                                     |                                        | 211.317                                      | 13.087.633              | 448.359               | -                        |

(dalam jutaan rupiah/in million rupiah)

| December 31, 2021                            |                       |                                                |                        |                        |                        |                                                |                                 |            |            |
|----------------------------------------------|-----------------------|------------------------------------------------|------------------------|------------------------|------------------------|------------------------------------------------|---------------------------------|------------|------------|
| Net Claims                                   |                       |                                                |                        |                        |                        |                                                |                                 |            |            |
| Peringkat Jangka Pendek<br>Short-term Rating |                       |                                                |                        |                        |                        |                                                | Tanpa<br>Peringkat<br>Non Rated | Total      |            |
| BB+ - BB-                                    | B+ - B-               | Kurang dari<br>B-<br>Less than B-              | A-1                    | A-2                    | A-3                    | Kurang dari<br>A-3<br>Less than A3             |                                 |            |            |
| BB+ - BB-                                    | B+ - B-               | Kurang dari<br>B-<br>Less than B-              | F1+ - F1               | F2                     | F3                     | Kurang dari<br>F3<br>Less than F3              |                                 |            |            |
| Ba1 - Ba3                                    | B1 - B3               | Kurang dari<br>B3<br>Less than B3              | P-1                    | P-2                    | P-3                    | Kurang dari<br>P-3<br>Less than P-3            |                                 |            |            |
| BB+(idn) - BB-<br>(idn)                      | B+(idn) - B-<br>(idn) | Kurang dari<br>B-(idn)<br>Less than<br>B-(idn) | F1+(idn) -<br>F1(idn)  | F2(idn)                | F3(idn)                | Kurang dari<br>F3(idn)<br>Less than<br>F3(idn) |                                 |            |            |
| [Idr]BB+ - [Idr]<br>BB-                      | [Idr]B+ - [Idr]<br>B- | Kurang dari<br>[Idr]B-<br>Less than<br>[Idr]B- | [Idr]A1+ - [Idr]<br>A1 | [Idr]A2+ - [Idr]<br>A2 | [Idr]A3+ - [Idr]<br>A3 | Kurang dari<br>[Idr]A3<br>Less than<br>[Idr]A3 |                                 |            |            |
| id BB+ - id BB-                              | id B+ - id B-         | Kurang dari<br>idB-<br>Less than idB-          |                        |                        |                        |                                                |                                 |            |            |
| (8)                                          | (9)                   | (10)                                           | (11)                   | (12)                   | (13)                   | (14)                                           | (15)                            | (16)       |            |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -                               | 10.635.960 | 13.051.069 |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -                               | 176.786    | 471.131    |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -                               | -          | -          |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -                               | 2.018.070  | 80.665     |
|                                              |                       |                                                |                        |                        |                        |                                                |                                 |            |            |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -                               | 17.725.975 | 144.444    |
|                                              |                       |                                                |                        |                        |                        |                                                |                                 |            |            |
| -                                            | -                     | -                                              | -                      | -                      | -                      | -                                              | -                               | 30.556.792 | 13.747.309 |



**Tabel 1.8.a. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif**

**Table 1.8.a. Disclosure of Counterparty Credit Risk: Derivative Transactions**

| No           | Variabel yang Mendasari<br>Underlying Variable | 31 Desember 2022   December 31, 2022 |                                                   |                        |                                             |                                                     |                                                                |            |                                                               |
|--------------|------------------------------------------------|--------------------------------------|---------------------------------------------------|------------------------|---------------------------------------------|-----------------------------------------------------|----------------------------------------------------------------|------------|---------------------------------------------------------------|
|              |                                                | Notional Amount                      |                                                   |                        | Tagihan<br>Derivatif<br>Derivative<br>Claim | Kewajiban<br>Derivatif<br>Derivative<br>Liabilities | Tagihan<br>Bersih<br>sebelum<br>MRK<br>Net Claim<br>before CRM | MRK<br>CRM | Tagihan<br>Bersih<br>setelah<br>MRK<br>Net Claim<br>after CRM |
|              |                                                | ≤ 1 Tahun<br>≤ 1 Year                | > 1 Tahun-<br>< 5 Tahun<br>> 1 Year-<br>< 5 Years | > 5 Tahun<br>> 5 Years |                                             |                                                     |                                                                |            |                                                               |
| 1            | Shariah Compliant Profit Rate Swap             | -                                    | -                                                 | -                      | -                                           | -                                                   | -                                                              | -          | -                                                             |
| 2            | Shariah Compliant Foreign Currency Swap        | 352.594                              | -                                                 | -                      | 6.566                                       | -                                                   | 4.382                                                          | -          | 4.382                                                         |
| 3            | Lainnya                                        | -                                    | -                                                 | -                      | -                                           | -                                                   | -                                                              | -          | -                                                             |
| <b>Total</b> |                                                | <b>352.594</b>                       | <b>-</b>                                          | <b>-</b>               | <b>6.566</b>                                | <b>-</b>                                            | <b>4.382</b>                                                   | <b>-</b>   | <b>4.382</b>                                                  |

**Tabel 1.8.b. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo**

**Table 1.8.b. Disclosure of Counterparty Credit Risk**

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                     | 31 Desember 2022   31 December 2022                  |                                   |                               |          |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-----------------------------------|-------------------------------|----------|
|              |                                                                                                                                               | Nilai Wajar SSB<br>Repo<br>Fair Value of SSB<br>Repo | Kewajiban Repo<br>Obligatory Repo | Tagihan Bersih<br>Net Charges | ATMR     |
| 1            | Tagihan kepada Pemerintah   Claims to Government                                                                                              | -                                                    | -                                 | -                             | -        |
| 2            | Tagihan kepada Entitas Publik   Bill on Public Entity                                                                                         | -                                                    | -                                 | -                             | -        |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Bill on Development Bank Multilateral and International Institutions | -                                                    | -                                 | -                             | -        |
| 4            | Tagihan kepada Bank   Bill to the Bank                                                                                                        | -                                                    | -                                 | -                             | -        |
| 5            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Bill on Micro Business, Enterprises Small, and Retail Portfolio               | -                                                    | -                                 | -                             | -        |
| 6            | Tagihan kepada Korporasi   Corporate Bill                                                                                                     | -                                                    | -                                 | -                             | -        |
| <b>Total</b> |                                                                                                                                               | <b>-</b>                                             | <b>-</b>                          | <b>-</b>                      | <b>-</b> |

**Tabel 1.8.c. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo**

**Table 1.8.c. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions**

| No           | Kategori Portofolio<br>Portfolio Category                                                                                                     | 31 Desember 2022   31 December 2022                  |                                   |                               |          |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-----------------------------------|-------------------------------|----------|
|              |                                                                                                                                               | Nilai Wajar SSB<br>Repo<br>Fair Value of SSB<br>Repo | Kewajiban Repo<br>Obligatory Repo | Tagihan Bersih<br>Net Charges | ATMR     |
| 1            | Tagihan kepada Pemerintah   Claims to Government                                                                                              | -                                                    | -                                 | -                             | -        |
| 2            | Tagihan kepada Entitas Publik   Bill on Public Entity                                                                                         | -                                                    | -                                 | -                             | -        |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Bill on Development Bank Multilateral and International Institutions | -                                                    | -                                 | -                             | -        |
| 4            | Tagihan kepada Bank   Bill to the Bank                                                                                                        | -                                                    | -                                 | -                             | -        |
| 5            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Bill on Micro Business, Enterprises Small, and Retail Portfolio               | -                                                    | -                                 | -                             | -        |
| 6            | Tagihan kepada Korporasi   Corporate Bill                                                                                                     | -                                                    | -                                 | -                             | -        |
| <b>Total</b> |                                                                                                                                               | <b>-</b>                                             | <b>-</b>                          | <b>-</b>                      | <b>-</b> |

(dalam jutaan rupiah/in million rupiah)

| 31 Desember 2021   December 31, 2021 |                       |                                                   |                        |                                          |                                                  |                                                          |            |                                                          |
|--------------------------------------|-----------------------|---------------------------------------------------|------------------------|------------------------------------------|--------------------------------------------------|----------------------------------------------------------|------------|----------------------------------------------------------|
|                                      | Notional Amount       |                                                   |                        | Tagihan Derivatif<br>Derivative<br>Claim | Kewajiban Derivatif<br>Derivative<br>Liabilities | Tagihan Bersih<br>sebelum MRK<br>Net Claim<br>before CRM | MRK<br>CRM | Tagihan Bersih<br>setelah (MRK<br>Net Claim<br>after CRM |
|                                      | ≤ 1 Tahun<br>≤ 1 Year | > 1 Tahun-<br>< 5 Tahun<br>> 1 Year-<br>< 5 Years | > 5 Tahun<br>> 5 Years |                                          |                                                  |                                                          |            |                                                          |
|                                      | -                     | -                                                 | -                      | -                                        | -                                                | -                                                        | -          | -                                                        |
|                                      | 787.127               | 69.260                                            | -                      | 5.765                                    | -                                                | 17.099                                                   | -          | 17.099                                                   |
|                                      | -                     | -                                                 | -                      | -                                        | -                                                | -                                                        | -          | -                                                        |
|                                      | <b>787.127</b>        | <b>69.260</b>                                     | -                      | <b>5.765</b>                             | -                                                | <b>17.099</b>                                            | -          | <b>17.099</b>                                            |

| 31 Desember 2021   31 December 2021 |                                                |                                   |                               |      |
|-------------------------------------|------------------------------------------------|-----------------------------------|-------------------------------|------|
|                                     | Nilai Wajar SSB Repo<br>Fair Value of SSB Repo | Kewajiban Repo<br>Obligatory Repo | Tagihan Bersih<br>Net Charges | ATMR |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |

| 31 Desember 2021   31 December 2021 |                                                |                                   |                               |      |
|-------------------------------------|------------------------------------------------|-----------------------------------|-------------------------------|------|
|                                     | Nilai Wajar SSB Repo<br>Fair Value of SSB Repo | Kewajiban Repo<br>Obligatory Repo | Tagihan Bersih<br>Net Charges | ATMR |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |
|                                     | -                                              | -                                 | -                             | -    |



**Tabel 1.9. Pengungkapan Tagihan Bersih berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit**

**Table 1.9. Disclosure of Net Claims based on Risk Weighted After Impact Calculation of Credit Risk Mitigation**

| No                                                                                                                                                                    | Kategori Portofolio<br>Portfolio Categories                                                                                                         | 31 Desember 2022                                                     |                  |                  |          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|------------------|------------------|----------|
|                                                                                                                                                                       |                                                                                                                                                     | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit |                  |                  |          |
|                                                                                                                                                                       |                                                                                                                                                     | 0%                                                                   | 20%              | 35%              | 40%      |
| (1)                                                                                                                                                                   | (2)                                                                                                                                                 | (3)                                                                  | (4)              | (5)              | (6)      |
| <b>A Eksposur Neraca   Exposure on Balance Sheet</b>                                                                                                                  |                                                                                                                                                     |                                                                      |                  |                  |          |
| 1                                                                                                                                                                     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | 27.008.350                                                           | -                | -                | -        |
| 2                                                                                                                                                                     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                                                                    | 1.034.978        | -                | -        |
| 3                                                                                                                                                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                                                                    | -                | -                | -        |
| 4                                                                                                                                                                     | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 10.749                                                               | 526.215          | -                | -        |
| 5                                                                                                                                                                     | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | 13.583                                                               | 1.497.449        | 1.256.122        | -        |
| 6                                                                                                                                                                     | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | 9.724                                                                | -                | -                | -        |
| 7                                                                                                                                                                     | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | 55.762                                                               | -                | -                | -        |
| 8                                                                                                                                                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | 752.764                                                              | -                | -                | -        |
| 9                                                                                                                                                                     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | 8.403.725                                                            | 428.417          | -                | -        |
| 10                                                                                                                                                                    | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                                                                    | -                | -                | -        |
| 11                                                                                                                                                                    | Aset Lainnya   Others Asset                                                                                                                         | -                                                                    | -                | -                | -        |
|                                                                                                                                                                       | <b>Total Eksposur Neraca   Total Exposure on Balance Sheet</b>                                                                                      | <b>36.254.657</b>                                                    | <b>3.487.059</b> | <b>1.256.122</b> | <b>-</b> |
| <b>B Eksposur Kewajiban Komitmen   Kontinjensi pada Transaksi Rekening Administratif   Exposure on Commitments   Contingencies for off Balance Sheet Transactions</b> |                                                                                                                                                     |                                                                      |                  |                  |          |
| 1                                                                                                                                                                     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                                                                    | -                | -                | -        |
| 2                                                                                                                                                                     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                                                                    | -                | -                | -        |
| 3                                                                                                                                                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                                                                    | -                | -                | -        |
| 4                                                                                                                                                                     | Tagihan kepada Bank   Claim to the Bank                                                                                                             | -                                                                    | -                | -                | -        |
| 5                                                                                                                                                                     | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | -                                                                    | -                | -                | -        |
| 6                                                                                                                                                                     | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | -                                                                    | -                | -                | -        |
| 7                                                                                                                                                                     | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | -                                                                    | -                | -                | -        |
| 8                                                                                                                                                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | -                                                                    | -                | -                | -        |
| 9                                                                                                                                                                     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | -                                                                    | -                | -                | -        |
| 10                                                                                                                                                                    | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                                                                    | -                | -                | -        |
|                                                                                                                                                                       | <b>Total Eksposur TRA   Total Exposure on Off Balance Transactions</b>                                                                              | <b>-</b>                                                             | <b>-</b>         | <b>-</b>         | <b>-</b> |
| <b>C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)   Exposure on Counterparty Credit Risk</b>                                                      |                                                                                                                                                     |                                                                      |                  |                  |          |
| 1                                                                                                                                                                     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                                                                    | -                | -                | -        |
| 2                                                                                                                                                                     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                                                                    | -                | -                | -        |
| 3                                                                                                                                                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                                                                    | -                | -                | -        |
| 4                                                                                                                                                                     | Tagihan kepada Bank   Claim to the Bank                                                                                                             | -                                                                    | 2.670            | -                | -        |
| 5                                                                                                                                                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | -                                                                    | -                | -                | -        |
| 6                                                                                                                                                                     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | -                                                                    | -                | -                | -        |
|                                                                                                                                                                       | <b>Total Eksposur Counterparty Credit Risk   Total Exposure on Counterparty Credit Risk</b>                                                         | <b>-</b>                                                             | <b>2.670</b>     | <b>-</b>         | <b>-</b> |

(dalam jutaan rupiah/in million rupiah)

|  | December 31, 2022                                                                    |         |           |            |      |                   | ATMR      | Beban Modal<br>Capital Charge |           |
|--|--------------------------------------------------------------------------------------|---------|-----------|------------|------|-------------------|-----------|-------------------------------|-----------|
|  | Net Claims Based on Risk Weighted After Impact Calculation of Credit Risk Mitigation |         |           |            |      |                   |           |                               |           |
|  | 45%                                                                                  | 50%     | 75%       | 100%       | 150% | Lainnya<br>Others |           |                               |           |
|  | (7)                                                                                  | (8)     | (9)       | (10)       | (11) | (12)              | (13)      | (14)                          |           |
|  |                                                                                      |         |           |            |      |                   |           |                               |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | 170.600 | -         | -          | -    |                   | 292.296   | 29.230                        |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | 58.723  | -         | -          | -    |                   | 134.605   | 13.460                        |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | 739.133   | 73.913                        |           |
|  | -                                                                                    | -       | -         | 104.478    | -    |                   | 104.478   | 10.448                        |           |
|  | -                                                                                    | 6.129   | -         | -          | -    |                   | 3.065     | 306                           |           |
|  | -                                                                                    | -       | 3.581.694 | -          | -    |                   | 2.686.271 | 268.627                       |           |
|  | -                                                                                    | 480.416 | -         | 8.792.203  | -    |                   | 9.118.094 | 911.809                       |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | 6.807.677  | -    |                   | 6.807.677 | 680.768                       |           |
|  | -                                                                                    | 715.868 | 3.581.694 | 15.704.358 | -    |                   | -         | 19.885.617                    | 1.988.562 |
|  |                                                                                      |         |           |            |      |                   |           |                               |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | 200       | -          | -    |                   | 150       | 15                            |           |
|  | -                                                                                    | -       | -         | 89.930     | -    |                   | 89.930    | 8.993                         |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | 200       | 89.930     | -    |                   | -         | 90.080                        | 9.008     |
|  |                                                                                      |         |           |            |      |                   |           |                               |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | 1.712   | -         | -          | -    |                   | 1.390     | 139                           |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | -       | -         | -          | -    |                   | -         | -                             |           |
|  | -                                                                                    | 1.712   | -         | -          | -    | -                 | 1.390     | 139                           |           |





| No                                                                                                                                                                    | Kategori Portofolio<br>Portfolio Categories                                                                                                         | 31 Desember 2021                                                     |                  |                  |          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|------------------|------------------|----------|
|                                                                                                                                                                       |                                                                                                                                                     | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit |                  |                  |          |
|                                                                                                                                                                       |                                                                                                                                                     | 0%                                                                   | 20%              | 35%              | 40%      |
| (1)                                                                                                                                                                   | (2)                                                                                                                                                 | (3)                                                                  | (4)              | (5)              | (6)      |
| <b>A Eksposur Neraca   Exposure on Balance Sheet</b>                                                                                                                  |                                                                                                                                                     |                                                                      |                  |                  |          |
| 1                                                                                                                                                                     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | 23.687.029                                                           | -                | -                | -        |
| 2                                                                                                                                                                     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                                                                    | 179.520          | -                | -        |
| 3                                                                                                                                                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                                                                    | -                | -                | -        |
| 4                                                                                                                                                                     | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 20.416                                                               | 2.038.332        | -                | -        |
| 5                                                                                                                                                                     | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | 26.400                                                               | 37.756           | 3.541.776        | -        |
| 6                                                                                                                                                                     | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | 18.361                                                               | -                | -                | -        |
| 7                                                                                                                                                                     | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | 97.024                                                               | -                | -                | -        |
| 8                                                                                                                                                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | 825.464                                                              | 47.598           | -                | -        |
| 9                                                                                                                                                                     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | 8.536.063                                                            | 894              | -                | -        |
| 10                                                                                                                                                                    | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                                                                    | -                | -                | -        |
| 11                                                                                                                                                                    | Aset Lainnya   Others Asset                                                                                                                         | -                                                                    | -                | -                | -        |
|                                                                                                                                                                       | <b>Total Eksposur Neraca   Total Exposure on Balance Sheet</b>                                                                                      | <b>33.210.757</b>                                                    | <b>2.304.100</b> | <b>3.541.776</b> | <b>-</b> |
| <b>B Eksposur Kewajiban Komitmen   Kontinjensi pada Transaksi Rekening Administratif   Exposure on Commitments   Contingencies for off Balance Sheet Transactions</b> |                                                                                                                                                     |                                                                      |                  |                  |          |
| 1                                                                                                                                                                     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                                                                    | -                | -                | -        |
| 2                                                                                                                                                                     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                                                                    | -                | -                | -        |
| 3                                                                                                                                                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                                                                    | -                | -                | -        |
| 4                                                                                                                                                                     | Tagihan kepada Bank   Claim to the Bank                                                                                                             | -                                                                    | -                | -                | -        |
| 5                                                                                                                                                                     | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | -                                                                    | -                | -                | -        |
| 6                                                                                                                                                                     | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | -                                                                    | -                | -                | -        |
| 7                                                                                                                                                                     | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | -                                                                    | -                | -                | -        |
| 8                                                                                                                                                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | -                                                                    | -                | -                | -        |
| 9                                                                                                                                                                     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | -                                                                    | -                | -                | -        |
| 10                                                                                                                                                                    | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                                                                    | -                | -                | -        |
|                                                                                                                                                                       | <b>Total Eksposur TRA   Total Exposure on Off Balance Transactions</b>                                                                              | <b>-</b>                                                             | <b>-</b>         | <b>-</b>         | <b>-</b> |
| <b>C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)   Exposure on Counterparty Credit Risk</b>                                                      |                                                                                                                                                     |                                                                      |                  |                  |          |
| 1                                                                                                                                                                     | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                                                                    | -                | -                | -        |
| 2                                                                                                                                                                     | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                                                                    | -                | -                | -        |
| 3                                                                                                                                                                     | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                                                                    | -                | -                | -        |
| 4                                                                                                                                                                     | Tagihan kepada Bank   Claim to the Bank                                                                                                             | -                                                                    | 748              | -                | -        |
| 5                                                                                                                                                                     | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | -                                                                    | -                | -                | -        |
| 6                                                                                                                                                                     | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | -                                                                    | -                | -                | -        |
|                                                                                                                                                                       | <b>Total Eksposur Counterparty Credit Risk   Total Exposure on Counterparty Credit Risk</b>                                                         | <b>-</b>                                                             | <b>748</b>       | <b>-</b>         | <b>-</b> |

(dalam jutaan rupiah/in million rupiah)

| December 31, 2021                                                                    |         |           |            |      |                   |  |            |                               |
|--------------------------------------------------------------------------------------|---------|-----------|------------|------|-------------------|--|------------|-------------------------------|
| Net Claims Based on Risk Weighted After Impact Calculation of Credit Risk Mitigation |         |           |            |      |                   |  | ATMR       | Beban Modal<br>Capital Charge |
| 45%                                                                                  | 50%     | 75%       | 100%       | 150% | Lainnya<br>Others |  | (13)       | (14)                          |
| (7)                                                                                  | (8)     | (9)       | (10)       | (11) | (12)              |  | (13)       | (14)                          |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 467.953 | -         | -          | -    | -                 |  | 269.881    | 26.988                        |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 20.750  | -         | -          | -    | -                 |  | 418.041    | 41.804                        |
| -                                                                                    | -       | -         | -          | -    | -                 |  | 1.247.173  | 124.717                       |
| -                                                                                    | -       | -         | 265.815    | -    | -                 |  | 265.815    | 26.582                        |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | 2.705.689 | -          | -    | -                 |  | 2.038.786  | 203.879                       |
| -                                                                                    | 298.221 | -         | 8.974.882  | -    | -                 |  | 9.124.171  | 912.417                       |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | -         | 7.091.592  | -    | -                 |  | 7.091.592  | 709.159                       |
| -                                                                                    | 786.924 | 2.705.689 | 16.332.289 | -    | -                 |  | 20.455.459 | 2.045.546                     |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 444     | -         | -          | -    | -                 |  | 222        | 22                            |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 2.138   | -         | -          | -    | -                 |  | 1.069      | 107                           |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | 510       | -          | -    | -                 |  | 383        | 38                            |
| -                                                                                    | -       | -         | 60.359     | -    | -                 |  | 60.359     | 6.036                         |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 2.582   | 510       | 60.359     | -    | -                 |  | 62.033     | 6.203                         |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 16.352  | -         | -          | -    | -                 |  | 8.325      | 833                           |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | -       | -         | -          | -    | -                 |  | -          | -                             |
| -                                                                                    | 16.352  | -         | -          | -    | -                 |  | 8.325      | 833                           |



**Tabel 1.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit**  
**Table 1.10. Disclosure of Net Claims and Credit Risk Mitigation Techniques**

(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2022                                                                                                                                         |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------------|----------------------|-------------------------------------|-------------------|--------------------------------------------------------|
| No                                                                                                                                                                  | Kategori Portofolio<br>Portfolio Categories                                                                                                         | Tagihan Bersih<br>Net Claim | Bagian yang Dijamin dengan<br>Portion Secured by |                      |                                     |                   | Bagian yang<br>Tidak Dijamin<br>Portion not<br>Secured |
|                                                                                                                                                                     |                                                                                                                                                     |                             | Agunan<br>Collateral                             | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |                                                        |
| (1)                                                                                                                                                                 | (2)                                                                                                                                                 | (3)                         | (4)                                              | (5)                  | (6)                                 | (7)               | (8)=(3)-<br>[(4)+(5)+(6)+(7)]                          |
| <b>A Eksposur Neraca   Exposure on Balance Sheet</b>                                                                                                                |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
| 1                                                                                                                                                                   | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | 27.008.350                  | -                                                | -                    | -                                   |                   | 27.008.350                                             |
| 2                                                                                                                                                                   | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | 1.205.578                   | -                                                | -                    | -                                   |                   | 1.205.578                                              |
| 3                                                                                                                                                                   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 4                                                                                                                                                                   | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 595.687                     | 10.749                                           | -                    | -                                   |                   | 584.938                                                |
| 5                                                                                                                                                                   | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | 2.767.154                   | 13.583                                           | -                    | -                                   |                   | 2.753.571                                              |
| 6                                                                                                                                                                   | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | 114.202                     | 9.724                                            | -                    | -                                   |                   | 104.478                                                |
| 7                                                                                                                                                                   | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | 61.891                      | 55.762                                           | -                    | -                                   |                   | 6.129                                                  |
| 8                                                                                                                                                                   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | 4.334.458                   | 752.764                                          | -                    | -                                   |                   | 3.581.694                                              |
| 9                                                                                                                                                                   | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | 18.104.761                  | 8.403.725                                        | -                    | -                                   |                   | 9.701.036                                              |
| 10                                                                                                                                                                  | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 11                                                                                                                                                                  | Aset Lainnya   Others Asset                                                                                                                         | 6.807.677                   | -                                                | -                    | -                                   |                   | 6.807.677                                              |
|                                                                                                                                                                     | <b>Total Eksposur Neraca   Total Exposure on Balance Sheet</b>                                                                                      | <b>60.999.758</b>           | <b>9.246.307</b>                                 | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>51.753.451</b>                                      |
| <b>B Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif   Exposure on Commitments/ Contingencies for off Balance Sheet Transactions</b> |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
| 1                                                                                                                                                                   | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 2                                                                                                                                                                   | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 3                                                                                                                                                                   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                           | -                                                | -                    | -                                   |                   | -                                                      |

(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2022 |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------------|----------------------|-------------------------------------|-------------------|--------------------------------------------------------|
| No                          | Kategori Portofolio<br>Portfolio Categories                                                                                                         | Tagihan Bersih<br>Net Claim | Bagian yang Dijamin dengan<br>Portion Secured by |                      |                                     |                   | Bagian yang<br>Tidak Dijamin<br>Portion not<br>Secured |
|                             |                                                                                                                                                     |                             | Agunan<br>Collateral                             | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |                                                        |
| (1)                         | (2)                                                                                                                                                 | (3)                         | (4)                                              | (5)                  | (6)                                 | (7)               | (8)=(3)-<br>[(4)+(5)+(6)+(7)]                          |
| 4                           | Tagihan kepada Bank   Claim to the Bank                                                                                                             | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 5                           | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 6                           | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 7                           | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 8                           | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | 200                         | -                                                | -                    | -                                   |                   | 200                                                    |
| 9                           | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | 89.930                      | -                                                | -                    | -                                   |                   | 89.930                                                 |
| 10                          | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                           | -                                                | -                    | -                                   |                   | -                                                      |
|                             | <b>Total Eksposur TRA   Total Exposure on Off Balance Transactions</b>                                                                              | <b>90.130</b>               | <b>-</b>                                         | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>90.130</b>                                          |
| <b>C</b>                    | <b>Eksposur Neraca   Exposure on Balance Sheet</b>                                                                                                  |                             |                                                  |                      |                                     |                   |                                                        |
| 1                           | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 2                           | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 3                           | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 4                           | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 4.382                       | -                                                | -                    | -                                   |                   | 4.382                                                  |
| 5                           | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 6                           | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | -                           | -                                                | -                    | -                                   |                   | -                                                      |
|                             | <b>Total Eksposur Counterparty Credit Risk   Total Exposure on Counterparty Credit Risk</b>                                                         | <b>4.382</b>                | <b>-</b>                                         | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>4.382</b>                                           |
| <b>TOTAL</b>                |                                                                                                                                                     | <b>61.094.270</b>           | <b>9.246.307</b>                                 | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>51.847.963</b>                                      |



(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2021                                                                                                                                         |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------------|----------------------|-------------------------------------|-------------------|--------------------------------------------------------|
| No                                                                                                                                                                  | Kategori Portofolio<br>Portfolio Categories                                                                                                         | Tagihan Bersih<br>Net Claim | Bagian yang Dijamin dengan<br>Portion Secured by |                      |                                     |                   | Bagian yang<br>Tidak Dijamin<br>Portion not<br>Secured |
|                                                                                                                                                                     |                                                                                                                                                     |                             | Agunan<br>Collateral                             | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |                                                        |
| (1)                                                                                                                                                                 | (2)                                                                                                                                                 | (3)                         | (4)                                              | (5)                  | (6)                                 | (7)               | (8)=(3)-<br>[(4)+(5)+(6)+(7)]                          |
| <b>A Eksposur Neraca   Exposure on Balance Sheet</b>                                                                                                                |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
| 1                                                                                                                                                                   | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | 23.687.029                  | -                                                | -                    | -                                   |                   | 23.687.029                                             |
| 2                                                                                                                                                                   | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | 647.473                     | -                                                | -                    | -                                   |                   | 647.473                                                |
| 3                                                                                                                                                                   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 4                                                                                                                                                                   | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 2.079.498                   | 20.416                                           | -                    | -                                   |                   | 2.059.082                                              |
| 5                                                                                                                                                                   | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | 3.605.932                   | 26.609                                           | -                    | -                                   |                   | 3.579.323                                              |
| 6                                                                                                                                                                   | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | 284.176                     | 18.361                                           | -                    | -                                   |                   | 265.815                                                |
| 7                                                                                                                                                                   | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | 97.024                      | 97.024                                           | -                    | -                                   |                   | -                                                      |
| 8                                                                                                                                                                   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | 3.578.751                   | 873.062                                          | -                    | -                                   |                   | 2.705.689                                              |
| 9                                                                                                                                                                   | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | 17.810.060                  | 8.536.957                                        | -                    | -                                   |                   | 9.273.103                                              |
| 10                                                                                                                                                                  | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 11                                                                                                                                                                  | Aset Lainnya   Others Asset                                                                                                                         | 7.091.592                   | -                                                | -                    | -                                   |                   | 7.091.592                                              |
|                                                                                                                                                                     | <b>Total Eksposur Neraca   Total Exposure on Balance Sheet</b>                                                                                      | <b>58.881.535</b>           | <b>9.572.429</b>                                 | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>49.309.106</b>                                      |
| <b>B Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif   Exposure on Commitments/ Contingencies for off Balance Sheet Transactions</b> |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
| 1                                                                                                                                                                   | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 2                                                                                                                                                                   | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | 444                         | -                                                | -                    | -                                   |                   | 444                                                    |
| 3                                                                                                                                                                   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                           | -                                                | -                    | -                                   |                   | -                                                      |

(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2021                          |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------------|----------------------|-------------------------------------|-------------------|--------------------------------------------------------|
| No                                                   | Kategori Portofolio<br>Portfolio Categories                                                                                                         | Tagihan Bersih<br>Net Claim | Bagian yang Dijamin dengan<br>Portion Secured by |                      |                                     |                   | Bagian yang<br>Tidak Dijamin<br>Portion not<br>Secured |
|                                                      |                                                                                                                                                     |                             | Agunan<br>Collateral                             | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance | Lainnya<br>Others |                                                        |
| (1)                                                  | (2)                                                                                                                                                 | (3)                         | (4)                                              | (5)                  | (6)                                 | (7)               | (8)=(3)-<br>[(4)+(5)+(6)+(7)]                          |
| 4                                                    | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 2.138                       | -                                                | -                    | -                                   |                   | 2.138                                                  |
| 5                                                    | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                       | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 6                                                    | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                          | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 7                                                    | Pembiayaan Pegawai/Pensiunan   Retired Employee Credit                                                                                              | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 8                                                    | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | 510                         | -                                                | -                    | -                                   |                   | 510                                                    |
| 9                                                    | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | 60.359                      | -                                                | -                    | -                                   |                   | 60.359                                                 |
| 10                                                   | Tagihan yang Telah Jatuh Tempo   Claim on Past Due                                                                                                  | -                           | -                                                | -                    | -                                   |                   | -                                                      |
|                                                      | <b>Total Eksposur TRA   Total Exposure on Off Balance Transactions</b>                                                                              | <b>63.451</b>               | <b>-</b>                                         | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>63.451</b>                                          |
| <b>C Eksposur Neraca   Exposure on Balance Sheet</b> |                                                                                                                                                     |                             |                                                  |                      |                                     |                   |                                                        |
| 1                                                    | Tagihan kepada Pemerintah   Claim to the Government                                                                                                 | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 2                                                    | Tagihan kepada Entitas Sektor Publik   Claim to Public Sector Entities                                                                              | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 3                                                    | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Claim to the Multilateral Development Banks and International Institutions | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 4                                                    | Tagihan kepada Bank   Claim to the Bank                                                                                                             | 17.099                      | -                                                | -                    | -                                   |                   | 17.099                                                 |
| 5                                                    | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claim to Micro, Small, and Retail Portfolio                                         | -                           | -                                                | -                    | -                                   |                   | -                                                      |
| 6                                                    | Tagihan kepada Korporasi   Claim to Corporate                                                                                                       | -                           | -                                                | -                    | -                                   |                   | -                                                      |
|                                                      | <b>Total Eksposur Counterparty Credit Risk   Total Exposure on Counterparty Credit Risk</b>                                                         | <b>17.099</b>               | <b>-</b>                                         | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>17.099</b>                                          |
|                                                      | <b>TOTAL</b>                                                                                                                                        | <b>58.962.086</b>           | <b>9.572.429</b>                                 | <b>-</b>             | <b>-</b>                            | <b>-</b>          | <b>49.389.657</b>                                      |



**Tabel 1.11. Pengungkapan Transaksi Sekuritisasi Aset**  
**Table 1.11 Disclosure of Securitization Transactions**

| No  | Eksposur Sekuritisasi<br>Securitization Exposures                                                     | 31 Desember   December 2022                                                |                                                                                                                                           |                                 |                                                                                                 | ATMR | Pengurang Modal<br>Capital Reduction |
|-----|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------------------------------------------------------------|------|--------------------------------------|
|     |                                                                                                       | Nilai Aset yang<br>Disekuritisasi<br>The Value of the<br>Securitized Asset | Nilai Aset yang Disekuritisasi yang<br>Mengalami Penurunan Nilai<br>The Value of Assets that are Securitized<br>which has Decreased Value |                                 | Laba/Rugi<br>dari Aktivitas<br>Sekuritisasi<br>Profit/Loss from<br>Securitization<br>Activities |      |                                      |
|     |                                                                                                       |                                                                            | Telah Jatuh<br>Tempo<br>Due                                                                                                               | Belum Jatuh<br>Tempo<br>Not Due |                                                                                                 |      |                                      |
| (1) | (2)                                                                                                   | (3)                                                                        | (4)                                                                                                                                       | (5)                             | (6)                                                                                             | (7)  | (8)                                  |
| 1   | Bank Bertindak sebagai Kreditur Asal   The Bank Acts as the Creditor                                  | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
| 2   | Bank Bertindak sebagai Penyedia Kredit Pendukung   The Bank Acts as a Supporting Credit Provider      | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
|     | a. Fasilitas Penanggung Risiko Pertama   First Risk Insurer Facility                                  |                                                                            |                                                                                                                                           |                                 |                                                                                                 |      |                                      |
|     | b. Fasilitas Penanggung Risiko Kedua   Second Risk Insurer Facility                                   | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
| 3   | Bank Bertindak sebagai Penyedia Fasilitas Likuiditas   The Bank Acts as a Facility Provider Liquidity | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
| 4   | Bank Bertindak sebagai Penyedia Jasa   The Bank Acts as a Service Provider                            | 7.237                                                                      | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
| 5   | Bank Bertindak sebagai Bank Kustodian   The Bank Acts as a Custodian Bank                             | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
| 6   | Bank Bertindak sebagai Pemodal   The Bank Acts as Capitalist                                          | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
|     | a. Senior Tranche                                                                                     |                                                                            |                                                                                                                                           |                                 |                                                                                                 |      |                                      |
|     | b. Junior Tranche                                                                                     | -                                                                          | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |
|     | Total                                                                                                 | 7.237                                                                      | -                                                                                                                                         | -                               | -                                                                                               | -    | -                                    |

**Tabel 1.12. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak sebagai Kreditur Asal**  
**Table 1.12. Disclosure of Summary Securitization Transaction Activity Bank as Creditor**

| No  | Eksposur Sekuritisasi<br>Securitization Exposures                                                                                              | 31 Desember   December 2022                                          |                                                        |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------|
|     |                                                                                                                                                | Nilai Aset yang Disekuritisasi<br>The Value of the Securitized Asset | Keuntungan (Kerugian) Penjualan<br>Sales Profit (Loss) |
| (1) | (2)                                                                                                                                            | (3)                                                                  | (4)                                                    |
| 1   | Tagihan kepada Pemerintah   Claims to Government                                                                                               | -                                                                    | -                                                      |
| 2   | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                        | -                                                                    | -                                                      |
| 3   | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Bill on Multilateral Development Banks and International Institutions | -                                                                    | -                                                      |
| 4   | Tagihan kepada Bank   Claims on Banks                                                                                                          | -                                                                    | -                                                      |
| 5   | Pembiayaan Beragun Rumah Tinggal   Housing Backed Financing                                                                                    | -                                                                    | -                                                      |
| 6   | Pembiayaan Beragun Properti Komersial   Commercial Property Backed Financing                                                                   | -                                                                    | -                                                      |
| 7   | Pembiayaan Pegawai/Pensiunan   Employee/Pension Funding                                                                                        | -                                                                    | -                                                      |
| 8   | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claims on Micro, Small Business, and Retail Portfolios                         | -                                                                    | -                                                      |
| 9   | Tagihan kepada Korporasi   Corporate Bill                                                                                                      | -                                                                    | -                                                      |
| 10  | Tagihan yang Telah Jatuh Tempo   Claim on past due                                                                                             | -                                                                    | -                                                      |
| 11  | Aset Lainnya   Other Assets                                                                                                                    | -                                                                    | -                                                      |
|     | <b>Total</b>                                                                                                                                   | <b>-</b>                                                             | <b>-</b>                                               |



(dalam jutaan rupiah | in million rupiah)

[illegible]

(dalam jutaan rupiah | in million rupiah)

[illegible]



## Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar Disclosure of RWA Calculations for Credit Risk Using a Standardized Approach

**Tabel 1.13.a. Pengungkapan Eksposur Aset di Neraca**

**Table 1.13.a. Disclosure of Assets Exposures in Balance Sheet**

| No           | Kategori Portofolio<br>Portfolio Categories                                                                                                    | 31 Desember   December 2022 |                                    |                                   |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------------|-----------------------------------|
|              |                                                                                                                                                | Tagihan Bersih<br>Claim Net | ATMR sebelum MRK<br>RWA before CRM | ATMR setelah MRK<br>RWA after CRM |
| (1)          | (2)                                                                                                                                            | (3)                         | (4)                                | (5)                               |
| 1            | Tagihan kepada Pemerintah   Claims to Government                                                                                               | 27.008.350                  | -                                  | -                                 |
| 2            | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                        | 1.205.578                   | 292.296                            | 292.296                           |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Bill on Multilateral Development Banks and International Institutions | -                           | -                                  | -                                 |
| 4            | Tagihan kepada Bank   Claims on Banks                                                                                                          | 595.687                     | 137.132                            | 134.605                           |
| 5            | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                  | 2.767.154                   | 798.441                            | 794.552                           |
| 6            | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                     | 114.202                     | 114.202                            | 104.478                           |
| 7            | Pembiayaan Pegawai/Pensiunan   Employee/Pension Funding                                                                                        | 61.891                      | 30.946                             | 3.065                             |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claims on Micro, Small Business, and Retail Portfolios                         | 4.334.458                   | 3.250.844                          | 2.686.271                         |
| 9            | Tagihan kepada Korporasi   Corporate Bill                                                                                                      | 18.104.761                  | 17.521.819                         | 9.118.094                         |
| 10           | Tagihan yang Telah Jatuh Tempo   Claim on the Past Due                                                                                         | -                           | -                                  | -                                 |
| 11           | Aset Lainnya   Other Assets                                                                                                                    | 6.807.677                   | -                                  | 6.105.498                         |
| <b>Total</b> |                                                                                                                                                | <b>60.999.758</b>           | <b>22.145.679</b>                  | <b>19.238.858</b>                 |

**Tabel 1.13.b. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administrasi**

**Table 1.13.b. Disclosure of Commitments/Contingent Exposure Balance Sheet**

| No           | Kategori Portofolio<br>Portfolio Categories                                                                                                    | 31 Desember   December 2022 |                                    |                                   |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------------|-----------------------------------|
|              |                                                                                                                                                | Tagihan Bersih<br>Claim Net | ATMR sebelum MRK<br>RWA before CRM | ATMR setelah MRK<br>RWA after CRM |
| (1)          | (2)                                                                                                                                            | (3)                         | (4)                                | (5)                               |
| 1            | Tagihan kepada Pemerintah   Claims to Government                                                                                               | -                           | -                                  | -                                 |
| 2            | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                        | -                           | -                                  | -                                 |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Bill on Multilateral Development Banks and International Institutions | -                           | -                                  | -                                 |
| 4            | Tagihan kepada Bank   Claims on Banks                                                                                                          | -                           | -                                  | -                                 |
| 5            | Pembiayaan Beragun Rumah Tinggal   Residential Mortgage Loans                                                                                  | -                           | -                                  | -                                 |
| 6            | Pembiayaan Beragun Properti Komersial   Commercial Property Mortgage Loans                                                                     | -                           | -                                  | -                                 |
| 7            | Pembiayaan Pegawai/Pensiunan   Employee/Pension Funding                                                                                        | -                           | -                                  | -                                 |
| 8            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claims on Micro, Small Business, and Retail Portfolios                         | 200                         | 150                                | 150                               |
| 9            | Tagihan kepada Korporasi   Corporate Bill                                                                                                      | 89.930                      | 89.930                             | 89.930                            |
| 10           | Tagihan yang Telah Jatuh Tempo   Claim on the Past Due                                                                                         | -                           | -                                  | -                                 |
| <b>Total</b> |                                                                                                                                                | <b>90.130</b>               | <b>90.080</b>                      | <b>90.080</b>                     |

(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2020 |                   |                                    |                                   |
|-----------------------------|-------------------|------------------------------------|-----------------------------------|
| Tagihan Bersih<br>Claim Net |                   | ATMR sebelum MRK<br>RWA before CRM | ATMR setelah MRK<br>RWA after CRM |
| (6)                         |                   | (7)                                | (8)                               |
|                             | 23.687.029        | -                                  | -                                 |
|                             | 647.473           | 269.881                            | 269.881                           |
|                             | -                 | -                                  | -                                 |
|                             | 2.079.498         | 424.055                            | 418.041                           |
|                             | 3.605.932         | 1.255.583                          | 1.247.869                         |
|                             | 284.176           | 284.176                            | 265.815                           |
|                             | 97.024            | 48.512                             | -                                 |
|                             | 3.578.751         | 2.684.063                          | 2.038.786                         |
|                             | 17.810.060        | 17.660.950                         | 9.124.171                         |
|                             | -                 | -                                  | -                                 |
|                             | 7.091.592         | -                                  | 6.346.402                         |
|                             | <b>58.881.535</b> | <b>22.627.219</b>                  | <b>19.710.965</b>                 |

(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2020 |               |                                    |                                   |
|-----------------------------|---------------|------------------------------------|-----------------------------------|
| Tagihan Bersih<br>Claim Net |               | ATMR sebelum MRK<br>RWA before CRM | ATMR setelah MRK<br>RWA after CRM |
| (6)                         |               | (7)                                | (8)                               |
|                             | -             | -                                  | -                                 |
|                             | 444           | 222                                | 222                               |
|                             | -             | -                                  | -                                 |
|                             | 2.138         | 1.069                              | 1.069                             |
|                             | -             | -                                  | -                                 |
|                             | -             | -                                  | -                                 |
|                             | -             | -                                  | -                                 |
|                             | 510           | 383                                | 383                               |
|                             | 60.359        | 60.359                             | 60.359                            |
|                             | -             | -                                  | -                                 |
|                             | <b>63.451</b> | <b>62.033</b>                      | <b>62.033</b>                     |



**Tabel 1.13.c. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)**

**Table 1.13.c. Disclosure of Potential Credit Risk Exposure due to Failure of Competitor (Counterparty Credit Risk)**

| No           | Kategori Portofolio<br>Portfolio Categories                                                                                                    | 31 Desember   December 2022 |                                    |                                   |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------------|-----------------------------------|
|              |                                                                                                                                                | Tagihan Bersih<br>Claim Net | ATMR sebelum MRK<br>RWA before CRM | ATMR setelah MRK<br>RWA after CRM |
| (1)          | (2)                                                                                                                                            | (3)                         | (4)                                | (5)                               |
| 1            | Tagihan kepada Pemerintah   Claims to Government                                                                                               | -                           | -                                  | -                                 |
| 2            | Tagihan kepada Entitas Sektor Publik   Claims on Public Sector Entities                                                                        | -                           | -                                  | -                                 |
| 3            | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional   Bill on Multilateral Development Banks and International Institutions | -                           | -                                  | -                                 |
| 4            | Tagihan kepada Bank   Claims on Banks                                                                                                          | 4.382                       | 1.390                              | 1.390                             |
| 5            | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel   Claims on Micro, Small Business, and Retail Portfolios                         | -                           | -                                  | -                                 |
| 6            | Tagihan kepada Korporasi   Corporate Bill                                                                                                      | -                           | -                                  | -                                 |
| <b>Total</b> |                                                                                                                                                | <b>4.382</b>                | <b>1.390</b>                       | <b>1.390</b>                      |

**Tabel 1.13.d. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (Settlement Risk)**

**Table 1.13.d. Disclosure of Potential Credit Risk Exposure Due to Failure of Settlement (Settlement Risk)**

2021 & 2022: Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat kegagalan setelmen.

2021 & 2022: The bank has no potential credit risk exposure due to failure of settlement.

**Tabel 1.13.e. Pengungkapan Eksposur Sekuritisasi**

**Table 1.13.e. Disclosure of Securitization Exposures**

2021 & 2022: Bank tidak memiliki eksposur sekuritisasi.

2021 & 2022: The bank has no securitization exposures.

**Tabel 1.13.f. Pengungkapan Total Pengukuran Risiko Kredit**

**Table 1.13.f. Disclosure of Total Credit Risk Measurement**

| Eksposur Sekuritisasi               | 31 Desember<br>December 2022 | 31 Desember<br>December 2021 | Securitization Exposures                         |
|-------------------------------------|------------------------------|------------------------------|--------------------------------------------------|
| <b>Total ATMR Risiko Kredit</b>     | <b>19.330.328</b>            | <b>19.781.323</b>            | <b>Total of Risk Weighted Assets Credit Risk</b> |
| <b>Total Faktor Pengurang Modal</b> | <b>-</b>                     | <b>-</b>                     | <b>Total of Deduction from Capital Factor</b>    |

**Tabel 2. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar**

**Table 2. Market Risk Disclosure Based on Standards Method**

| No           | Jenis Risiko<br>Risk Type                                         | 31 Desember   December 2022   |               | 31 Desember   December 2021   |               |
|--------------|-------------------------------------------------------------------|-------------------------------|---------------|-------------------------------|---------------|
|              |                                                                   | Beban Modal<br>Capital Charge | ATMR          | Beban Modal<br>Capital Charge | ATMR          |
| (1)          | (2)                                                               | (3)                           | (4)           | (5)                           | (6)           |
| 1            | Risiko <i>Benchmark</i> Suku Bunga   Interest Rate Benchmark Risk | 166                           | 2.075         | 387                           | 4.839         |
|              | a. Risiko Spesifik   Specific Risk                                | -                             | -             | -                             | -             |
|              | b. Risiko Umum   General Risk                                     | 166                           | 2.075         | 387                           | 4.839         |
| 2            | Risiko Nilai Tukar   Foreign Exchange Risk                        | 2.554                         | 31.923        | 633                           | 7.909         |
| 3            | Risiko Ekuitas   Equity Risk                                      |                               |               |                               |               |
| 4            | Risiko Komoditas   Commodity Risk                                 |                               |               |                               |               |
| <b>Total</b> |                                                                   | <b>2.720</b>                  | <b>33.998</b> | <b>1.020</b>                  | <b>12.748</b> |

\*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko  
For banks that have subsidiary companies that have risk exposure

(dalam jutaan rupiah | in million rupiah)

| 31 Desember   December 2020 |                             |                                    |                                   |              |
|-----------------------------|-----------------------------|------------------------------------|-----------------------------------|--------------|
|                             | Tagihan Bersih<br>Claim Net | ATMR sebelum MRK<br>RWA before CRM | ATMR setelah MRK<br>RWA after CRM |              |
|                             | (6)                         | (7)                                | (8)                               |              |
|                             | -                           | -                                  | -                                 | -            |
|                             | -                           | -                                  | -                                 | -            |
|                             | -                           | -                                  | -                                 | -            |
|                             | 17.099                      | 8.325                              | 8.325                             | 8.325        |
|                             | -                           | -                                  | -                                 | -            |
|                             | -                           | -                                  | -                                 | -            |
|                             | <b>17.099</b>               | <b>8.325</b>                       | <b>8.325</b>                      | <b>8.325</b> |



**Tabel 3.1. Pengungkapan Profil Maturitas Rupiah – Bank secara Individual**  
**Table 3.1. Disclosure of Maturity Profile for Rupiah – Individually Bank**

| No       | Pos-pos<br>Posts                                                                           | 31 Desember   December 2022 |                         |                             |                             |                               |                           |
|----------|--------------------------------------------------------------------------------------------|-----------------------------|-------------------------|-----------------------------|-----------------------------|-------------------------------|---------------------------|
|          |                                                                                            | Saldo<br>Balance            | Jatuh Tempo<br>Due Date |                             |                             |                               |                           |
|          |                                                                                            |                             | ≤ 1 Bulan<br>≤ 1 Month  | > 1-3 Bulan<br>> 1-3 Months | > 3-6 Bulan<br>> 3-6 Months | > 6-12 Bulan<br>> 6-12 Months | > 12 Bulan<br>> 12 Months |
| (1)      | (2)                                                                                        | (3)                         | (4)                     | (5)                         | (6)                         | (7)                           | (8)                       |
| <b>I</b> | <b>NERACA   ON BALANCE</b>                                                                 |                             |                         |                             |                             |                               |                           |
| A        | Aset   Asset                                                                               | <b>683.940</b>              | <b>683.940</b>          | -                           | -                           | -                             | -                         |
| 1.       | Kas   Cash                                                                                 | 7.161.935                   | 7.161.935               | -                           | -                           | -                             | -                         |
| 2.       | Penempatan pada Bank Indonesia  <br>Placement on Bank of Indonesia                         | 64.490                      | 64.490                  | -                           | -                           | -                             | -                         |
| 3.       | Penempatan pada Bank Lain   Placements<br>on Other Banks                                   | 27.363.960                  | 750.000                 | 3.876                       | 11.532                      | 3.309                         | 26.595.243                |
| 4.       | Surat Berharga   Securities                                                                |                             |                         |                             |                             |                               |                           |
| 5.       | Kredit yang Diberikan   Loan                                                               | 6.200.326                   | 293.889                 | 365.262                     | 419.681                     | 797.455                       | 4.324.039                 |
| a.       | Piutang murabahah (gross)   Murabahah<br>receivables (gross)                               | -                           | -                       | -                           | -                           | -                             | -                         |
| b.       | Piutang salam   Salam                                                                      | 1.332                       | -                       | -                           | -                           | -                             | 1.332                     |
| c.       | Piutang istishna'   Istishna'                                                              | 724.945                     | 93.433                  | 6.454                       | 259.785                     | 9.475                         | 355.798                   |
| d.       | Piutang qardh   Qardh Receivables                                                          |                             |                         |                             |                             |                               |                           |
| 6.       | Pembiayaan Bagi Hasil   Financing Profit<br>Sharing                                        | 564.059                     | 22.402                  | 60.733                      | 15.554                      | 79.833                        | 385.537                   |
| a.       | Pembiayaan mudharabah   Mudharabah<br>Financing                                            | 9.842.858                   | 448.429                 | 611.646                     | 467.560                     | 1.079.731                     | 7.235.492                 |
| b.       | Pembiayaan musyarakah   Musyarakah<br>Financing                                            | 1.935                       | 1.022                   | 4                           | 241                         | 61                            | 607                       |
| 7.       | Pembiayaan sewa   Lease Financing                                                          | 16.625                      | 9.931                   | 2.031                       | 2.939                       | 1.036                         | 688                       |
| 8.       | Aset Lainnya   Other Asset                                                                 | 32.137                      | 6.229                   | 17.544                      | 4.323                       | 3.935                         | 106                       |
| B        | Kewajiban   Liabilities                                                                    | <b>52.993.615</b>           | <b>39.568.860</b>       | <b>3.128.866</b>            | <b>1.998.583</b>            | <b>1.772.212</b>              | <b>6.525.094</b>          |
| 1.       | Dana Pihak Ketiga   Third Party Funds                                                      |                             |                         |                             |                             |                               |                           |
| a.       | Giro Wadiah   Wadiah Demand Deposits                                                       | 2.690.269                   | 2.690.269               | -                           | -                           | -                             | -                         |
| b.       | Deposito Mudharabah   Mudharabah<br>Time Deposits                                          | 23.882.142                  | 17.488.741              | 3.126.511                   | 1.996.886                   | 1.270.004                     | -                         |
| c.       | Tabungan Wadiah   Wadiah Savings                                                           | 5.788.412                   | 5.788.412               | -                           | -                           | -                             | -                         |
| d.       | Tabungan Mudharabah   Mudharabah<br>Savings                                                | 10.064.971                  | 10.064.971              | -                           | -                           | -                             | -                         |
| e.       | Lainnya   Other                                                                            | 1.696.988                   | 1.696.988               | -                           | -                           | -                             | -                         |
| 2.       | Kewajiban pada Bank Indonesia   Liabilities<br>on Bank of Indonesia                        | -                           | -                       | -                           | -                           | -                             | -                         |
| 3.       | Kewajiban pada Bank Lain   Liabilities on<br>Other Banks                                   | 1.831.915                   | 1.831.915               | -                           | -                           | -                             | -                         |
| 4.       | Surat Berharga yang Diterbitkan   Securities<br>Issued                                     | 6.525.094                   | -                       | -                           | -                           | -                             | 6.525.094                 |
| 5.       | Pembiayaan yang Diterima   Borrowing                                                       | 500.000                     | -                       | -                           | -                           | 500.000                       | -                         |
| 6.       | Kewajiban Lainnya   Other Liabilities                                                      | 13.824                      | 7.564                   | 2.355                       | 1.697                       | 2.208                         | -                         |
| C        | Laporan Kewajiban Komitmen dan Kontinjensi<br>  Commitment and Contingent Liability Report |                             |                         |                             |                             |                               |                           |
| 1.       | Kewajiban komitmen   Commitment Report                                                     | 7.768                       | 4.634                   | 420                         | 2.714                       | -                             | -                         |
| 2.       | Kewajiban kontinjensi   Contingent Report                                                  | 74.625                      | 51.836                  | 2.356                       | 4.400                       | 3.183                         | 12.850                    |
| D        | Selisih   Difference (A-B)                                                                 | <b>(367.210)</b>            | <b>(30.039.389)</b>     | <b>(2.078.860)</b>          | <b>(821.291)</b>            | <b>198.688</b>                | <b>32.373.642</b>         |

(dalam jutaan rupiah | in million rupiah)

|  | 31 Desember   December 2021 |                         |                             |                             |                               |                           |
|--|-----------------------------|-------------------------|-----------------------------|-----------------------------|-------------------------------|---------------------------|
|  | Saldo<br>Balance            | Jatuh Tempo<br>Due Date |                             |                             |                               |                           |
|  |                             | ≤ 1 Bulan<br>≤ 1 Month  | > 1-3 Bulan<br>> 1-3 Months | > 3-6 Bulan<br>> 3-6 Months | > 6-12 Bulan<br>> 6-12 Months | > 12 Bulan<br>> 12 Months |
|  | (9)                         | (10)                    | (11)                        | (12)                        | (13)                          | (14)                      |
|  | <b>49.224.577</b>           | <b>8.757.403</b>        | <b>1.590.298</b>            | <b>1.121.737</b>            | <b>1.058.310</b>              | <b>36.696.829</b>         |
|  | 715.767                     | 715.767                 | -                           | -                           | -                             | -                         |
|  | 5.036.444                   | 5.036.444               | -                           | -                           | -                             | -                         |
|  | 62.075                      | 62.075                  | -                           | -                           | -                             | -                         |
|  | 26.944.541                  | 1.667.878               | 18.670                      | -                           | -                             | 25.257.993                |
|  | 6.911.356                   | 429.031                 | 820.601                     | 500.442                     | 330.574                       | 4.830.708                 |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 1.702                       | -                       | -                           | -                           | -                             | 1.702                     |
|  | 560.934                     | 273.293                 | 131.593                     | 571                         | 4.975                         | 150.502                   |
|  | 526.140                     | 3.732                   | 19.758                      | 5.243                       | 28.274                        | 469.133                   |
|  | 8.432.117                   | 561.897                 | 582.131                     | 611.158                     | 690.536                       | 5.986.395                 |
|  | 1.364                       | 1.057                   | 1                           | -                           | 16                            | 290                       |
|  | 32.137                      | 6.229                   | 17.544                      | 4.323                       | 3.935                         | 106                       |
|  | <b>49.776.637</b>           | <b>38.268.109</b>       | <b>3.262.866</b>            | <b>2.260.196</b>            | <b>1.560.372</b>              | <b>4.425.094</b>          |
|  | 3.543.282                   | 3.543.282               | -                           | -                           | -                             | -                         |
|  | 22.239.947                  | 15.373.917              | 3.248.288                   | 2.159.330                   | 1.458.412                     | -                         |
|  | 5.293.144                   | 5.293.144               | -                           | -                           | -                             | -                         |
|  | 10.452.567                  | 10.452.567              | -                           | -                           | -                             | -                         |
|  | 2.038.991                   | 2.038.991               | -                           | -                           | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 1.560.083                   | 1.560.083               | -                           | -                           | -                             | -                         |
|  | 4.525.094                   | -                       | -                           | -                           | 100.000                       | 4.425.094                 |
|  | 100.000                     | -                       | -                           | 100.000                     | -                             | -                         |
|  | 23.529                      | 6.125                   | 14.578                      | 866                         | 1.960                         | -                         |
|  | 14.864                      | 14.849                  | 15                          | -                           | -                             | -                         |
|  | 70.984                      | 6.144                   | 14.189                      | 2.210                       | 26.319                        | 22.122                    |
|  | <b>(552.060)</b>            | <b>(29.510.706)</b>     | <b>(1.672.568)</b>          | <b>(1.138.459)</b>          | <b>(502.062)</b>              | <b>32.271.735</b>         |





Tabel 3.2. Pengungkapan Profil Maturitas Valas – Bank secara Individual

Tabel 3.2. Disclosure of Maturity Profile for Foreign Currency – Individually Bank

| No       | Pos-pos<br>Posts                                                                           | 31 Desember   December 2022 |                         |                             |                             |                               |                           |
|----------|--------------------------------------------------------------------------------------------|-----------------------------|-------------------------|-----------------------------|-----------------------------|-------------------------------|---------------------------|
|          |                                                                                            | Saldo<br>Balance            | Jatuh Tempo<br>Due Date |                             |                             |                               |                           |
|          |                                                                                            |                             | ≤ 1 Bulan<br>≤ 1 Month  | > 1–3 Bulan<br>> 1–3 Months | > 3–6 Bulan<br>> 3–6 Months | > 6–12 Bulan<br>> 6–12 Months | > 12 Bulan<br>> 12 Months |
| (1)      | (2)                                                                                        | (3)                         | (4)                     | (5)                         | (6)                         | (7)                           | (8)                       |
| <b>I</b> | <b>NERACA   ON BALANCE</b>                                                                 |                             |                         |                             |                             |                               |                           |
| A        | Aset   Asset                                                                               | <b>18.239</b>               | <b>18.239</b>           | -                           | -                           | -                             | -                         |
| 1.       | Kas   Cash                                                                                 | 31.372                      | 31.372                  | -                           | -                           | -                             | -                         |
| 2.       | Penempatan pada Bank Indonesia  <br>Placement on Bank of Indonesia                         | 499.620                     | 499.620                 | -                           | -                           | -                             | -                         |
| 3.       | Penempatan pada Bank Lain   Placements<br>on Other Banks                                   | 496.252                     | -                       | -                           | -                           | -                             | 496.252                   |
| 4.       | Surat Berharga   Securities                                                                |                             |                         |                             |                             |                               |                           |
| 5.       | Kredit yang Diberikan   Loan                                                               | 494.828                     | 88.361                  | 100.332                     | -                           | -                             | 306.135                   |
| a.       | Piutang murabahah (gross)   Murabahah<br>receivables (gross)                               | -                           | -                       | -                           | -                           | -                             | -                         |
| b.       | Piutang salam   Salam                                                                      | -                           | -                       | -                           | -                           | -                             | -                         |
| c.       | Piutang istishna'   Istishna'                                                              | 140.033                     | -                       | 96.192                      | 43.841                      | -                             | -                         |
| d.       | Piutang qardh   Qardh Receivables                                                          |                             |                         |                             |                             |                               |                           |
| 6.       | Pembiayaan Bagi Hasil   Financing Profit<br>Sharing                                        | -                           | -                       | -                           | -                           | -                             | -                         |
| a.       | Pembiayaan mudharabah   Mudharabah<br>Financing                                            | 851.989                     | 4.823                   | 7.927                       | 108.676                     | 115.295                       | 615.268                   |
| b.       | Pembiayaan musyarakah   Musyarakah<br>Financing                                            | -                           | -                       | -                           | -                           | -                             | -                         |
| 7.       | Pembiayaan sewa   Lease Financing                                                          | 102.659                     | 102.202                 | 457                         | -                           | -                             | -                         |
| 8.       | Aset Lainnya   Other Asset                                                                 | 95.310                      | 95.310                  | -                           | -                           | -                             | -                         |
| B        | Kewajiban   Liabilities                                                                    | <b>2.404.153</b>            | <b>2.296.823</b>        | <b>33.864</b>               | <b>22.969</b>               | <b>50.497</b>                 | -                         |
| 1.       | Dana Pihak Ketiga   Third Party Funds                                                      |                             |                         |                             |                             |                               |                           |
| a.       | Giro wadiah   wadiah demand deposits                                                       | 479.949                     | 479.949                 | -                           | -                           | -                             | -                         |
| b.       | Deposito mudharabah   mudharabah<br>time deposits                                          | 1.260.944                   | 1.154.071               | 33.407                      | 22.969                      | 50.497                        | -                         |
| c.       | Tabungan wadiah   Wadiah savings                                                           | 268.500                     | 268.500                 | -                           | -                           | -                             | -                         |
| d.       | Tabungan mudharabah   Mudharabah<br>savings                                                | 73                          | 73                      | -                           | -                           | -                             | -                         |
| e.       | Lainnya   Other                                                                            | 10.868                      | 10.868                  | -                           | -                           | -                             | -                         |
| 2.       | Kewajiban pada Bank Indonesia   Liabilities<br>on Bank of Indonesia                        | -                           | -                       | -                           | -                           | -                             | -                         |
| 3.       | Kewajiban pada Bank Lain   Liabilities on<br>Other Banks                                   | 383.362                     | 383.362                 | -                           | -                           | -                             | -                         |
| 4.       | Surat Berharga yang Diterbitkan   Securities<br>Issued                                     | -                           | -                       | -                           | -                           | -                             | -                         |
| 5.       | Pembiayaan yang Diterima   Borrowing                                                       | -                           | -                       | -                           | -                           | -                             | -                         |
| 6.       | Kewajiban Lainnya   Other Liabilities                                                      | 457                         | -                       | 457                         | -                           | -                             | -                         |
| C        | Laporan Kewajiban Komitmen dan Kontinjensi  <br>Commitment and Contingent Liability Report |                             |                         |                             |                             |                               |                           |
| 1.       | Kewajiban komitmen   Commitment Report                                                     | 112.228                     | 112.228                 | -                           | -                           | -                             | -                         |
| 2.       | Kewajiban kontinjensi   Contingent Report                                                  | 10.795                      | 6.616                   | 1.844                       | -                           | 2.335                         | -                         |
| D        | Selisih   Difference (A-B)                                                                 | <b>230.839</b>              | <b>(1.552.206)</b>      | <b>171.044</b>              | <b>129.548</b>              | <b>64.798</b>                 | <b>1.417.655</b>          |

(dalam jutaan rupiah | in million rupiah)

|  | 31 Desember   December 2021 |                         |                             |                             |                               |                           |
|--|-----------------------------|-------------------------|-----------------------------|-----------------------------|-------------------------------|---------------------------|
|  | Saldo<br>Balance            | Jatuh Tempo<br>Due Date |                             |                             |                               |                           |
|  |                             | ≤ 1 Bulan<br>≤ 1 Month  | > 1-3 Bulan<br>> 1-3 Months | > 3-6 Bulan<br>> 3-6 Months | > 6-12 Bulan<br>> 6-12 Months | > 12 Bulan<br>> 12 Months |
|  | (9)                         | (10)                    | (11)                        | (12)                        | (13)                          | (14)                      |
|  | <b>3.537.459</b>            | <b>2.045.830</b>        | <b>218.211</b>              | <b>251.684</b>              | <b>34.612</b>                 | <b>987.122</b>            |
|  | 29.424                      | 29.424                  | -                           | -                           | -                             | -                         |
|  | 1.465.399                   | 1.394.136               | 71.263                      | -                           | -                             | -                         |
|  | 339.523                     | 339.523                 | -                           | -                           | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 789.291                     | 185.380                 | 138.776                     | 102.903                     | 30.858                        | 331.374                   |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 128.235                     | -                       | -                           | 128.235                     | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 690.277                     | 2.057                   | 8.172                       | 20.546                      | 3.754                         | 655.748                   |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 95.310                      | 95.310                  | -                           | -                           | -                             | -                         |
|  | <b>3.462.089</b>            | <b>2.593.223</b>        | <b>390.226</b>              | <b>54.275</b>               | <b>424.365</b>                | -                         |
|  | 552.524                     | 552.524                 | -                           | -                           | -                             | -                         |
|  | 2.449.779                   | 1.580.913               | 390.226                     | 54.275                      | 424.365                       | -                         |
|  | 287.478                     | 287.478                 | -                           | -                           | -                             | -                         |
|  | 30                          | 30                      | -                           | -                           | -                             | -                         |
|  | 13.633                      | 13.633                  | -                           | -                           | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 156.904                     | 156.904                 | -                           | -                           | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | -                           | -                       | -                           | -                           | -                             | -                         |
|  | 1.741                       | 1.741                   | -                           | -                           | -                             | -                         |
|  | 2.704                       | 2.288                   | 416                         | -                           | -                             | -                         |
|  | 8.639                       | 444                     | -                           | -                           | 8.195                         | -                         |
|  | <b>75.370</b>               | <b>(547.393)</b>        | <b>(172.015)</b>            | <b>197.409</b>              | <b>(389.753)</b>              | <b>987.122</b>            |



**Tabel 4. Pengungkapan Kuantitatif Risiko Operasional**  
**Table 4. Quantitative Disclosures of Operational Risk**

(dalam jutaan rupiah | in million rupiah)

| No           | Pendekatan yang Digunakan<br>Approach Method           | 31 Desember   December 2022                                                          |                               |                  | 31 Desember   December 2021                                                          |                               |                  |
|--------------|--------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------|------------------|--------------------------------------------------------------------------------------|-------------------------------|------------------|
|              |                                                        | Pendapatan Bruto (Rata-rata 3 tahun terakhir)<br>Gross Income (Average Last 3 years) | Beban Modal<br>Capital Charge | ATMR             | Pendapatan Bruto (Rata-rata 3 tahun terakhir)<br>Gross Income (Average Last 3 years) | Beban Modal<br>Capital Charge | ATMR             |
| (1)          | (2)                                                    | (3)                                                                                  | (4)                           | (5)              | (6)                                                                                  | (7)                           | (8)              |
| 1            | Pendekatan Indikator Dasar<br>Basic Indicator Approach | 1.044.510                                                                            | 156.677                       | 1.958.456        | 1.112.973                                                                            | 166.946                       | 2.086.824        |
| <b>Total</b> |                                                        | <b>1.044.510</b>                                                                     | <b>156.677</b>                | <b>1.958.456</b> | <b>1.112.973</b>                                                                     | <b>166.946</b>                | <b>2.086.824</b> |

**Tabel 5. Laporan Perhitungan Kewajiban Penyediaan Modal Minimum**  
**Table 5. Minimum Capital Adequacy Requirement Calculation Report**

(dalam jutaan rupiah | in million rupiah)

| No | Komponen                                                                                                                                                                                                                                                      | Components                                                                                                                                                                                                                                                          | Total            |                  |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|
|    |                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                     | 2022             | 2021             |
|    | <b>Modal Inti Utama/Common Equity Tier I (CET1): Instrumen dan Tambahan Modal Disetor</b>                                                                                                                                                                     | <b>Common Equity Tier 1 capital: instruments and reserves</b>                                                                                                                                                                                                       |                  |                  |
| 1  | Saham biasa (termasuk <i>stock surplus</i> )                                                                                                                                                                                                                  | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus                                                                                                                                           | 3.682.360        | 3.682.360        |
| 2  | Laba ditahan                                                                                                                                                                                                                                                  | Retained earnings                                                                                                                                                                                                                                                   | (840.407)        | (840.407)        |
| 3  | Akumulasi penghasilan komprehensif lain (dan cadangan lain)                                                                                                                                                                                                   | Accumulated other comprehensive income (and other reserves)                                                                                                                                                                                                         | 2.144.396        | 2.144.396        |
| 4  | Modal yang termasuk <i>phase out</i> dari CET1                                                                                                                                                                                                                | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)                                                                                                                                                               | N/A              | N/A              |
| 5  | Kepentingan Non Pengendali yang dapat diperhitungkan                                                                                                                                                                                                          | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)                                                                                                                                                                | -                | -                |
| 6  | <b>CET1 sebelum <i>regulatory adjustment</i></b>                                                                                                                                                                                                              | <b>CET1 capital before regulatory adjustments</b>                                                                                                                                                                                                                   | <b>4.986.349</b> | <b>4.986.349</b> |
|    | <b>CET1: Faktor Pengurang (<i>Regulatory Adjustment</i>)</b>                                                                                                                                                                                                  | <b>CET1 capital: regulatory adjustments</b>                                                                                                                                                                                                                         |                  |                  |
| 7  | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i>                                                                                                                                                               | Prudential valuation adjustments                                                                                                                                                                                                                                    | -                | -                |
| 8  | <i>Goodwill</i>                                                                                                                                                                                                                                               | Goodwill (net of related tax liability)                                                                                                                                                                                                                             | -                | -                |
| 9  | Aset tidak berwujud lain (selain <i>Mortgage-Servicing Rights</i> )                                                                                                                                                                                           | Other intangibles other than mortgage-servicing rights (net of related tax liability)                                                                                                                                                                               | -                | -                |
| 10 | Aset pajak tangguhan yang berasal dari <i>future profitability</i>                                                                                                                                                                                            | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)                                                                                                                             | N/A              | N/A              |
| 11 | <i>Cash-flow hedge reserve</i>                                                                                                                                                                                                                                | Cash-flow hedge reserve                                                                                                                                                                                                                                             | N/A              | N/A              |
| 12 | <i>Shortfall on provisions to expected losses</i>                                                                                                                                                                                                             | Shortfall of provisions to expected losses                                                                                                                                                                                                                          | N/A              | N/A              |
| 13 | Keuntungan dari sekuritisasi                                                                                                                                                                                                                                  | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)                                                                                                                                                                                     | N/A              | N/A              |
| 14 | Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)                                                                                                                                                                                               | Gains and losses due to changes in own credit risk on fair valued liabilities                                                                                                                                                                                       | N/A              | N/A              |
| 15 | Aset pensiun imbalan pasti                                                                                                                                                                                                                                    | Defined-benefit pension fund net assets                                                                                                                                                                                                                             | N/A              | N/A              |
| 16 | Investasi pada saham sendiri (jika belum di <i>net</i> dalam modal pada Laporan Posisi Keuangan)                                                                                                                                                              | Investments in own shares (if not already netted off paid-in capital on reported balance sheet)                                                                                                                                                                     | N/A              | N/A              |
| 17 | Kepemilikan silang pada instrumen CET1 pada entitas lain                                                                                                                                                                                                      | Reciprocal cross-holdings in common equity                                                                                                                                                                                                                          | N/A              | N/A              |
| 18 | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, di mana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold) | N/A              | N/A              |
| 19 | Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan <i>net</i> posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%)                                                         | Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)                                                       | N/A              | N/A              |
| 20 | <i>Mortgage servicing rights</i>                                                                                                                                                                                                                              | Mortgage servicing rights (amount above 10% threshold)                                                                                                                                                                                                              | -                | -                |
| 21 | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, <i>net</i> dari kewajiban pajak)                                                                                                                                       | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)                                                                                                                                                   | N/A              | N/A              |
| 22 | Jumlah melebihi batasan 15% dari:                                                                                                                                                                                                                             | Amount exceeding the 15% threshold                                                                                                                                                                                                                                  | N/A              | N/A              |
| 23 | investasi signifikan pada saham biasa <i>financials</i>                                                                                                                                                                                                       | of which: significant investments in the common stock of financials                                                                                                                                                                                                 | N/A              | N/A              |



(dalam jutaan rupiah | in million rupiah)

| No  | Komponen                                                                                                                                                                                                                                                              | Components                                                                                                                                                                                                                                                                               | Total            |                  |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|
|     |                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                          | 2022             | 2021             |
| 24  | <i>mortgage servicing rights</i>                                                                                                                                                                                                                                      | of which: mortgage servicing rights                                                                                                                                                                                                                                                      | N/A              | N/A              |
| 25  | pajak tangguhan dari perbedaan temporer                                                                                                                                                                                                                               | of which: deferred tax assets arising from temporary differences                                                                                                                                                                                                                         | N/A              | N/A              |
| 26  | Penyesuaian berdasarkan ketentuan spesifik nasional                                                                                                                                                                                                                   | Adjustments based on national specific provisions                                                                                                                                                                                                                                        |                  |                  |
| 26a | Selisih PPA dan CKPN                                                                                                                                                                                                                                                  | Difference between Allowance for Asset Losses and Allowance for Impairment Losses                                                                                                                                                                                                        | -                | -                |
| 26b | PPA atas aset non produktif                                                                                                                                                                                                                                           | Allowance for Asset Losses on non-earning assets                                                                                                                                                                                                                                         | 918              | 918              |
| 26c | Aset Pajak Tangguhan                                                                                                                                                                                                                                                  | Deferred tax assets                                                                                                                                                                                                                                                                      | 140,465          | 140,465          |
| 26d | Penyertaan                                                                                                                                                                                                                                                            | Investment                                                                                                                                                                                                                                                                               | 6,095            | 6,095            |
| 26e | Kekurangan modal pada perusahaan anak asuransi                                                                                                                                                                                                                        | Lack of capital in insurance subsidiary companies                                                                                                                                                                                                                                        | -                | -                |
| 26f | Eksposur sekuritisasi                                                                                                                                                                                                                                                 | Securitization Exposure                                                                                                                                                                                                                                                                  | -                | -                |
| 26g | Lainnya                                                                                                                                                                                                                                                               | Others                                                                                                                                                                                                                                                                                   | N/A              | N/A              |
| 27  | Penyesuaian pada CET1 akibat AT1 dan Tier 2 lebih kecil daripada faktor pengurangnya                                                                                                                                                                                  | Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 to cover deductions                                                                                                                                                                        | -                | -                |
| 28  | <b>Jumlah pengurang (regulatory adjustment) terhadap CET1</b>                                                                                                                                                                                                         | <b>Total regulatory adjustments to CET1</b>                                                                                                                                                                                                                                              | <b>147.478</b>   | <b>147.478</b>   |
| 29  | <b>Jumlah CET1 setelah faktor pengurang</b>                                                                                                                                                                                                                           | <b>CET1 capital</b>                                                                                                                                                                                                                                                                      | <b>4.838.871</b> | <b>4.838.871</b> |
|     | <b>Modal Inti Tambahan (Additional Tier 1)/ AT1: Instrumen</b>                                                                                                                                                                                                        | <b>AT1 capital: instruments</b>                                                                                                                                                                                                                                                          |                  |                  |
| 30  | Instrumen AT1 yang diterbitkan oleh Bank (termasuk stock surplus)                                                                                                                                                                                                     | Directly issued qualifying AT1 instruments plus related stock surplus                                                                                                                                                                                                                    | -                | -                |
| 31  | Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi                                                                                                                                                                                                   | of which: classified as equity under applicable accounting standards                                                                                                                                                                                                                     | -                | -                |
| 32  | Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi                                                                                                                                                                                                | of which: classified as liabilities under applicable accounting standards                                                                                                                                                                                                                | -                | -                |
| 33  | Modal yang termasuk phase out dari AT1                                                                                                                                                                                                                                | Directly issued capital instruments subject to phase out from AT1                                                                                                                                                                                                                        | N/A              | N/A              |
| 34  | Instrumen AT1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi                                                                                                                                                                | AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)                                                                                                                                              | -                | -                |
| 35  | Instrumen yang diterbitkan Entitas Anak yang termasuk phase out                                                                                                                                                                                                       | of which: instruments issued by subsidiaries subject to phase out                                                                                                                                                                                                                        | N/A              | N/A              |
| 36  | <b>Jumlah AT1 sebelum regulatory adjustment</b>                                                                                                                                                                                                                       | <b>AT1 capital before regulatory adjustments</b>                                                                                                                                                                                                                                         | <b>-</b>         | <b>-</b>         |
|     | <b>Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment)</b>                                                                                                                                                                                                  | <b>AT1 capital: regulatory adjustments</b>                                                                                                                                                                                                                                               |                  |                  |
| 37  | Investasi pada instrumen AT1 sendiri                                                                                                                                                                                                                                  | Investments in own AT1 instruments                                                                                                                                                                                                                                                       | N/A              | N/A              |
| 38  | Kepemilikan silang pada instrumen AT1 pada entitas lain                                                                                                                                                                                                               | Reciprocal cross-holdings in AT1 instruments                                                                                                                                                                                                                                             | N/A              | N/A              |
| 39  | Aset Pajak Tangguhan Investasi pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, di mana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | N/A              | N/A              |
| 40  | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan                                                                                                                                                      | Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)                                                                                                             | N/A              | N/A              |
| 41  | Penyesuaian berdasarkan ketentuan spesifik nasional                                                                                                                                                                                                                   | National specific regulatory adjustments                                                                                                                                                                                                                                                 |                  |                  |
| 41a | Penempatan dana pada instrumen AT1 pada Bank lain                                                                                                                                                                                                                     | Placement of funds on Additional Tier 1 instruments with other banks                                                                                                                                                                                                                     | -                | -                |
| 42  | Penyesuaian pada AT1 akibat Tier 2 lebih kecil daripada faktor pengurangnya                                                                                                                                                                                           | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions                                                                                                                                                                                       | -                | -                |

(dalam jutaan rupiah | in million rupiah)

| No  | Komponen                                                                                                                                                                                                                                                | Components                                                                                                                                                                                                                                                                                   | Total      |            |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|
|     |                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                              | 2022       | 2021       |
| 43  | Jumlah faktor pengurang ( <i>regulatory adjustment</i> ) terhadap AT1                                                                                                                                                                                   | Total regulatory adjustments to AT1 capital                                                                                                                                                                                                                                                  | -          | -          |
| 44  | Jumlah AT1 setelah faktor pengurang                                                                                                                                                                                                                     | AT1 capital                                                                                                                                                                                                                                                                                  | -          | -          |
| 45  | Jumlah Modal Inti ( <i>Tier 1 = CET1 + AT1</i> )                                                                                                                                                                                                        | Tier 1 capital ( $T1 = CET1 + AT1$ )                                                                                                                                                                                                                                                         | 4.838.871  | 4.838.871  |
|     | Modal Pelengkap ( <i>Tier 2</i> ): Instrumen dan cadangan                                                                                                                                                                                               | Tier 2 capital: instruments and provisions                                                                                                                                                                                                                                                   |            |            |
| 46  | Instrumen T2 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i> )                                                                                                                                                                                | Directly issued qualifying Tier 2 instruments plus related stock surplus                                                                                                                                                                                                                     | 100.000    | 100.000    |
| 47  | Modal yang termasuk <i>phase out</i> dari Tier 2                                                                                                                                                                                                        | Directly issued capital instruments subject to phase out from Tier 2                                                                                                                                                                                                                         | N/A        | N/A        |
| 48  | Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi                                                                                                                                               | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)                                                                                                                             | -          | -          |
| 49  | Penempatan dana pada instrumen AT1 pada Bank lain Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i>                                                                                                                                    | of which: instruments issued by subsidiaries subject to phase out                                                                                                                                                                                                                            | N/A        | N/A        |
| 50  | Cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit + Cadangan Tujuan                                                                                                     | Provisions                                                                                                                                                                                                                                                                                   | 247.070    | 247.070    |
| 51  | Jumlah Modal Pelengkap ( <i>Tier 2</i> ) sebelum faktor pengurang                                                                                                                                                                                       | Tier 2 capital before regulatory adjustments                                                                                                                                                                                                                                                 | 347.070    | 347.070    |
|     | Modal Pelengkap ( <i>Tier 2</i> ): Faktor Pengurang ( <i>Regulatory Adjustment</i> )                                                                                                                                                                    | Tier 2 capital: regulatory adjustments                                                                                                                                                                                                                                                       |            |            |
| 52  | Investasi pada instrumen Tier 2 sendiri                                                                                                                                                                                                                 | Investments in own Tier 2 instruments                                                                                                                                                                                                                                                        | N/A        | N/A        |
| 53  | Pemilikan instrumen Tier 2 secara resiprokal                                                                                                                                                                                                            | Reciprocal cross-holdings in Tier 2 instruments                                                                                                                                                                                                                                              | N/A        | N/A        |
| 54  | Investasi pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, <i>net posisi short</i> yang diperkenankan, di mana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | N/A        | N/A        |
| 55  | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan                                                                                                                                        | Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)                                                                                                                    | N/A        | N/A        |
| 56  | Penyesuaian berdasarkan ketentuan spesifik nasional                                                                                                                                                                                                     | National specific regulatory adjustments                                                                                                                                                                                                                                                     |            |            |
| 56a | Penempatan dana pada instrumen Tier 2 pada bank lain                                                                                                                                                                                                    | Placement of funds in Tier 2 instruments with other banks                                                                                                                                                                                                                                    | -          | -          |
| 56b | <i>Sinking fund</i>                                                                                                                                                                                                                                     | Sinking fund                                                                                                                                                                                                                                                                                 | -          | -          |
| 57  | Jumlah faktor pengurang ( <i>regulatory adjustment</i> ) Modal Pelengkap                                                                                                                                                                                | Total regulatory adjustments to Tier 2 capital                                                                                                                                                                                                                                               | -          | -          |
| 58  | Jumlah T2 setelah <i>regulatory adjustment</i>                                                                                                                                                                                                          | Tier 2 capital (T2)                                                                                                                                                                                                                                                                          | 347.070    | 347.070    |
| 59  | Total Modal (Modal Inti + Modal Pelengkap)                                                                                                                                                                                                              | Total capital ( $TC = T1 + T2$ )                                                                                                                                                                                                                                                             | 5.185.941  | 5.185.941  |
| 60  | Total ATMR                                                                                                                                                                                                                                              | Total risk weighted assets                                                                                                                                                                                                                                                                   | 21.826.787 | 21.826.787 |
|     | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal ( <i>Capital Buffer</i> )                                                                                                                                                             | Capital ratios and buffers                                                                                                                                                                                                                                                                   |            |            |
| 61  | Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR                                                                                                                                                                                                | CET1 (as a percentage of risk weighted assets)                                                                                                                                                                                                                                               | 22,17%     | 22,17%     |
| 62  | Rasio Modal Inti ( <i>Tier 1</i> ) – persentase terhadap ATMR                                                                                                                                                                                           | Tier 1 (as a percentage of risk weighted assets)                                                                                                                                                                                                                                             | 22,17%     | 22,17%     |
| 63  | Rasio Total Modal – persentase terhadap ATMR                                                                                                                                                                                                            | Total capital (as a percentage of risk weighted assets)                                                                                                                                                                                                                                      | 23,76%     | 23,76%     |



(dalam jutaan rupiah | in million rupiah)

| No | Komponen                                                                                                                              | Components                                                                                                                                                                                                                    | Total  |        |
|----|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
|    |                                                                                                                                       |                                                                                                                                                                                                                               | 2022   | 2021   |
| 64 | Tambahan modal ( <i>buffer</i> ) – persentase terhadap ATMR terdiri dari:                                                             | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) | 0,00%  | 0,00%  |
| 65 | <i>Capital Conservation Buffer</i>                                                                                                    | of which: capital conservation buffer requirement                                                                                                                                                                             | 0,00%  | 0,00%  |
| 66 | <i>Countercyclical Buffer</i>                                                                                                         | of which: Bank specific countercyclical buffer requirement                                                                                                                                                                    | 0,00%  | 0,00%  |
| 67 | <i>Capital Surcharge</i> untuk Bank Sistemik                                                                                          | of which: G-SIB buffer requirement                                                                                                                                                                                            | 0,00%  | 0,00%  |
| 68 | Modal Inti Utama (CET1) yang tersedia untuk memenuhi Tambahan Modal ( <i>Buffer</i> ) – persentase terhadap ATMR                      | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)                                                                                                                                      | 13,76% | 13,76% |
|    | National minima (jika berbeda dari Basel 3)                                                                                           | National minima (if different from Basel 3)                                                                                                                                                                                   |        |        |
| 69 | Rasio minimal CET1 nasional (jika berbeda dengan Basel 3)                                                                             | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)                                                                                                                                               |        |        |
| 70 | Rasio minimal <i>Tier 1</i> nasional (jika berbeda dengan Basel 3)                                                                    | National Tier 1 minimum ratio (if different from Basel 3 minimum)                                                                                                                                                             |        |        |
| 71 | Rasio minimal total modal nasional (jika berbeda dengan Basel 3)                                                                      | National total capital minimum ratio (if different from Basel 3 minimum)                                                                                                                                                      |        |        |
|    | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)                                                                       | Amounts below the thresholds for deduction (before risk weighting)                                                                                                                                                            |        |        |
| 72 | Investasi non-signifikan pada modal entitas keuangan lain                                                                             | Non-significant investments in the capital of other financials                                                                                                                                                                |        |        |
| 73 | Investasi signifikan pada saham biasa entitas keuangan                                                                                | Significant investments in the common stock of financials                                                                                                                                                                     |        |        |
| 74 | <i>Mortgage servicing rights</i> (net dari kewajiban pajak)                                                                           | Mortgage servicing rights (net of related tax liability)                                                                                                                                                                      |        |        |
| 75 | Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)                                                  | Deferred tax assets arising from temporary differences (net of related tax liability)                                                                                                                                         |        |        |
|    | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)                                                                       | Amounts below the thresholds for deduction (before risk weighting)                                                                                                                                                            |        |        |
| 76 | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan <i>cap</i> ) | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)                                                                                            |        |        |
| 77 | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan standar                                              | Cap on inclusion of provisions in Tier 2 under standardised approach                                                                                                                                                          |        |        |
| 78 | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan <i>cap</i> )     | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)                                                                                  |        |        |
| 79 | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan IRB                                                  | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach                                                                                                                                               |        |        |



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# Tata Kelola Perusahaan

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# Tata Kelola Perusahaan

## Corporate Governance



Bank Muamalat berupaya untuk terus melakukan inovasi dan integrasi dalam menjalankan kegiatan bisnis Bank yang berlandaskan prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG). Selain itu, Bank juga berkomitmen untuk meningkatkan kualitas penerapan prinsip GCG dan memperkuat sinergi tata kelola perusahaan sebagai bentuk dukungan Bank untuk tumbuh secara berkesinambungan sehingga dapat memberikan nilai tambah bagi Bank dan seluruh pemangku kepentingan.

Bank Muamalat strives to continue to innovate and integrate the Bank's business activities based on the principles of good corporate governance. In addition, the Bank is also committed to improving the quality of GCG implementation and strengthening corporate governance synergies to support the Bank's growth on an ongoing basis so that it can provide added value, both for the Bank and for all stakeholders.

Penerapan internalisasi prinsip GCG yang baik dalam setiap kebijakan akan menjadikan pengelolaan Bank berjalan secara jelas, terstruktur, terbuka, adil, dapat dipertanggungjawabkan, serta independen.

The implementation of GCG principles internally in each policy will enable the management of the Bank runs in a clear, structured, open, fair, accountable, and independent manner.

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## Komitmen dan Kebijakan Penerapan *Good Corporate Governance*

### Commitment and Policy on the Implementation of Good Corporate Governance

Bank Muamalat dalam menerapkan tata kelola perusahaan didasari oleh lima prinsip yaitu: Transparansi, Akuntabilitas, Responsibilitas, Profesional, dan Kesetaraan atau Kewajaran. Implementasi prinsip-prinsip tersebut dilakukan secara berkesinambungan yang didahului dengan proses internalisasi di lingkungan BMI agar setiap lini organisasi Bank memiliki kesepahaman atas penerapan GCG secara konsisten dalam menjalankan fungsinya.

In implementing corporate governance, Bank Muamalat refers to five principles: Transparency, Accountability, Responsibility, Professionalism, and Equality or Fairness. The implementation of these principles is carried out on an ongoing basis, preceded by an internalization process within BMI so that each line of the Bank's organization understands the consistent implementation of GCG in carrying out its functions.



Penerapan prinsip-prinsip di lingkungan Bank Muamalat diuraikan dalam tabel berikut ini:

The application of the principles within Bank Muamalat is described in the following table:

| Prinsip<br>Principle                                                                                                                                                                          | Implementasi di Bank Muamalat Indonesia                                                                                                                                                                                                                                                                                                                                                                                                   | Implementation at Bank Muamalat Indonesia                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Transparansi</b><br>"Sesungguhnya Allah menyuruh kamu menyampaikan amanat (hak/ informasi) kepada yang berhak menerimanya" (QS. An-Nisa: 58)                                               | Keterbukaan atau transparansi mengandung unsur pengungkapan ( <i>disclosure</i> ) dan penyediaan informasi secara tepat waktu, memadai, jelas, akurat, dapat diperbandingkan serta mudah diakses oleh para pemangku kepentingan dan masyarakat.                                                                                                                                                                                           | Openness, or transparency, contains elements of disclosure and the provision of information in a timely, adequate, clear, accurate, comparable and easily accessible manner for stakeholders and the public.                                                                                                                                                                                                                       |
| <b>Transparency</b><br>"Indeed, Allah commands you to convey the mandate (rights/ information) to those who are entitled to receive it" (QS. An-Nisa: 58)                                     | Bank dan jajaran manajemen selalu berupaya menjamin adanya keterbukaan dalam menyampaikan informasi materiil dan relevan. Begitu juga dalam melaksanakan proses pengambilan keputusan. Seluruh Informasi mudah diakses oleh para pemangku kepentingan sesuai dengan haknya.                                                                                                                                                               | The Bank and management always strive to ensure transparency in conveying material and relevant information. Likewise in carrying out the decision-making process. All information is easily accessible by stakeholders according to their rights.                                                                                                                                                                                 |
|                                                                                                                                                                                               | Kebijakan BMI dibuat secara tertulis dan dikomunikasikan kepada pemangku kepentingan yang berhak memperoleh informasi. Keterbukaan tidak hanya mengungkapkan informasi yang diwajibkan oleh peraturan perundang-undangan, tetapi juga hal penting dalam proses pengambilan keputusan sesuai ketentuan syariah, tanpa mengurangi kewajiban Bank memenuhi ketentuan kerahasiaan organisasi sesuai peraturan perundangundangan yang berlaku. | BMI policies are made in writing and communicated to stakeholders who are entitled to obtain information. Disclosure not only discloses information required by laws and regulations, but is also important in the decision-making process according to sharia provisions, without prejudice to the Bank's obligation to comply with organizational confidentiality provisions in accordance with applicable laws and regulations. |
| <b>Akuntabilitas</b><br>"Sesungguhnya yang takut kepada Allah di antara hamba-hamba-Nya, hanyalah ulama (orang-orang yang berilmu pengetahuan)" (QS Fathir: 28)                               | Akuntabilitas merupakan bagian dari kejelasan fungsi dalam organisasi dan cara mempertanggungjawabkannya sehingga pengelolaannya dapat berjalan secara efektif.                                                                                                                                                                                                                                                                           | Accountability is part of the clarity of functions within the organization and how to account for them so that their management can run effectively.                                                                                                                                                                                                                                                                               |
| "Adakah sama orang yang berilmu pengetahuan dengan yang tidak berilmu pengetahuan" (QS Az-Zumar: 9)                                                                                           | Manajemen Bank Muamalat Indonesia mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, bisnis Bank Muamalat Indonesia harus dikelola secara benar, terukur dan sesuai kepentingan pelaku bisnis dengan tetap memperhitungkan kepentingan para pemangku kepentingan.                                                                                                                                                  | The management of Bank Muamalat Indonesia is accountable for its performance in a transparent and fair manner. For this reason, Bank Muamalat Indonesia's business must be managed properly, measurably and in accordance with the interests of business actors while taking into account the interests of stakeholders.                                                                                                           |
| "Allah mengangkat derajat orang yang beriman di antara kamu dan orang yang memiliki ilmu pengetahuan beberapa derajat. Allah Maha Mengetahui apa-apa yang kamu lakukan" (QS Al-Mu'adilah: 11) |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Accountability</b><br>"Indeed, those who fear Allah among His servants are only scholars (those who are knowledgeable)" (QS Fathir: 28)                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| "Are there people who are knowledgeable and those who are not knowledgeable" (QS Az-Zumar: 9)                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| "Allah elevates those who believe among you and those who have knowledge by degrees. Allah is All-Knowing of what you do" (QS Al-Mu'adilah: 11)                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                    |

| Prinsip<br>Principle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Implementasi di Bank Muamalat Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Implementation at Bank Muamalat Indonesia                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Responsibilitas</b><br/>"Tiap-tiap diri bertanggung jawab atas apa yang telah diperbuatnya" (QS Al-Muddatsir: 38)</p> <p><b>Responsibility</b><br/>"Each person is responsible for what he has done" (QS Al-Muddatsir: 38)</p>                                                                                                                                                                                                                                                                                                                                                                                                                           | <p>Pertanggungjawaban atau responsibilitas merupakan bentuk kepatuhan terhadap peraturan perundang-undangan dan ketentuan internal serta tanggung jawab terhadap masyarakat dan lingkungan. Responsibilitas diperlukan agar dapat menjamin terpeliharanya kesinambungan usaha dalam jangka panjang dan mendapat pengakuan sebagai warga korporasi yang baik/<i>good corporate citizen</i>.</p> <p>Jajaran manajemen BMI selalu berpegang teguh pada prinsip kehati-hatian dan peraturan perundang-undangan yang berlaku serta prinsip pengelolaan bank yang sehat dalam setiap tindakannya, dengan tetap menyadari segala risiko dan implikasi negatif yang mungkin ditimbulkan oleh tindakannya. Bank dan jajaran manajemen Bank harus selalu mengingat kepentingan seluruh pemangku kepentingan dalam menjalankan fungsinya dan menetapkan kebijaksanaan dalam mengambil keputusan.</p>                                                                                                         | <p>Responsibility is a form of compliance toward legislation and internal regulations as well as responsibility towards society and the environment. Responsibility is required to ensure long-term sustainability of the business and recognition as a good corporate citizen.</p> <p>The management of BMI always adheres to the prudence principles in all actions, along with the conformity with applicable legislation and the principles of sound bank management, while taking into account possible risks and negative implications caused by its actions. The Bank and its management must show consideration for the interests of all stakeholders in carrying out its functions, determining policies, or making decisions.</p>                                                                                                                                                               |
| <p><b>Profesional</b><br/>"Barang siapa meniru-niru suatu kaum, maka ia termasuk golongan mereka" (HR Abu Daud)</p> <p>"Sesungguhnya Allah mencintai seseorang apabila mengerjakan sesuatu pekerjaan, dilakukan secara profesional (itqon)" (HR Abu Ya'la dan dishahihkan oleh Albany)</p> <p><b>Professional</b><br/>"Whoever imitates a people, then he is among them" (HR Abu Daud)</p> <p>"Indeed, Allah loves someone when doing something work, done professionally (itqon)" (HR Abu Ya'la and authenticated by Albany)</p>                                                                                                                              | <p>Bank mendefinisikan profesional sebagai kompeten, mampu bertindak objektif, bebas dari pengaruh/tekanan dari pihak mana pun (independen), terhindar dari benturan kepentingan serta memiliki komitmen yang tinggi untuk mengembangkan BMI.</p> <p>Bank dan seluruh jajaran manajemen menjamin bahwa Bank Muamalat Indonesia dikelola secara profesional tanpa adanya benturan kepentingan dan dapat menghindari pengaruh/tekanan dari pihak mana pun (independen) yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat. Implementasi prinsip profesional dan kemandirian dilaksanakan oleh BMI.</p>                                                                                                                                                                                                                                                                                                                                     | <p>The Bank defines a professional as competent, capable of acting objectively, free from influence/pressure from any party (independent), avoiding conflicts of interest and having a high commitment to developing BMI.</p> <p>The Bank and all levels of management guarantee that Bank Muamalat Indonesia is managed professionally without any conflict of interest and can avoid influence/pressure from any party (independent) that is not in accordance with applicable laws and regulations and sound corporate principles. The implementation of professional principles and independence is carried out by BMI.</p>                                                                                                                                                                                                                                                                           |
| <p><b>Kewajaran dan Kesetaraan</b><br/>"Sesungguhnya Allah memerintahkan kamu untuk berlaku adil dan berbuat kebaikan" (QS An-Nahl: 90)</p> <p>"Wahai orang-orang yang beriman, jadilah kamu orang yang benar-benar penegak keadilan, menjadi saksi karena Allah biarpun terhadap dirimu sendiri atau ibu bapak dan kaum kerabatmu..." (QS An-Nisa:135)</p> <p><b>Fairness and Equality</b><br/>"Indeed Allah commands you to act justly and do good" (QS An-Nahl: 90)</p> <p>"O you who believe, be a person who is truly upholding justice, being a witness for Allah even if it is against yourself or your parents and relatives..." (QS An-Nisa: 135)</p> | <p>Kewajaran dan kesetaraan merupakan nilai dari perlakuan yang adil dan kesempatan yang sama sesuai proporsinya dalam memenuhi hak-hak pemangku kepentingan berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. Kesetaraan mengandung unsur kesamaan perlakuan dan kesempatan, sehingga senantiasa memperhatikan kepentingan pemegang saham, nasabah dan pemangku kepentingan lainnya berdasarkan asas kewajaran serta kesetaraan dari masing-masing pihak yang bersangkutan antara lain:</p> <ol style="list-style-type: none"> <li>1. BMI menerapkan prinsip kewajaran yang diimplementasikan sebagai keadilan dan kesetaraan (<i>equal treatment</i>) di dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.</li> <li>2. BMI menjamin bahwa setiap pemangku kepentingan akan mendapatkan perlakuan yang setara tanpa diskriminasi sesuai dengan peraturan perundang-undangan yang ada.</li> </ol> | <p>Fairness and equality are the values of fair treatment and equal opportunity in proportion to fulfilling the rights of stakeholders based on agreements and applicable laws and regulations. Equality contains elements of equality of treatment and opportunity, so that it always pays attention to the interests of shareholders, customers and other stakeholders based on the principles of fairness and equality of each of the parties concerned, including:</p> <ol style="list-style-type: none"> <li>1. BMI applies the principle of fairness which is implemented as fairness and equality (equal treatment) in fulfilling the rights of stakeholders that arise based on agreements and applicable laws and regulations.</li> <li>2. BMI guarantees that each stakeholder will receive equal treatment without discrimination in accordance with existing laws and regulations.</li> </ol> |





## KEBIJAKAN PENERAPAN TATA KELOLA PERUSAHAAN

Penerapan prinsip-prinsip GCG adalah landasan berpikir dan bertindak yang melekat pada seluruh insan Bank Muamalat dalam melaksanakan tugas dan tanggung jawabnya. Penerapan internalisasi prinsip GCG yang baik dalam setiap kebijakan akan menjadikan pengelolaan Bank berjalan secara jelas, terstruktur, terbuka, adil, dapat dipertanggungjawabkan, serta independen.

Anggaran Dasar Perusahaan selama ini berperan sebagai acuan dan pijakan dasar dalam penerapan prinsip-prinsip GCG, yang penyusunannya bersumber dari Undang-undang dan peraturan regulator yang sesuai dengan kegiatan usaha Bank Muamalat.

*Governance Framework* dalam penerapan GCG Bank Muamalat, adalah sebagai berikut:

### 1. Komitmen Tata Kelola

Tahapan pertama dalam penerapan GCG ialah membangun komitmen dari seluruh jajaran Bank untuk menjadi bagian dalam implementasi tata kelola perusahaan. Bentuk implementasi komitmen diawali dengan membentuk landasan yang menjadi dasar pelaksanaan komitmen implementasi seperti Anggaran Dasar Perusahaan, Visi dan Misi Perusahaan, serta *Code of Conduct*.

### 2. Struktur Tata Kelola

Bank berkomitmen dalam melengkapi dan menempatkan sumber daya yang tepat pada struktur perusahaan dan menyempurnakan berbagai infrastruktur pendukung untuk memastikan *governance process* dapat berjalan sebagaimana mestinya.

### 3. Mekanisme Tata Kelola

Prinsip-prinsip GCG dibuat melekat dalam kebijakan, pedoman, prosedur kerja, dan aturan internal lainnya guna meyakinkan terlaksananya prinsip-prinsip tersebut dan terpenuhinya *governance process*.

## POLICY ON THE IMPLEMENTATION OF CORPORATE GOVERNANCE

The implementation of GCG principles is the cornerstone of thinking and acting that is inherent in all employees of Bank Muamalat when carrying out their duties and responsibilities. The internalization of GCG principles in every policy will enable the Bank's management to run clearly, structured, openly, fair, accountable, and independently.

The Company's Articles of Association thus far have served as a reference and foundation in applying GCG principles, the preparation of which is sourced from the Law and regulatory regulations in accordance with Bank Muamalat's business activities.

The Governance Framework in the implementation of Bank Muamalat's GCG is as follows:

### 1. Governance Commitment

The first stage in implementing GCG is to build commitment from all levels of the Bank to be part of the implementation of corporate governance. The form of commitment implementation begins with forming a foundation that forms the basis for implementing implementation commitments such as the Company's Articles of Association, the Company's Vision and Mission, and the Code of Conduct.

### 2. Governance Structure

The Bank is committed to equipping and placing the right resources in the corporate structure and improving various supporting infrastructures to ensure the governance process can run properly.

### 3. Governance Mechanism

GCG principles are embedded in policies, guidelines, work procedures, and other internal rules to ensure the implementation of these principles and the fulfillment of the governance process.

#### 4. Sosialisasi dan Evaluasi

Guna memastikan seluruh jajaran Perseroan dapat menerapkan prinsip-prinsip tata kelola yang telah diinternalisasi dalam sistem perusahaan maka tahapan selanjutnya adalah melakukan sosialisasi kepada seluruh jajaran Perseroan. Pelaksanaan sosialisasi ditujukan agar seluruh jajaran perusahaan dapat memahami dan menerapkan GCG pada setiap implementasi tugas dan tanggung jawabnya. Adapun evaluasi dilakukan untuk mengontrol sejauh mana implementasi telah dilakukan dan guna membenahi kelemahan untuk perbaikan penerapan GCG selanjutnya.

#### 4. Socialization and Evaluation

To ensure all levels of the Company can apply the principles of governance that have been internalized in the company system, the next stage is to conduct socialization at all levels of the Company. The implementation of socialization is intended so that all levels of the Company can understand and apply GCG in every implementation of their duties and responsibilities. The evaluation is carried out to control the extent to which the implementation has been carried out and to fix weaknesses for further improvement of GCG implementation.

### DASAR PENERAPAN GOOD CORPORATE GOVERNANCE

Penerapan *Good Corporate Governance* pada Bank Muamalat berdasarkan pada berbagai peraturan perundang-undangan, antara lain adalah sebagai berikut:

### BASIS FOR IMPLEMENTING GOOD CORPORATE GOVERNANCE

The implementation of Good Corporate Governance at Bank Muamalat is based on various laws and regulations, including the following:

| Jenis Peraturan<br>Type of Regulation                                       | Peraturan                                                                                                                                                                                                                                                                                                                                                                                                           | Regulation                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Undang-Undang</b><br><b>Law</b>                                          | <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> </ul>                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Law No. 8 of 1995 on Capital Markets</li> <li>Law No. 21 of 2008 on Sharia Banking.</li> <li>Law No. 40 of 2007 concerning Limited Liability Companies.</li> </ul>                                                                                                                                                                                                                      |
| <b>Peraturan Bank Indonesia</b><br><b>Bank Indonesia Regulation</b>         | Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan <i>Good Corporate Governance</i> bagi Bank Umum Syariah dan Unit Usaha Syariah.                                                                                                                                                                                                                                                                     | Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.                                                                                                                                                                                                                                                                         |
| <b>Surat Edaran Bank Indonesia</b><br><b>Bank Indonesia Circular Letter</b> | <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> </ul> | <ul style="list-style-type: none"> <li>Bank Indonesia Circular Letter No. 12/13/DPbS dated April 30, 2010 regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.</li> <li>Bank Indonesia Circular Letter No. 15/50/DPbS No. 11/9/DPbS dated April 7, 2009 regarding Islamic Commercial Banks as amended by Bank Indonesia Circular Letter No. 15/50/DPbS.</li> </ul> |



| Jenis Peraturan<br>Type of Regulation                                                                 | Peraturan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| <b>Peraturan Otoritas Jasa Keuangan (OJK)</b><br><b>Financial Services Authority (OJK) Regulation</b> | <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. 14/POJK.03/2021 Tentang Perubahan atas 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> </ul> | <ul style="list-style-type: none"> <li>Financial Services Authority Regulation No. 8/POJK.03/2014 concerning Health Level Assessment of Sharia Commercial Banks and Sharia Business Units</li> <li>Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies</li> <li>Financial Services Authority Regulation No. 8/POJK.04/2015 regarding Website of Issuers or Public Companies.</li> <li>Financial Services Authority Regulation No. 21/POJK.04/2015 regarding the Implementation of Public Company Governance Guidelines.</li> <li>Financial Services Authority Regulation No. 31/POJK.04/2015 regarding Disclosure of Material Information or Facts by Issuers or Public Companies.</li> <li>Financial Services Authority Regulation No. 17/POJK.04/2020 regarding 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. 14/POJK.03/2021 Concerning Amendments to Financial Services Authority Regulation No. 34/POJK.03/2018 Concerning Revaluation of Main Parties in Financial Services Institutions.</li> <li>Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for the Main Party of Financial Services Institutions.</li> <li>Financial Services Authority Regulation No. 29/POJK.04/2016 regarding Annual Report of Issuers or Public Companies.</li> <li>Financial Services Authority Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.</li> <li>Financial Services Authority Regulation No. 65/POJK.03/2016 regarding the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.</li> <li>Financial Services Authority Regulation No. 46/POJK.03/2017 regarding Implementation of Compliance Function of Commercial Banks.</li> <li>Financial Services Authority Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies.</li> <li>Financial Services Authority Regulation No. 16/POJK.04/2020 regarding the Implementation of Electronic General Meeting of Shareholders of Public Companies.</li> <li>Financial Services Authority Regulation No. 37/POJK.03/2019 regarding 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>Type of Regulation                                                                                | Peraturan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Regulation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Surat Edaran Otoritas Jasa Keuangan (OJK)</b><br><b>Circular Letter of the Financial Services Authority (OJK)</b> | <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> </ul> | <ul style="list-style-type: none"> <li>Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2014 concerning Health Level Assessment of Sharia Commercial Banks and Sharia Business Units.</li> <li>Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 on Guidelines for the Governance of Public Companies.</li> <li>Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 regarding the Form and Content of the Annual Report of Issuers or Public Companies.</li> <li>Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2020 concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units.</li> </ul> |
| <b>Peraturan Otoritas Jasa Keuangan (OJK)</b><br><b>Financial Services Authority (OJK) Regulation</b>                | <ul style="list-style-type: none"> <li>Peraturan OJK Nomor 16/POJK.03/2022 tentang Bank Umum Syariah.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Financial Services Authority Regulation Number 16/POJK.03/2022 concerning Islamic Commercial Banks.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Lain-lain</b><br><b>Others</b>                                                                                    | <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>Ittifaq Muamalat.</li> </ul>                                                                          | <ul style="list-style-type: none"> <li>Articles of Association of PT Bank Muamalat Indonesia Tbk.</li> <li>General Guidelines for Good Governance of Sharia Business</li> <li>Board Manual of PT Bank Muamalat Indonesia Tbk.</li> <li>Good Corporate Governance Policy of PT Bank Muamalat Indonesia Tbk.</li> <li>Guidelines and Procedures for Handling Customer Complaint Reporting PT Bank Muamalat Indonesia Tbk.</li> <li>Banker's Code of Ethics.</li> <li>Code of Ethics of PT Bank Muamalat Indonesia Tbk.</li> <li>Ittifaq Muamalat.</li> </ul>                                                                                                                                                                   |

## TUJUAN PENERAPAN GCG

Bank berkomitmen tinggi dalam menerapkan prinsip-prinsip GCG dengan tujuan sebagai berikut:

- 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.
- Meningkatkan citra (*image*) Bank Muamalat Indonesia menjadi semakin baik di tingkat nasional maupun regional.
- Meningkatkan kinerja Bank Muamalat melalui program-program efisiensi perusahaan yang tercipta dari penerapan budaya GCG di setiap kegiatan operasional.
- Meningkatkan pertanggungjawaban kepada pemangku kepentingan.
- Mencegah terjadinya penyimpangan dalam pengelolaan Bank Muamalat.
- Mempersiapkan landasan yang kuat bagi pertumbuhan berkelanjutan Bank Muamalat.

## PURPOSE OF IMPLEMENTING GCG

The Bank is highly committed to implementing GCG principles with the following objectives:

- 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 so that all Bank activities can be carried out properly in accordance with GCG principles.
- Improve the image of Bank Muamalat Indonesia to be better at the national and regional levels.
- Improve the performance of Bank Muamalat through corporate efficiency programs created from the implementation of GCG culture in every operational activity.
- Increase accountability to stakeholders.
- Preventing irregularities in the management of Bank Muamalat.
- Preparing a strong foundation for the sustainable growth of Bank Muamalat.



## REALISASI PENERAPAN GOOD CORPORATE GOVERNANCE TAHUN 2022

Pada tahun 2022 Bank Muamalat telah melakukan beberapa upaya perbaikan GCG, di antaranya:

1. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas seorang anggota DPS hingga yang bersangkutan telah mendapatkan keputusan efektif dari OJK tanggal 7 Juli 2022.
2. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 3 (tiga) orang anggota Dewan Komisaris hingga yang bersangkutan telah mendapatkan keputusan efektif dari OJK pada tanggal 19 Juli 2022 dan 16 Januari 2023.
3. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Direksi hingga yang bersangkutan telah mendapatkan keputusan efektif dari OJK pada tanggal 3 Oktober 2022.
4. Melakukan pengkinian Komite-Komite Tingkat Dewan Komisaris sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUSPLB) tahun 2022 atas perubahan anggota Dewan Komisaris Perseroan.
5. Penyelenggaraan pelatihan dan sertifikasi wajib seperti Pelaksanaan Sertifikasi Tresuri, Sertifikat Pelatihan Berbasis Kompetensi (PBK), Sertifikat Kompetensi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR) dan Pemeliharaan Kompetensi SPPUR kepada pejabat dan pegawai terkait secara berkala.
6. Membangun sosialisasi budaya kepatuhan (*compliance culture*), budaya risiko, budaya *anti-fraud* dan kode etik Bank Muamalat di lingkungan Bank melalui email blast dan juga sistem *Muamalat Human Power* (MHP).
7. Mewajibkan setiap karyawan Bank Muamalat untuk membuat persetujuan secara elektronik surat pernyataan kepatuhan, pelaksanaan GCG dan deklarasi *anti-fraud* secara berkala.
8. Memonitor penerbitan produk dan aktivitas Bank oleh Dewan Pengawas Syariah (DPS) dan *Compliance Syariah* agar tetap sesuai dengan aspek syariah termasuk melakukan uji petik dalam memastikan penerapan kepatuhan syariah di unit bisnis Bank.

## REALIZATION OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION IN 2022

In 2022 Bank Muamalat has made several improvements to the implementation of GCG, including:

1. Processing the application for Fit and Proper Assessment of a DPS member until the person concerned has received an effective decision from OJK on July 7, 2022.
2. Processing the application for Fit and Proper Assessment of 3 (three) members of the Board of Commissioners until they have received an effective decision from the OJK on July 19, 2022, and January 16, 2023.
3. Processing the application for Fit and Proper Assessment of 2 (two) members of the Board of Directors until they have received an effective decision from OJK on October 3, 2022.
4. Updating the Board of Commissioners Level Committees in accordance with the decision of the Extraordinary General Meeting of Shareholders (EGMS) in 2022 on changes in the members of the Company's Board of Commissioners.
5. Organizing mandatory training and certification such as Treasury Certification Implementation, Competency Based Training Certificate (PBK), Certificate of Competency for Payment System and Rupiah Money Management (SPPUR), and SPPUR Competency Maintenance to relevant officials and employees on a regular basis.
6. Building the socialization of compliance culture, risk culture, anti-fraud culture, and ethical rules of Bank Muamalat within the Bank through email blasts and the Muamalat Human Power (MHP) system.
7. Requiring every employee of Bank Muamalat to make electronic approval of compliance statements, GCG implementation, and anti-fraud declaration periodically.
8. Monitoring the issuance of Bank products and activities by the Sharia Supervisory Board (DPS) and Sharia Compliance to remain in accordance with sharia aspects, including conducting a petition test to ensure the implementation of sharia compliance in the Bank's business units.

# Peningkatan Kualitas *Good Corporate Governance* Tahun 2023

## Improving the Quality of Good Corporate Governance in 2023

Sebagai upaya peningkatan kualitas implementasi GCG yang berkelanjutan, pada tahun 2023 Bank Muamalat berencana untuk melakukan berbagai inisiatif, di antaranya:

1. Mengevaluasi serta memperbarui kebijakan dan prosedur secara berkala dalam rangka menjaga efektivitas dan kesesuaian kebijakan serta prosedur yang dimiliki dengan mengacu pada ketentuan dan perundang-undangan yang berlaku.
2. Melakukan upaya-upaya untuk memperbaiki kinerja Bank dengan memperhatikan aspek kehati-hatian dan GCG yang terus dilakukan oleh Manajemen Bank secara berkesinambungan.
3. Menyempurnakan struktur organisasi yang sesuai dengan bisnis Bank.
4. Melakukan penyempurnaan penerapan GCG yang mengacu pada pedoman dan standar GCG yang berlaku secara nasional dan internasional.
5. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Dewan Komisaris dan 2 (dua) orang anggota Direksi hingga yang bersangkutan mendapatkan keputusan efektif dari OJK.
6. Melakukan pengkinian Komite-Komite Tingkat Direksi sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUSPLB) tahun 2022 atas perubahan anggota Direksi Perseroan.
7. Penambahan dua Komite Tingkat Direksi yaitu Komite Kebijakan Pembiayaan dan Komite Bisnis guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi.
8. Melakukan penambahan anggota Komite Pemantau Risiko yaitu seorang Pihak Independen yang ahli di bidang Perbankan Syariah.
9. Melakukan pelatihan dan sertifikasi kepada pejabat dan pegawai secara berkala.
10. Melakukan *refreshment* budaya kepatuhan (*compliance culture*), budaya risiko dan budaya *anti-fraud* di lingkungan Bank.
11. Melakukan *refreshment* kode etik Bank dan *corporate culture*.
12. Melakukan pengkinian persetujuan secara elektronik atas surat pernyataan kepatuhan, pelaksanaan GCG dan deklarasi *anti-fraud* secara berkala.

To improve the quality of GCG implementation sustainable, in 2023 Bank Muamalat plans to carry out various initiatives, including:

1. Evaluate and update policies and procedures periodically to maintain the effectiveness and suitability of policies and procedures owned with reference to applicable laws and regulations.
2. Making efforts to improve the Bank's performance by paying attention to prudential and GCG aspects that continue to be carried out by Bank Management on an ongoing basis.
3. Improving the organizational structure in accordance with the Bank's business.
4. Improving the implementation of GCG that refers to the GCG guidelines and standards that apply nationally and internationally.
5. Processed the Fit and Proper Assessment application of 2 (two) members of the Board of Commissioners and 2 (two) members of the Board of Directors until they received an effective decision from OJK.
6. Updating the Board of Directors Committees in accordance with the decision of the Extraordinary General Meeting of Shareholders (EGMS) in 2022 on changes in the members of the Company's Board of Directors.
7. Addition of two Board of Directors Level Committees, namely the Financing Policy Committee and the Business Committee, to support the effectiveness of the implementation of the duties and responsibilities of the Board of Directors.
8. Adding a member of the Risk Monitoring Committee, an Independent Party expert in Sharia Banking.
9. Conducting training and certification for officials and employees on a regular basis.
10. Refreshing compliance culture, risk culture, and anti-fraud culture within the Bank.
11. Conducting refreshments of the Bank's code of ethics and corporate culture.
12. Updating electronic approval of compliance statements, GCG implementation, and anti-fraud declaration periodically.





13. Memonitor penerbitan produk dan aktivitas Bank oleh Dewan Pengawas Syariah (DPS) dan *Compliance Syariah* agar tetap sesuai dengan aspek syariah termasuk melakukan uji petik dalam memastikan penerapan kepatuhan syariah di unit bisnis Bank.

14. Pemenuhan rasio prudensial.

### **STANDAR KUALITAS PENERAPAN GOOD CORPORATE GOVERNANCE**

Penerapan tata kelola perusahaan pada Bank Muamalat melingkupi seluruh aktivitas kerja di semua organ Perseroan meliputi Rapat Umum Pemegang Saham, Dewan Pengawas Syariah, Dewan Komisaris, Direksi, Komite-Komite Tingkat Dewan Komisaris, Komite-Komite Tingkat Direksi, dan seluruh karyawan Bank, yang berpedoman pada Peraturan Bank Indonesia tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Peraturan Otoritas Jasa Keuangan tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka. Selain itu, Bank Muamalat juga menggali praktik terbaik di industri guna memaksimalkan kualitas penerapan GCG.

Dewan Komisaris dalam penerapan GCG menjalankan fungsi pengawasan guna memastikan pengelolaan Bank dilakukan oleh Direksi sesuai ketentuan dan peraturan perundangan yang berlaku, termasuk dalam memberikan nasihat/pendapat atas tindakan/kegiatan strategis yang akan dan telah dilaksanakan oleh Direksi.

Adapun, Direksi melaksanakan fungsi kepengurusannya secara amanah dan profesional serta menghindari terjadinya segala potensi benturan kepentingan. Demikian juga dengan Komite-Komite Tingkat Dewan Komisaris dan Komite-Komite Tingkat Direksi serta organ-organ GCG lainnya yang saling bersinergi untuk menciptakan seluruh kegiatan operasional Bank berjalan sesuai dengan peraturan perundang-undangan yang berlaku.

13. Monitor the issuance of the Bank's products and activities by the Sharia Supervisory Board (DPS) and Sharia Compliance to ensure compliance with sharia aspects, including conducting petition tests to ensure the implementation of sharia compliance in the Bank's business units.

14. Fulfillment of prudential ratio.

### **QUALITY STANDARD OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION**

The implementation of corporate governance at Bank Muamalat covers all work activities in all company organs, including the General Meeting of Shareholders, Sharia Supervisory Board, Board of Commissioners, Board of Directors, Board of Commissioners Level Committees, Board of Directors Level Committees, and all Bank employees. All of them are guided by Bank Indonesia Regulations on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Financial Services Authority Regulations on the Implementation of Public Company Governance Guidelines. In addition, Bank Muamalat also explores best practices in the industry to maximize the quality of GCG implementation.

The Board of Commissioners, in implementing GCG carries out a supervisory function to ensure that the Board of Directors carries out the management of the Bank in accordance with applicable laws and regulations, including in providing advice/opinions on strategic actions/activities that will and have been carried out by the Board of Directors.

Meanwhile, the Board of Directors carries out its management function in a trustworthy and professional manner and avoids any potential conflict of interest. Likewise, the Board of Commissioners Level Committees, Board of Directors Level Committees, and other GCG organs synergize to create all operational activities of the Bank per applicable laws and regulations.



# Penilaian Penerapan *Good Corporate Governance*

## Assessment of Good Corporate Governance Implementation

Penilaian penerapan tata kelola perusahaan bertujuan untuk mengukur kedalaman implementasi praktik GCG dan mendapatkan umpan balik perbaikan penerapan GCG selanjutnya. Dari tahun ke tahun, Bank Muamalat melakukan penilaian penerapan GCG secara berkala untuk meningkatkan kualitas penerapan GCG secara mandiri (*self-assessment*).

Pelaksanaan *self-assessment* mengacu pada 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, Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah, Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, serta Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

### PROSEDUR PENILAIAN

Dalam implementasinya, terdapat 3 (tiga) aspek GCG yang dinilai secara terstruktur dan menyeluruh, yaitu

#### 1. Struktur Tata Kelola

Pada penilaian ini, Bank Muamalat mengukur kecukupan struktur dan infrastruktur tata kelola yang dimiliki secara menyeluruh, guna menghasilkan hasil yang sesuai dengan harapan seluruh pemangku kepentingan Bank.

#### 2. Proses Tata Kelola

Penilaian ini bertujuan untuk mengukur efektivitas proses implementasi tata kelola yang berjalan.

#### 3. Hasil Tata Kelola

Penilaian tata kelola dilakukan Bank Muamalat guna menilai kualitas hasil tata kelola perusahaan serta meninjau struktur dan proses tata kelola yang dilakukan guna menghasilkan penerapan tata kelola yang berkualitas sesuai harapan seluruh pemangku kepentingan Bank.

Penilaian penerapan GCG Bank Muamalat dilaksanakan secara mandiri atau *self-assessment* secara berkala dengan tahapan sebagai berikut:

1. Persiapan materi penilaian yang dilakukan dengan mengacu kepada format kertas kerja atau kuisioner yang ditetapkan oleh OJK.
2. Pendistribusian kertas kerja/kuisioner *self-assessment* GCG kepada organ perusahaan dan fungsi terkait.

The assessment of the GCG implementation aims to measure the depth of GCG practices implementation and to obtain feedback for further improvement of GCG implementation. From year to year, Bank Muamalat conducts periodic GCG implementation assessments to improve the quality of GCG implementation independently (*self-assessment*).

The implementation of *self-assessment* refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009, concerning the Implementation of Good Corporate Governance for Islamic Commercial Banks and Islamic Business Units, Financial Services Authority Regulation No. 8/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units, Financial Services Authority Regulation Number 16/POJK.03/2022 Concerning Sharia Commercial Banks and Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2014 concerning Health Level Assessment of Islamic Commercial Banks and Islamic Business Units.

### ASSESSMENT PROCEDURE

3 (three) aspects of GCG are assessed in a structured and comprehensive manner, namely.

#### 1. Governance Structure

In this assessment, Bank Muamalat measures the adequacy of its overall governance structure and infrastructure to produce results in accordance with the expectations of all Bank stakeholders.

#### 2. Governance Process

This assessment aims to measure the effectiveness of the ongoing governance implementation process.

#### 3. Governance Results

Bank Muamalat carries out governance assessments to assess the quality of corporate governance results and review the governance structure and processes carried out to produce quality governance implementation according to the expectations of all Bank stakeholders.

Assessment of Bank Muamalat's GCG implementation is carried out independently or *self-assessment* on a regular basis with the following stages:

1. Preparation of assessment material carried out by referring to the format of working papers or questionnaires set by OJK.
2. Distribution of GCG *self-assessment* working papers / questionnaires to company organs and related functions.



3. Berdasarkan *feedback* yang diterima dari organ perusahaan dan fungsi terkait, Satuan Kerja Kepatuhan Bank melakukan *review* dan evaluasi atas pengisian kertas kerja/kuisoner. Dalam proses tersebut, dimungkinkan untuk meminta penjelasan atau klarifikasi dari unit terkait atas hasil pengisian kuisoner yang telah disusun.
4. Satuan Kerja Kepatuhan membuat analisis dari hasil pengisian kuisoner dan menuangkannya dalam Laporan *Self-Assessment* GCG.
5. Meminta *review* dan persetujuan kepada jajaran manajemen atas Laporan *Self-Assessment* GCG yang telah disusun.
6. Mengirimkan hasil Laporan *Self-Assessment* GCG yang telah disetujui manajemen Perseroan kepada OJK sesuai dengan batas waktu yang berlaku.
7. Menginformasikan kepada Dewan Komisaris Bank atas hasil pelaksanaan penilaian *self-assessment* GCG, antara lain melalui rapat Komite Tata kelola Perusahaan.

### KRITERIA YANG DIGUNAKAN

Bank Muamalat menggunakan 11 (sebelas) kriteria yang mengacu pada aturan Bank Indonesia, yaitu:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah.
5. Pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa.
6. Penanganan benturan kepentingan.
7. Penerapan fungsi kepatuhan bank.
8. Penerapan fungsi audit internal.
9. Penerapan fungsi audit eksternal.
10. Batas Maksimum Penyaluran Dana (BMPD).
11. Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan *Good Corporate Governance* dan laporan internal.

### PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian adalah internal Bank Muamalat karena metode yang digunakan dalam penilaian ialah metode *self-assessment*. Adapun pelaksanaannya dilakukan oleh Satuan Kerja Kepatuhan (SKK). Secara konsolidasi, Bank Muamalat juga melakukan *self-assessment* atas implementasi GCG di lingkungan anak perusahaan.

3. Based on feedback received from corporate organs and related functions, the Bank's Compliance Working Unit reviews and evaluates the completion of the working papers/quizzes. In the process, it is possible to request explanations or clarifications from the relevant units on the results of filling out the questionnaires that have been prepared.
4. The Compliance Working Unit analyzes the results of the questionnaire filling and presents them in the GCG Self-Assessment Report.
5. Requesting review and approval from the management on the GCG Self-Assessment Report that has been prepared.
6. Sending the GCG Self-Assessment Report results that have been approved by the Company's management to OJK in accordance with the applicable time limit.
7. Informing the Bank's Board of Commissioners of the results of the GCG self-assessment, among others through the Corporate Governance Committee meeting.

### CRITERIA APPLIED

Bank Muamalat applies 11 (eleven) criteria that refer to the rules of Bank Indonesia, namely::

1. Implementation of duties and responsibilities of the Board of Commissioners.
2. Implementation of duties and responsibilities of the Board of Directors.
3. Completeness and implementation of the Committee's duties.
4. Implementation of the duties and responsibilities of the Sharia Supervisory Board.
5. Implementation of sharia principles in fund-raising and fund-channeling activities and services.
6. Handling of conflict of interest.
7. Implementation of the bank's compliance function.
8. Implementation of internal audit function.
9. Implementation of external audit function.
10. Maximum Limit of Fund Disbursement (BMPD).
11. Transparency of financial and non-financial conditions, reports on the implementation of Good Corporate Governance and internal reporting.

### PARTIES CONDUCTING THE ASSESSMENT

The party conducting the assessment is internal to Bank Muamalat since the method used in the assessment is the self-assessment method. The implementation is carried out by the Compliance Working Unit (SKK). On a consolidated basis, Bank Muamalat also conducts a self-assessment of GCG implementation in the subsidiary environment.

## HASIL SELF-ASSESSMENT GOOD CORPORATE GOVERNANCE

Bank Muamalat Indonesia pada tahun 2022 melakukan penilaian sendiri (*self-assessment*) pelaksanaan GCG secara individual dan konsolidasi dengan hasil penilaian pada peringkat 2 (dua) yang 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. Meskipun masih terdapat kelemahan dalam penerapan prinsip *Good Corporate Governance* maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

### Analisis

Berdasarkan kertas kerja *self-assessment* tahun 2022 secara komprehensif dan terstruktur yang mencakup *governance structure*, *governance process*, dan *governance outcome*, dapat diidentifikasi mengenai permasalahan berupa kelemahan dan penyebabnya (*root caused*) dan kekuatan pelaksanaan *Good Corporate Governance* sebagai berikut:

#### Governance Structure

Bank Muamalat telah memiliki struktur organisasi Dewan Komisaris, Direksi, Dewan Pengawas Syariah (DPS), Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang memadai. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan DPS telah sesuai dengan ketentuan. Pengangkatan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah telah melalui tahapan *assessment* oleh Komite Nominasi dan Remunerasi dengan memperhatikan faktor integritas, kompetensi, dan reputasi keuangan sehingga anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya. Seluruh anggota Dewan Pengawas Syariah telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh OJK.

Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris, Direksi dan Dewan Pengawas Syariah telah memiliki pedoman kerja yang mengatur pelaksanaan tugas dan tanggung jawab dari masing-masing organ. Dalam rangka membantu pelaksanaan tugas pengawasan, Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Perusahaan. Direksi juga telah membentuk 4 (empat) komite yaitu Risk Management Committee, IT Steering Committee, Asset Liability Committee (ALCO) dan Human Capital Committee guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi.

## GOOD CORPORATE GOVERNANCE SELF-ASSESSMENT RESULTS

In 2022, Bank Muamalat Indonesia conducted a self-assessment of the GCG implementation individually and consolidated with the assessment results at a rating of 2 (two), which reflects the Bank's management has implemented Good Corporate Governance, which is generally good. This is reflected in the adequate implementation of the principles of Good Corporate Governance. Although there are still weaknesses in implementing Good Corporate Governance principles, in general, these weaknesses are less significant and can be resolved with normal actions by the Bank's management.

### Analysis

Based on the 2022 self-assessment working paper in a comprehensive and structured manner that includes governance structure, governance process, and governance outcome, problems can be identified in the form of weaknesses and their causes (root causes) and the strengths of the implementation of Good Corporate Governance as follows:

#### Governance Structure

Bank Muamalat already has established an adequate organizational structure of the Board of Commissioners, Board of Directors, Sharia Supervisory Board (DPS), Internal Audit Unit, Risk Management Unit, and Compliance Unit. The number and composition of members of the Board of Commissioners, Board of Directors, and DPS are in accordance with the provisions. The appointment of members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board has gone through the assessment stage by the Nomination and Remuneration Committee by taking into account the integrity, competence, and financial reputation factors, thus members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board have adequate and relevant competence to their positions to carry out their duties and responsibilities. All members of the Sharia Supervisory Board have passed the Fit and Proper Test (FPT) by FSA.

In implementing their duties and responsibilities, the Board of Commissioners, Board of Directors and, Sharia Supervisory Board have set work guidelines that regulate the implementation of duties and responsibilities of each organ. In order to assist the implementation of supervisory duties, the Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Corporate Governance Committee. The Board of Directors has also established 4 (four) committees, namely the Risk Management Committee, IT Steering Committee, Asset Liability Committee (ALCO), and the Human Capital Committee to support the effectiveness of the implementation of duties and responsibilities of the Board of Directors.



Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan Bank Muamalat dibentuk secara independen terhadap satuan kerja operasional Bank. Infrastruktur tata kelola Bank berupa kebijakan dan prosedur Bank, tugas pokok dan fungsi masing-masing struktur organisasi telah memadai dan mendukung kegiatan usaha Bank serta telah dikinikan secara berkala. Dalam rangka meningkatkan kompetensi Sumber Daya Manusia, Bank juga telah menyelenggarakan *training/workshop*, sosialisasi dan sertifikasi.

### Governance Process

Dewan Komisaris telah melakukan upaya-upaya dalam rangka meningkatkan pelaksanaan aspek tata kelola perusahaan antara lain dengan melakukan pengawasan terhadap kegiatan operasional Bank, memenuhi penyelenggaraan rapat-rapat Dewan Komisaris dan memperbarui keanggotaan komite level Dewan Komisaris sesuai ketentuan. Komite-Komite yang dibentuk oleh Dewan Komisaris telah menyampaikan rekomendasi proses perbaikan kepada Dewan Komisaris. Dewan Komisaris dan Komite level Dewan Komisaris telah menyelenggarakan rapat sesuai dengan ketentuan. Dewan Komisaris telah menyelenggarakan rapat bersama Direksi guna melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dan pemberian nasihat oleh Dewan Komisaris kepada Direksi. Dewan Komisaris telah menyetujui Rencana Bisnis Bank (RBB) dan Rencana Korporasi Bank Muamalat yang telah disusun dengan memperhatikan kondisi faktor eksternal dan internal Bank. Dewan Komisaris juga telah melakukan pengawasan terhadap realisasi RBB dan menyampaikan laporan hasil pengawasan kepada OJK secara periodik.

Dalam rangka melaksanakan tugas dan tanggung jawabnya memastikan pemenuhan aspek syariah, Dewan Pengawas Syariah telah melakukan uji petik di unit bisnis/cabang. Pelaksanaan uji petik dibantu oleh 2 (dua) orang Liaison Officer yang berada di bawah supervisi unit kerja Compliance. Dewan Pengawas Syariah telah menyelenggarakan rapat rutin bulanan guna membahas dan memberikan opini terhadap usulan produk, aktivitas dan program sesuai dengan prinsip syariah. Dewan Pengawas Syariah telah melakukan pengawasan terhadap kegiatan usaha Bank dan menyampaikan laporan hasil pengawasannya kepada OJK secara periodik.

Direksi bertanggung jawab penuh terhadap pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian, GCG dan syariah. Direksi telah menyusun Rencana Bisnis Bank (RBB) dan Rencana Korporasi Bank Muamalat yang telah mendapatkan persetujuan Dewan Komisaris. Proses pengambilan keputusan Direksi antara lain dilakukan melalui rapat Direksi yang diselenggarakan secara mingguan. Dalam rangka merealisasikan target bisnis dalam Rencana Bisnis Bank (RBB) dan Rencana Korporasi Bank Muamalat serta memperbaiki kinerja Bank, Direksi telah melakukan upaya-upaya antara lain sebagai berikut:

The Internal Audit Work Unit, Risk Management Unit and Compliance Unit of Bank Muamalat were established independently of the Bank's operational work units. The Bank's governance infrastructure in the form of Bank policies and procedures, the main tasks and functions of each organizational structure is adequate and supports the Bank's business activities and has been updated regularly. In order to improve the competence of Human Resources, the Bank has also organized training/workshops, socialization and certification.

### Governance Process

The Board of Commissioners has made efforts to improve the implementation of the corporate governance aspects, including by supervising the Bank's operational activities, fulfilling the implementation of the Board of Commissioners meetings and renewing the membership of the Board of Commissioners level committees in accordance with the provisions. The committees established by the Board of Commissioners have submitted recommendations for improvement processes to the Board of Commissioners. The Board of Commissioners and the Board of Commissioners level Committees have held meetings in accordance with the provisions. The Board of Commissioners has held a meeting with the Board of Directors to supervise the implementation of duties and responsibilities of the Board of Directors and provide advice to the Board of Directors. The Board of Commissioners has approved the Bank's Business Plan (BBP) and the Bank's Muamalat Corporate Plan, which have been prepared by taking into account the condition of the Bank's external and internal factors. The Board of Commissioners has also supervised the realization of the BBP and periodically submitted reports on the results of supervision to the FSA.

In order to conduct its duties and responsibilities to ensure compliance with sharia aspects, the Sharia Supervisory Board has conducted a sampling test in several business units/branches. The implementation of the sampling test is assisted by 2 (two) Liaison Officers who are under the supervision of the Compliance work unit. The Sharia Supervisory Board has held regular monthly meetings to discuss and provide opinions on proposed products, activities, and programs in accordance with sharia principles. The Sharia Supervisory Board has supervised the Bank's business activities and submitted reports on the results of its supervision to the FSA periodically.

The Board of Directors is fully responsible for the implementation of the Bank's management based on the principles of prudence, GCG, and sharia. The Board of Directors has prepared a Bank Business (BBP) and the Bank Muamalat Corporate Plan which has received Board approval Commissioner. The decision-making process for the Board of Directors is carried out, among others, through the Board of Directors meetings, which are held weekly. In order to realize the business targets in the Bank's Business Plan (BBP) and the Bank's Muamalat Corporate Plan and improve the Bank's performance, the Board of Directors has made the following efforts:

- a. Melakukan perbaikan-perbaikan atas tata kelola pembiayaan antara lain dengan memperbarui Surat Edaran (SE) Direksi tentang Komite Pembiayaan, menyempurnakan dan menyusun ketentuan internal, meningkatkan kualitas Sumber Daya Manusia terkait risiko pembiayaan, dan memantau pengelolaan risiko pembiayaan.
- b. Melakukan inisiatif perbaikan atas tata kelola operasional Bank melalui pengelolaan risiko operasional bank, penyempurnaan dan penyusunan ketentuan internal terkait operasional dan pemantauan pengelolaan risiko operasional.
- c. Mengembangkan budaya Manajemen Risiko dan Kepatuhan pada seluruh jenjang organisasi, antara lain melalui media *e-mail blast*, *podcast*, video, dan pelatihan.
- d. Melakukan beberapa inisiatif proyek, baik yang telah selesai maupun yang masih progres, antara lain Implementation Security Operation Control (SOC), Additional Head Office MT Firewall, Replacement Backup solution & core storage, MDIN - Tarik Tunai (Indomart), Paywave VISA dan MDIN - verifikasi biometric calon nasabah.
- e. *Training/workshop* & sosialisasi, dan sertifikasi profesi, antara lain antara lain terkait dengan sertifikasi manajemen risiko beserta *refreshment*, sertifikasi *treasury* beserta *refreshment*, Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sertifikasi Wakil Perantara Pedagang Efek (WPPE), Sertifikasi Asosiasi Asuransi Syariah Indonesia (AASI), *Campaign* Terkait dengan *Anti-Fraud*, *Mandatory Muamalat Internal Certification (MIC)*, *Muamalat Associate Program (MAP)* *Wholesale Banking* dan *Small Medium Enterprise*, program *Muamalat internal certification* yang ditujukan untuk *role Teller*, *CS* dan *Operation supervisor*, *Coaching For Performance Retail Collection Leader* dan *Training Dirasah Islamiyah*.
- f. Melaksanakan penerapan strategi pencegahan *anti-fraud* secara periodik melalui program *Anti-fraud Awareness*, identifikasi kerawanan, dan *know your employee*.

Bank Muamalat juga telah melakukan evaluasi dan pengkinian terhadap ketentuan internal secara berkala dalam rangka menjaga efektivitas, kecukupan dan kesesuaian ketentuan internal dengan peraturan perundang-undangan yang berlaku serta prinsip syariah. Pengajuan produk dan aktivitas baru telah dikaji/dievaluasi oleh fungsi-fungsi terkait yaitu Manajemen Risiko, Kepatuhan dan Legal serta telah mendapatkan opini/persetujuan dari Dewan Pengawas Syariah atas kesesuaian produk dan aktivitas baru dengan Fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI).

#### Governance Outcome

Rencana Bisnis Bank (RBB) dan Rencana Korporasi Bank Muamalat telah disusun dan dikaji secara komprehensif dengan memperhatikan kondisi industri terkini, peluang

- a. Making improvements to the governance of financing, among others, by updating the Circular of the Board of Directors (SE) on the Financing Committee, enhancing and compiling internal regulations, improving the quality of Human Resources related to financing risk, and monitored the management of financing risk.
- b. Carried out initiatives to improve the Bank's operational governance through the management of bank operational risks, enhancement and preparation of internal regulations related to operations, and monitored the management of operational risk.
- c. Developed a Risk Management and Compliance culture at all levels of the organization, including through e-mail blasts, podcasts, videos, and training.
- d. Carry out several project initiatives, both completed and in progress, including Implementation Security Operation Control (SOC), Additional Head Office MT Firewall, Replacement Backup solution & core storage, MDIN - Cash Withdrawal (Indomart), Paywave VISA and MDIN - biometric verification of prospective customers.
- e. Training/workshop & socialization, and professional certification, among others related to risk management certification along with refreshment, treasury certification along with refreshment, Payment System Certification and Rupiah Currency Management (SPPUR), Securities Broker Representative Certification (WPPE), Indonesian Sharia Insurance Association (AASI) Certification, Campaign Related to Anti-Fraud, Mandatory Muamalat Internal Certification (MIC), Muamalat Associate Program (MAP) Wholesale Banking and Small Medium Enterprise, Muamalat internal certification program aimed at Teller, CS and Operation supervisor roles, Coaching For Performance Retail Collection Leader and Dirasah Islamiyah Training.
- f. Implemented periodic anti-fraud prevention strategies through the Anti-fraud Awareness program, vulnerability identification, and know your employee.

Bank Muamalat has also evaluated and updated internal regulations on a regular basis in order to maintain the effectiveness, adequacy and conformity of internal provisions with applicable laws and regulations and sharia principles. Submission of new products and activities has been reviewed/evaluated by related functions, namely Risk Management, Compliance and Legal, and has received opinion/approval from the Sharia Supervisory Board on the conformity of new products and activities with the Fatwa of the National Sharia Council-Indonesian Ulama Council (DSN-MUI).

#### Governance Outcome

The Bank's Business Plan (BBP) and the Bank's Muamalat Corporate Plan have been compiled and reviewed in a comprehensive manner, taking into account the latest





bisnis, kekuatan yang dimiliki Bank serta kelemahan dan ancaman yang akan dihadapi. Direksi Bank telah menyampaikan Rencana Bisnis Bank kepada pemegang saham melalui Rapat Umum Pemegang Saham Tahunan (RUPST). Selain itu, Rencana Bisnis Bank juga telah dikomunikasikan kepada seluruh pejabat di internal Bank. Setiap pengambilan keputusan Dewan Komisaris, Dewan Pengawas Syariah dan Direksi Bank Muamalat dilakukan melalui rapat yang dituangkan dalam risalah rapat dan telah ditindaklanjuti sebagai upaya perbaikan.

Produk dan aktivitas yang diterbitkan oleh Bank Muamalat telah sesuai dengan Fatwa yang diterbitkan oleh Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI). Setiap produk dan aktivitas yang diterbitkan oleh Bank telah mendapat opini syariah dari Dewan Pengawas Syariah. Prosedur pelaksanaan (*Standard Operating Procedures/SOP*) dalam penghimpunan dana, penyaluran dana, dan pelayanan jasa Bank juga telah sesuai dengan regulasi dan prinsip syariah.

Secara umum rasio prudensial Bank telah sesuai dengan ketentuan. Bank juga tidak melakukan pelanggaran dan/atau pelanggaran Batas Maksimum Penyaluran Dana (BMPD). Bank telah melakukan upaya perbaikan kualitas data pelaporan melalui project al-Basith sehingga diharapkan kualitas data pelaporan semakin membaik.

Beberapa faktor dalam pelaksanaan GCG yang masih perlu diperbaiki oleh PT Bank Muamalat Indonesia Tbk, antara lain:

- a. 2 (dua) orang anggota Dewan Komisaris yang diangkat melalui RUPSLB tanggal 29 November 2022 belum efektif menjabat.
- b. 2 (dua) orang anggota Direksi yang diangkat melalui RUPSLB tanggal 29 November 2022 belum efektif menjabat, telah diajukan proses PKK ke OJK dan masih dalam proses PKK oleh OJK.
- c. Keanggotaan Komite Pemantau Risiko masih kurang seorang Pihak Independen yang ahli di bidang Perbankan Syariah.
- d. Kualitas data pelaporan masih terus dipantau dan dijaga konsistensinya.
- e. Perbaikan proses Tata Kelola perlu terus dilakukan secara berkelanjutan.

industry conditions, business opportunities, strengths of the Bank as well as weaknesses and threats to be faced. The Bank's Board of Directors has submitted the Bank's Business Plan to shareholders through the Annual General Meeting of Shareholders (AGMS). In addition, the Bank's Business Plan has also been communicated to all internal officials of the Bank. Every decision making by the Board of Commissioners, Sharia Supervisory Board, and Board of Directors of Bank Muamalat is carried out through a meeting as outlined in the minutes of the meeting and has been followed up as an effort to improve.

The products and activities issued by Bank Muamalat are in accordance with the Fatwa issued by the National Sharia Board-Indonesian Ulama Council (DSN-MUI). Every product and activity issued by the Bank has received a sharia opinion from the Sharia Supervisory Board. The Standard Operating Procedures (SOP) in collecting funds, channelling funds, and providing Bank services are also in accordance with sharia regulations and principles.

In general, the Bank's prudential ratios comply with the provisions. The Bank also does not violate and/or exceed the Maximum Funds Distribution Limit (BMPD). The Bank has made efforts to improve the quality of reporting data through the al-Basith project so that it is hoped that the quality of reporting data will improve.

Several factors in the implementation of GCG that still need to be improved by PT Bank Muamalat Indonesia Tbk, include:

- a. 2 (two) members of the Board of Commissioners who were appointed through the Extraordinary General Meeting of Shareholders on 29 November 2022 have not served effectively.
- b. 2(two) members of the Board of Directors who were appointed through the Extraordinary General Meeting of Shareholders on November 29, 2022 have not served effectively, have been proposed FNP process to FSA and still in FNP process by OJK.
- c. The membership of the Risk Monitoring Committee still lacks an Independent Party who is an expert in Sharia Banking.
- d. The quality of reporting data is still being monitored and maintained for consistency.
- e. Improvement of the Governance process needs to be carried out on an ongoing basis.

# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

## Implementation of Corporate Governance Guidelines for Public Companies

Berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka sebagai standar penerapan GCG, Bank Muamalat mengimplementasikan dasar Pedoman Tata Kelola Perusahaan yang meliputi 5 (lima) aspek yang diturunkan ke dalam 8 (delapan) prinsip dan 25 rekomendasi. Aspek-aspek dan prinsip-prinsip tersebut, adalah sebagai berikut:

Based on the Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies as a standard for implementing GCG, Bank Muamalat implements the basic Corporate Governance Guidelines which include 5 (five) aspects which are derived into 8 (eight) principles and 25 recommendations. These aspects and principles are as follows:

| Prinsip Principle                                                                                                                                                                                           | Rekomendasi Recommendation                                                                                                                                          | Penjelasan Rekomendasi OJK Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Penerapan di Bank Muamalat Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <b>Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham</b><br><b>Aspect 1: Public Company Relations with Shareholders in Guaranteeing Shareholders' Rights</b> |                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).                                                                                                                             | 1.1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara ( <i>voting</i> ) baik secara terbuka maupun tertutup yang mengedepankan independensi. | <p>Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (<i>one share one vote</i>). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (<i>voting</i>). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup belum diatur secara rinci.</p> <p>Perusahaan Terbuka direkomendasikan mempunyai prosedur pengumpulan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengumpulan suara (<i>voting</i>) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (<i>voting</i>) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (<i>voting</i>) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan <i>electronic voting</i>.</p> | <p><b>Telah Diterapkan</b></p> <p>Bank telah memiliki ketentuan tata cara pengambilan keputusan melalui pengumpulan suara (<i>voting</i>) dalam RUPS, baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Ketentuan tersebut diatur dalam Anggaran Dasar Bank dan Prosedur Pelaksanaan RUPS sebagai berikut:</p> <ol style="list-style-type: none"> <li>Keputusan RUPS diambil berdasarkan musyawarah untuk mufakat.</li> <li>Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, keputusan RUPS adalah sah jika disetujui lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali peraturan perundang-undangan dan/atau Anggaran Dasar menentukan bahwa keputusan adalah sah jika disetujui oleh jumlah suara setuju yang lebih besar.</li> <li>Pemungutan suara mengenai diri orang dan pemungutan suara mengenai hal-hal lain diatur sebagai berikut: <ol style="list-style-type: none"> <li>diri orang dilakukan secara tertulis dengan suara tertutup yang tidak ditandatangani;</li> <li>mengenai hal-hal lain dilakukan secara lisan, kecuali apabila ketua RUPS menentukan lain tanpa ada keberatan dari 1 (satu) atau lebih pemegang saham yang hadir dalam RUPS.</li> </ol> </li> </ol> |





| Prinsip<br>Principle                                                                     | Rekomendasi<br>Recommendation                                                                                                | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| Principle 1:<br>Increasing the value of holding a General Meeting of Shareholders (GMS). | 1.1. Public companies have technical methods or procedures for voting, both open and closed, which promote independence.     | Each share with voting rights issued has one voting right (one share one vote). Shareholders can use their voting rights when making decisions, especially when making decisions by voting. However, the decision-making mechanism by means of open and closed voting has not been regulated in detail.<br><br>Public companies are recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure must maintain the independence or freedom of the shareholders. For example, in open voting, voting is carried out by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting is carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or by use of electronic voting. | <b>Has Been Applied</b><br>The Bank already has provisions on procedures for making decisions through voting at GMS, both open and closed which prioritizes independence and the interests of shareholders. These provisions are regulated in the Bank's Articles of Association and GMS Implementation Procedures as follows:<br>1. GMS decisions are taken based on deliberation to reach a consensus.<br>2. In the event that a decision based on deliberation to reach a consensus is not reached, the GMS decision is valid if it is approved by more than 1/2 (one half) of the total number of shares with voting rights present at the GMS, except for statutory regulations and/or the Articles of Association. The basis determines that a decision is valid if it is approved by a greater number of affirmative votes.<br>3. Voting on individuals and voting on other matters is regulated as follows:<br>a. person's self is carried out in writing with a closed vote that is not signed;<br>b. regarding other matters carried out verbally, unless the chairman of the GMS determines otherwise without any objections from 1 (one) or more shareholders present at the GMS. |
|                                                                                          | 1.2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.                        | Anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Telah Diterapkan</b><br>1. RUPSLB pada 28 Februari 2022 dihadiri oleh 3 (tiga) orang anggota Dewan Komisaris dan 5 (lima) orang anggota Direksi yang telah efektif menjabat. 2 (dua) orang anggota Dewan Komisaris dan 1 (satu) orang anggota Direksi berhalangan hadir.<br>2. RUPST dan RUPSLB pada 24 Juni 2022 dihadiri oleh 3 (tiga) orang anggota Dewan Komisaris dan seluruh anggota Direksi yang telah efektif menjabat. 3 (tiga) orang anggota Dewan Komisaris berhalangan hadir.<br>3. RUPSLB pada 29 November 2022 dihadiri oleh 5 (lima) orang anggota Dewan Komisaris dan 4 (empat) orang anggota Direksi yang telah efektif menjabat. 1 (satu) orang anggota Dewan Komisaris dan 2 (dua) orang anggota Direksi berhalangan hadir.                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                                                                          | 1.2. All members of the Board of Directors and members of the Public Company's Board of Commissioners attend the Annual GMS. | Members of the Public Company Board of Commissioners aim that each member of the Board of Directors and members of the Board of Commissioners can pay attention, explain and answer directly the problems that occur or questions raised by shareholders regarding the agenda at the GMS.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Has Been Applied</b><br>1. The EGMS on 28 February 2022 was attended by 3 (three) members of the Board of Commissioners and 5 (five) members of the Board of Directors who have effectively served. 2 (two) members of the Board of Commissioners and 1 (one) member of the Board of Directors were unable to attend.<br>2. The AGMS and EGMS on 24 June 2022 were attended by 3 (three) members of the Board of Commissioners and all members of the Board of Directors who have effectively served. 3 (three) members of the Board of Commissioners were unable to attend.<br>3. The EGM on 29 November 2022 was attended by 5 (five) members of the Board of Commissioners and 4 (four) members of the Board of Directors who have effectively served. 1 (one) member of the Board of Commissioners and 2 (two) members of the Board of Directors were unable to attend.                                                                                                                                                                                                                                                                                                                |

| Prinsip<br>Principle                                                                                   | Rekomendasi<br>Recommendation                                                                                 | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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|                                                                                                        | 1.3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun  | Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui situs web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada situs web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di situs web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.                                                                                                                                                                          | <b>Telah Diterapkan</b><br>Bank memiliki ringkasan risalah RUPS atas RUPS yang telah diselenggarakan, baik dalam Bahasa Indonesia maupun Bahasa Inggris dan dapat diakses oleh masyarakat 2 (dua) hari kerja setelah pelaksanaan RUPS, salah satunya adalah melalui Situs Web Bank ( <a href="http://www.bankmuamalat.co.id">www.bankmuamalat.co.id</a> ) pada menu hubungan investor-RUPS yang tersedia selama lebih dari 1 (satu) tahun.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                                                                        | 1.3. A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year | The Public Company is required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English), and to be announced 2 (two) working days after the GMS is held to the public, one of which is through the Public Company's website. The availability of a summary of the minutes of the GMS on the Public Company's website provides an opportunity for shareholders who are not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of a summary of the minutes of the GMS on the website is intended to provide sufficient time for shareholders to obtain this information.                                                                                                                                                                   | <b>Has Been Applied</b><br>The Bank has a summary of the minutes of the GMS, for the GMS that has been held, both in Indonesian and English and can be accessed by the public 2 (two) working days after the GMS is held, one of which is through the Bank's Website ( <a href="http://www.bankmuamalat.co.id">www.bankmuamalat.co.id</a> ) on the investor relations-GMS menu available for more than 1 (one) year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Prinsip 2:<br>Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. | 2.1. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.              | Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta Pelaksanaan Tata Kelola Perusahaan Terbuka. Di samping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukkan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut. | <b>Telah Diterapkan</b><br>Dalam kebijakan GCG diatur bahwa dalam hubungan dengan Pemegang Saham, Bank Muamalat Indonesia senantiasa mendorong penerapannya berdasarkan ketentuan sebagai berikut:<br>1. Melindungi hak-hak Pemegang Saham sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank;<br>2. Menyelenggarakan Daftar Pemegang Saham secara tertib dan teratur sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank;<br>3. Menyediakan informasi mengenai Bank secara tepat waktu, benar, dan teratur bagi seluruh Pemegang Saham, kecuali hal-hal yang bersifat rahasia; dan<br>4. Memberikan penjelasan yang lengkap dan informasi yang akurat mengenai penyelenggaraan RUPS.<br><br>Bank Muamalat Indonesia melakukan komunikasi dengan para pemegang saham melalui media komunikasi antara lain melalui Rapat Umum Pemegang Saham (RUPS), <i>website</i> Bank ( <a href="http://www.bankmuamalat.co.id">www.bankmuamalat.co.id</a> ), <i>e-mail helpdesk</i> : <a href="mailto:investor.relations@bankmuamalat.co.id">investor.relations@bankmuamalat.co.id</a> , akun sosial media Bank Muamalat, SalaMuamalat, dan melalui surat menyurat. |



| Prinsip<br>Principle                                                                                                      | Rekomendasi<br>Recommendation                                                                                                     | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| Principle 2:<br>Improving the<br>Quality of Public<br>Company's<br>Communication<br>with<br>Shareholders or<br>Investors. | 2.1. The Public Company has a communication policy with shareholders or investors.                                                | Communication between a Public Company and shareholders or investors is intended so that shareholders or investors get a clearer understanding of the information that has been published to the public, such as periodic reports, information disclosure, business and performance conditions or prospects, and Implementation of Public Company Governance. In addition, shareholders or investors can also submit input and opinions to the management of the Public Company. The communication policy with shareholders or investors shows the Public Company's commitment to communicating with shareholders or investors. The policy may include strategies, programs and timing of communications, as well as guidelines that support shareholders or investors to participate in these communications. | <p><b>Has Been Applied</b></p> <p>The GCG policy stipulates that in relation to Shareholders, Bank Muamalat Indonesia always encourages its implementation based on the following provisions:</p> <ol style="list-style-type: none"> <li>1. Protecting the rights of Shareholders in accordance with laws and regulations and the Articles of Association of the Bank;</li> <li>2. Organize the Register of Shareholders in an orderly and regular manner in accordance with laws and regulations and the Articles of Association of the Bank;</li> <li>3. Providing information regarding the Bank in a timely, correct and orderly manner for all Shareholders, except for confidential matters; And</li> <li>4. Provide a complete explanation and accurate information regarding the implementation of the GMS.</li> </ol> <p>Bank Muamalat Indonesia communicates with shareholders through communication media including through the General Meeting of Shareholders (GMS), the Bank's website (<a href="http://www.bankmuamalat.co.id">www.bankmuamalat.co.id</a>), e-mail helpdesk: <a href="mailto:investor.relations@bankmuamalat.co.id">investor.relations@bankmuamalat.co.id</a>, Bank Muamalat's social media accounts, SalaMuamalat, and through correspondence.</p> |
|                                                                                                                           | 2.2. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahan Terbuka dengan pemegang saham atau investor dalam Situs Web. | Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahan Terbuka.                                                                                                                                                                                                                                                                                                                                                                                                                               | <p><b>Telah Diterapkan</b></p> <p>Bank telah menyediakan mekanisme komunikasi antara Pemegang Saham dengan Bank sebagaimana dijelaskan pada <i>website</i> Bank.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                           | 2.2. The Public Listed Company discloses its communication policy with shareholders or investors on its Website.                  | The disclosure of the communication policy is a form of transparency on the commitment of the Public Listed Company in providing equality to all shareholders or investors on the implementation of communication. provide equality to all shareholders or investors on the implementation of communication. The disclosure of such information also aims to increase the participation and role of shareholders or investors in the implementation of the communication program. communication program of the Public Listed Company.                                                                                                                                                                                                                                                                          | <p><b>Has Been Applied</b></p> <p>The Bank has provided a communication mechanism between Shareholders and the Bank as described on the Bank's website.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Prinsip<br>Principle                                                                                                 | Rekomendasi<br>Recommendation                                                                                                     | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <b>Aspek 2: Fungsi dan Peran Dewan Komisaris</b><br><b>Aspect 2: Function and Role of the Board of Commissioners</b> |                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Prinsip 3:<br>Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.                                                  | 3.1. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.                                        | Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 (dua) orang berdasarkan ketentuan peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda di antara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.                                                                                                                                                                                                                                 | <b>Telah Diterapkan</b><br>Hingga berakhirnya tahun buku 2022, jumlah anggota Dewan Komisaris adalah 5 (lima) orang di mana 4 (empat) orang anggota Dewan Komisaris merupakan Komisaris Independen. Penentuan jumlah anggota Dewan Komisaris tersebut telah memenuhi regulasi dan mempertimbangkan karakteristik, kapasitas, ukuran, dan komposisi terhadap Direksi serta pencapaian tujuan dan pemenuhan kebutuhan bisnis Bank.                                                                                                  |
| Principle 3:<br>Strengthening the Membership and Composition of the Board of Commissioners.                          | 3.1. Determination of the number of members of the Board of Commissioners considers the condition of the Public Listed Company.   | The number of members of the Board of Commissioners may affect the effectiveness of the implementation of the duties of the Board of Commissioners. The determination of the number of members of the Board of Commissioners of a Public Company shall refer to the provisions of the prevailing laws and regulations, which shall consist of at least 2 (two) persons based on the provisions of OJK regulations on the Board of Directors and Board of Commissioners of Issuers or Public Companies. Commissioners of Issuers or Public Companies. In addition, it is also necessary to consider conditions of the Public Listed Company which include, among others, characteristics, capacity, and size, as well as achievement of objectives and fulfillment of business needs that differ among Public Listed Companies. However, too large a number of members of the Board of Commissioners has the potential to disrupt the effectiveness of the implementation of the Board of Commissioners' functions. | <b>Has Been Applied</b><br>Until the end of the financial year 2022, the Board of Commissioners consists of 5 (five) members, of which 4 (four) members are Independent Commissioners. The determination of the number of members of the Board of Commissioners has complied with regulations and considered the characteristics, capacity, size, and composition of the Board of Directors as well as the achievement of objectives and fulfillment of the Bank's business needs.                                                |
|                                                                                                                      | 3.2. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. | Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.                                                                                                                                                                                                                                                                                                                                            | <b>Telah Diterapkan</b><br>Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan di mana keberagaman tersebut tercermin dari keahlian dan pengalaman yang dimiliki masing-masing anggota Dewan Komisaris.<br><br>Anggota Dewan Komisaris memiliki keahlian pada bidang:<br><ul style="list-style-type: none"> <li>• Perbankan syariah</li> <li>• Industri keuangan</li> <li>• Manajemen strategis</li> <li>• Tata Kelola Perusahaan</li> <li>• Hukum</li> </ul> |



| Prinsip<br>Principle                                                                             | Rekomendasi<br>Recommendation                                                                                                                          | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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|                                                                                                  | 3.2. Determination of the composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required. | The composition of the BOC is a combination of characteristics both in terms of the BOC organ and individual members of the BOC, in accordance with the needs of the Public Listed Company. Such characteristics may be reflected in the determination of expertise, knowledge, and experience required in the implementation of supervisory and advisory duties by the Board of Commissioners of a Public Listed Company. The composition that has taken into account the needs of the Public Listed Company is a positive thing, especially related to decision making in the context of implementing the supervisory function which is carried out by considering a wider range of aspects.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Has been Applied</b><br>The composition of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required where such diversity is reflected in the expertise and experience of each member of the Board of Commissioners. Members of the Board of Commissioners have expertise in: <ul style="list-style-type: none"> <li>• Islamic banking</li> <li>• Financial industry</li> <li>• Strategic management</li> <li>• Corporate Governance</li> <li>• Law</li> </ul> |
| Prinsip 4:<br>Meningkatkan kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.        | 4.1. Dewan Komisaris mempunyai kebijakan penilaian sendiri ( <i>selfassessment</i> ) untuk menilai kinerja Dewan Komisaris.                            | Kebijakan penilaian sendiri ( <i>self-assessment</i> ) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegal. <i>Self-assessment</i> atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegal, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya <i>self-assessment</i> ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, di mana adanya fungsi tersebut telah diwajibkan dalam Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.                                                                                                                                                                                   | <b>Telah Diterapkan</b><br>Dewan Komisaris telah memiliki kebijakan penilaian sendiri ( <i>self-assessment</i> ) sebagai mekanisme penilaian kinerja Dewan Komisaris.                                                                                                                                                                                                                                                                                                                                                    |
| Principle 4:<br>Improve quality Implementation Duties and Responsibility Board of Commissioners. | 4.1. The BOC has a self-assessment policy to assess the performance of the BOC.                                                                        | The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for the assessment of the Board of Commissioners' performance. guidelines used as a form of accountability for the performance assessment of the BOC collegially. Commissioners collegially. Self-assessment is conducted by each member to assess the performance of the Board of Commissioners. by each member to assess the performance of the Board of Commissioners collegially, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment It is expected that each member of the Board of Commissioners can contribute to improve the performance of the Board of Commissioners on an ongoing basis. The policy can include the assessment activities carried out along with the purpose and objectives, the time of periodic periodic implementation, and the benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of the Public Company, where the existence of such function has been required in the OJK Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies. Public Company. | <b>Has been Applied</b><br>The Board of Commissioners has a self-assessment policy as a mechanism for assessing the performance of the Board of Commissioners.                                                                                                                                                                                                                                                                                                                                                           |

| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                              | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                       |
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|                      | 4.2. Kebijakan penilaian sendiri ( <i>self assessment</i> ) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. | Pengungkapan kebijakan <i>self-assessment</i> atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme <i>check and balance</i> terhadap kinerja Dewan Komisaris.                                                                                                                                                                                                | <b>Telah Diterapkan</b><br>Kebijakan penilaian sendiri ( <i>self-assessment</i> ) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan Bank.                                                                                                                                                                                                                            |
|                      | 4.2. The self-assessment policy to assess the performance of the Board of Commissioners is disclosed in the Company's Annual Report.                       | Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to comply with the transparency aspect as a form of accountability for the implementation of its duties, but also, to provide confidence, especially to shareholders or investors on the efforts that need to be made in improving the performance of the Board of Commissioners. With this disclosure, shareholders or investors are aware of the check and balance mechanism on the performance of the Board of Commissioners.                                                                                                                                                                          | <b>Has been Applied</b><br>The self-assessment policy to assess the performance of the Board of Commissioners has been disclosed in the Bank's Annual Report.                                                                                                                                                                                                                                    |
|                      | 4.3. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.                       | Pengungkapan kebijakan <i>self-assessment</i> atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme <i>check and balances</i> terhadap kinerja Dewan Komisaris.                                                                                                                                                                                               | <b>Telah Diterapkan</b><br>Dalam <i>Board Manual</i> Dewan Komisaris Bank Muamalat Indonesia di bab Etika Berkaitan dengan Penyusutan dan Kejahatan Keuangan diatur bahwa anggota Dewan Komisaris yang terlibat dalam tindak kejahatan keuangan sebagai status terpidana maka harus mengundurkan diri dari jabatan sebagai anggota Dewan Komisaris.                                              |
|                      | 4.3. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if involved in financial crimes.           | The disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also, to provide confidence, especially to shareholders or investors on the efforts that need to be made in the performance of the Board of Commissioners. shareholders or investors on the efforts that need to be made in improving the performance of the Board of Commissioners. improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors are aware of the checks and balances mechanism on the performance of the Board of Commissioners. | <b>Has been Applied</b><br>In the Board Manual of the Board of Commissioners of Bank Muamalat Indonesia in the chapter on Ethics Relating to Bribery and Financial Crimes. Bribery and Financial Crimes stipulates that members of the Board of Commissioners who are involved in financial crimes as convicted status must resign from their position as members of the Board of Commissioners. |



| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                                                                           | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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|                      | 4.4. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi                                                       | Berdasarkan ketentuan Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.                                                                                                                                                      | <p><b>Telah Diterapkan</b></p> <p>Bank telah memiliki dan menerapkan program <i>Talent Management</i> dan <i>Succession Plan</i>. Program <i>Talent Management</i> bertujuan untuk mempersiapkan <i>Pool of Talent</i> dari Bank sebagai upaya menyediakan dan penguatan Sumber Daya Insani di Bank. Suksesi diterapkan untuk menyiapkan kader-kader terbaik dari <i>Pool of Talent</i> Bank yang siap menduduki posisi-posisi kritis termasuk posisi Pejabat Eksekutif Bank. Bank telah memiliki <i>database Pool of Talent</i> dan <i>Successor</i> berdasarkan proses identifikasi talent dan suksesor dengan menggunakan metodologi yang disiapkan Bank.</p> <p>Proses validasi dan kalibrasi dilakukan atas <i>talent</i> dan suksesor, baik di tingkat Direktorat maupun di tingkat Direksi untuk posisi-posisi strategis yaitu posisi satu level di bawah Direksi dan <i>Region Head</i>. Database ini diperbarui setiap tahun dan menjadi referensi manajemen dalam melakukan rotasi maupun promosi karyawan serta untuk kebutuhan nominasi jabatan strategis termasuk Direksi.</p>                     |
|                      | 4.4. The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function prepares a succession policy in the process of nominating members of the Board of Directors. | Based on the provisions of the OJK Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies, the committee that carries out the nomination function has the duty to formulate policies and criteria required in the nomination process of candidates for the Board of Directors. criteria required in the nomination process of candidates for members of the Board of Directors. One of the policies that can support the nomination process as intended is the succession policy for members of the Board of Directors. The policy on succession aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and long-term goals of the company. | <p><b>Has been Applied</b></p> <p>The Bank has established and implemented a Talent Management program and Succession Plan. The Talent Management program aims to prepare the Bank's Pool of Talent as an effort to provide and strengthen the Bank's Human Resources. Succession is implemented to prepare the best cadres from the Bank's Pool of Talent who are ready to occupy critical positions including the position of Executive Officer of the Bank. The Bank has a database of Pool of Talent and Successors based on the talent and successor identification process using a methodology prepared by the Bank.</p> <p>Validation and calibration processes are carried out on talents and successors, both at the Directorate level and at the Board of Directors level for strategic positions, namely positions one level below the Board of Directors and Region Heads. This database is updated annually and serves as a reference for management in conducting employee rotations and promotions as well as for nomination needs for strategic positions including the Board of Directors.</p> |

### Aspek 3: Fungsi dan Peran Direksi

#### Aspect 3: Function and Role of the Board of Directors

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| Prinsip 5:<br>Memperkuat Keanggotaan dan Komposisi Direksi. | 5.1. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. | Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, di mana berdasarkan Peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Di samping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka, meliputi karakteristik, kapasitas dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi. | <p><b>Telah Diterapkan</b></p> <p>Komposisi Direksi telah sesuai dengan regulasi dan telah mempertimbangkan karakteristik, kapasitas, dan skala usaha Bank. Per Desember 2022, jumlah Direksi sebanyak 5 (lima) orang dengan pembagian tugas sebagai Direktur Utama, Direktur Kepatuhan, Risiko dan Hukum, Direktur Risiko Bisnis Pembiayaan, Direktur Keuangan &amp; Strategi, serta Direktur Operasi &amp; Digital. Direksi memiliki keahlian dan pengalaman yang sesuai dengan bidang tugasnya masing-masing.</p> |
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| Prinsip<br>Principle                                                      | Rekomendasi<br>Recommendation                                                                                                                                                            | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| Principle 5:<br>Strengthen Membership and Composition Board of Directors. | 5.1. The determination of the number of members of the Board of Directors takes into account the condition of the Public Listed Company as well as the effectiveness in decision making. | As a corporate organ authorized to manage the company, the determination of the number of members of the Board of Directors greatly affects the performance of the Public Listed Company. Thus, the determination of the number of members of the Board of Directors must be made through careful consideration and must refer to the provisions of the prevailing laws and regulations. Where based on OJK Regulation on the Board of Directors and Board of Commissioners of Issuers or Public Companies, the Board of Directors must consist of at least 2 members, or Public Company shall consist of at least 2 (two) persons. In addition, the determination of the number of Directors must be based on the need to achieve the purposes and objectives of the Public Company and adjusted to the conditions of the Public Company, including the characteristics, capacity and capacity of the Public Company. conditions of the Public Listed Company, including the characteristics, capacity and size of the Public Listed Company, as well as how to achieve effective decision-making, as well as how to achieve the effectiveness of the Board of Directors' decision making. | <b>Has been Applied</b><br>The composition of the Board of Directors is in accordance with the regulations and has considered the characteristics, capacity, and scale of the Bank's business. As of December 2022, the number of Directors as many as 5 (five) people with the division of duties as President Director, Compliance, Risk and Legal Director, Financing Business Risk Director, Finance & Strategy Director, and Operation & Digital Director. The Board of Directors has expertise and experience in accordance with their respective fields of work. |
|                                                                           | 5.2. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.                                                               | Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan, dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Telah Diterapkan</b><br>Komposisi anggota Direksi telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai pembagian fungsi, tugas dan wewenang Direksi dalam mencapai tujuan Bank.                                                                                                                                                                                                                                                                                                                                              |
|                                                                           | 5.2. Determination of the composition of the Board of Directors takes into account the diversity of skills, knowledge and experience required.                                           | Similar to the Board of Commissioners, the diversity of the composition of the Board of Directors is a desirable combination of characteristics both in terms of the Board of Directors organ and individual members of the Board of Directors, in accordance with the needs of the Public Listed Company. The combination is determined by taking into account the appropriate expertise, knowledge, and experience in the division of duties and functions of the Board of Directors in achieving the objectives of the Public Listed Company. Thus, consideration of the combination of these characteristics will have an impact on the accuracy of the nomination and appointment process of individual members of the Board of Directors or the Board of Directors as a collegial body.                                                                                                                                                                                                                                                                                                                                                                                               | <b>Has been Applied</b><br>The composition of members of the Board of Directors has taken into account the diversity of expertise, knowledge, and experience required in accordance with the division of functions, duties and authorities of the Board of Directors in achieving the objectives of the Bank.                                                                                                                                                                                                                                                           |



| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                  | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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|                      | 5.3. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. | <p>Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sector pasar modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (<i>stakeholders</i>) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan dan/atau pengalaman kerja terkait.</p> | <p><b>Telah Diterapkan</b><br/>Direktur yang membawahi bidang akuntansi atau keuangan memiliki latar belakang pendidikan dan pengalaman kerja di bidang akuntansi dan keuangan serta meraih gelar Sarjana Ekonomi (Accounting) di Universitas Indonesia (2002) dan Master of Islamic Banking and Finance di Universitas Indonesia (2009).</p> <p>Beliau memiliki pengalaman berkarir sebagai Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021), Group Head/Senior Vice President, Corporate Transformation PT Bank Syariah Mandiri (2019 - 2021), Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014 - Januari 2019) sebelum menjabat sebagai Direktur Keuangan Bank Muamalat yang diangkat melalui RUPS Luar Biasa tanggal 29 November 2022.</p> |

| Prinsip<br>Principle                                                           | Rekomendasi<br>Recommendation                                                                                            | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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|                                                                                | 5.3. Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in accounting. | Financial Statements are accountability reports of management's accountability for the management of resources owned by the Public Listed Company, which must be prepared and presented in accordance with Financial Accounting Standards generally accepted in Indonesia as well as relevant OJK regulations, including laws and regulations in the Capital Market sector governing the presentation and disclosure of Public Listed Company Financial Statements. Financial Statements of Public Listed Companies. Based on the laws and regulations in the capital market sector governing the responsibility of the Board of Directors for the Financial Statements, the Board of Directors is jointly and severally responsible for the Financial Statements, signed by the President Director and the member of the Board of Directors in charge of accounting or finance. As such, the disclosure and preparation of financial information presented in the financial statements will be highly dependent on the expertise, and/or knowledge of the Board of Directors, particularly the member of the Board of Directors in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that is at least owned by members of the Board of Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied upon by stakeholders. can be relied upon by stakeholders as the basis for making economic decisions related to the Public Company. economic decisions related to the Public Listed Company. Such expertise and/or knowledge may be evidenced by educational background, training certification and/or related work experience. | <b>Has been Applied</b><br>The Director in charge of accounting or finance has an educational background and work experience in accounting and finance and holds a Bachelor of Economics (Accounting) at the University of Indonesia (2002) and a Master of Islamic Banking and Finance at the University of Indonesia (2009).<br><br>He has career experience as Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021), Group Head/Senior Vice President, Corporate Transformation PT Bank Syariah Mandiri (2019 - 2021), Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014 - January 2019) before serving as Finance Director of Bank Muamalat which was appointed through the Extraordinary GMS on November 29, 2022. |
| Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. | 6.1. Direksi mempunyai kebijakan penilaian sendiri ( <i>self assessment</i> ) untuk menilai kinerja Direksi.             | Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri ( <i>self-assessment</i> ) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegal. <i>Self-assessment</i> atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegal, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya <i>self-assessment</i> ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan.<br><br>Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, di mana pembentukan fungsi tersebut telah diwajibkan dalam peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Telah Diterapkan</b><br>Direksi memiliki kebijakan penilaian sendiri ( <i>self-assessment</i> ) untuk menilai kinerja Direksi secara kolegal. Selain itu <i>self-assessment</i> kinerja Direksi juga dilakukan secara berkala terhadap <i>governance structure, process</i> dan <i>outcome</i> di level Direksi. Berdasarkan hasil <i>self-assessment</i> tersebut telah dilakukan upaya-upaya yang perlu ditingkatkan untuk peningkatan kinerja ke depan.                                                                                                                                                                                                                                                                                                                                                    |



| Prinsip<br>Principle                                                                                        | Rekomendasi<br>Recommendation                                                                                                                       | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                         |
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| Principle 6:<br>Improve Quality<br>Implementation<br>Duties and<br>Responsibility<br>Board of<br>Directors. | 6.1. The BOD has a self-assessment policy to assess the performance of the BOD.                                                                     | As with the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability for the assessment of the Board of Directors' performance collegially. The self-assessment is conducted by each member of the Board of Directors to assess the performance of the Board of Directors collegially, and not to assess the individual performance of each member of the Board of Directors. With this self-assessment, it is expected that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis.<br><br>The policy may include the assessment activities carried out along with the purpose and objectives, the periodic implementation time, and the benchmarks or assessment criteria used in accordance with the recommendations provided by the nomination and remuneration function of the Public Company, where the establishment of such function has been required in the OJK regulation on the Nomination and Remuneration Committee of Issuers or Public Companies. | <b>Has been Applied</b><br>The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors collegially. In addition, self-assessment of the performance of the BOD is also conducted periodically on governance structure, process and outcome at the BOD level. Based on the results of the self-assessment, efforts have been made to improve performance in the future. |
|                                                                                                             | 6.2. Kebijakan penilaian sendiri ( <i>self assessment</i> ) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.   | Pengungkapan kebijakan <i>self-assessment</i> atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme <i>check and balances</i> terhadap kinerja Direksi.                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Telah Diterapkan</b><br>Kebijakan <i>self-assessment</i> atas kinerja Direksi diungkapkan dalam bagian Penilaian Kinerja Direksi di Laporan Tahunan.                                                                                                                                                                                                                                                            |
|                                                                                                             | 6.2. The self-assessment policy to assess the performance of the Board of Directors is disclosed in the annual report of the Public Listed Company. | Disclosure of the self-assessment policy on the performance of the Board of Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide important information on improvement efforts in the management of the Public Listed Company. Such information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company continues to be carried out in a better direction. With such disclosure, shareholders or investors are aware of the checks and balances mechanism on the performance of the Board of Directors.                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Has been Applied</b><br>The self-assessment policy on the performance of the Board of Directors is disclosed in the Board of Directors Performance Assessment section of the Annual Report.                                                                                                                                                                                                                     |

| Prinsip<br>Principle                                                                              | Rekomendasi<br>Recommendation                                                                                                                     | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|                                                                                                   | 6.3. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.                              | Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi.                                                     | <b>Telah Diterapkan</b><br>Dalam ketentuan Internal: <i>Board Manual</i> Direksi Bank Muamalat Indonesia dalam bab Etika Berkaitan dengan Penyusunan dan Kejahatan Keuangan bagi Direksi antara lain diatur bahwa:<br>1. Direksi dilarang melakukan tindakan manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta tindakan pidana pencucian uang sebagaimana dimaksud UU No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pencucian Uang.<br>2. Anggota Direksi yang terlibat dalam tindak kejahatan keuangan sebagai status terpidana, maka harus mengundurkan diri dari jabatan sebagai anggota Direksi.                                                                                                                             |
|                                                                                                   | 6.3. The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes. | Policy on the resignation of members Board of Directors member who is involved in financial crime financial crimes is a policy that can increase the stakeholders' trust in stakeholders' trust in the Public Listed Company, so that the integrity of the company will be maintained. This policy is necessary to help smooth the legal process and so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy will build an ethical culture within the Public Listed Company. The policy may be included in the Guidelines or Code of Ethics applicable to the Board of Directors. | <b>Has been Applied</b><br>In Internal provisions: The Board Manual of Bank Muamalat Indonesia in the chapter Ethics Relating to Bribery and Financial Crimes for Directors, among others, stipulates Financial Crimes for Directors, among others, stipulates that:<br>1. The Board of Directors is prohibited from committing acts of manipulation and various forms of embezzlement in financial services activities and money laundering criminal acts as referred to in Law No. 8 of 2010 concerning Prevention and Eradication of Money Laundering.<br>2. Members of the Board of Directors who are involved in financial crimes as convicted status, must resign from their position as members of the Board of Directors.                                           |
| <b>Aspek 4: Partisipasi Pemangku Kepentingan</b><br><b>Aspect 4: Stakeholder Participation</b>    |                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Prinsip 7:<br>Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. | 7.1. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> .                                                     | Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya <i>insider trading</i> tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan informasi yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.                                                                                                       | <b>Telah Diterapkan</b><br>Kebijakan GCG Bank mengatur bahwa Bank senantiasa menyediakan informasi yang cukup, akurat, dipercaya dan tepat waktu kepada segenap pemangku kepentingan dengan mengedepankan prinsip <i>equal treatment</i> .<br><br>Jajaran Bank dilarang untuk membeli atau menjual saham ( <i>common stock</i> ) atau surat berharga Bank lainnya pada saat yang bersangkutan bertanggung jawab atas informasi penting yang tidak dimaksudkan untuk konsumsi publik yang dapat mempengaruhi nilai harga saham dan surat berharga Bank.<br><br>Sebagai informasi bahwa Bank Muamalat Indonesia merupakan perusahaan terbuka, namun tidak memperdagangkan sahamnya di Bursa Efek Indonesia, sehingga potensi terjadinya <i>insider trading</i> sangat rendah. |



| Prinsip<br>Principle                                                                                                           | Rekomendasi<br>Recommendation                                                            | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Principle 7:<br>Improving<br>Aspects of<br>Corporate<br>Governance<br>through<br>Stakeholder<br>Participation<br>Stakeholders. | 7.1. Public Listed<br>Company has a policy<br>to prevent insider<br>trading.             | A person who has inside information is prohibited from conducting a securities transaction by using inside information as referred to in the Law on Capital Market. Public Listed Company may minimize the occurrence of insider trading through prevention policy, for example, by strictly separating confidential data and/or information from public information, as well as dividing duties and responsibilities between the two. public, as well as dividing duties and responsibilities for the management of such information proportionally and efficiently.                                                                                                                       | <p><b>Has been Applied</b></p> <p>The Bank's GCG policy stipulates that the Bank always provides sufficient, accurate, reliable and timely information to all stakeholders by prioritizing the principle of equal treatment. treatment principle.</p> <p>The Bank's personnel are prohibited from buying or selling shares (common stock) or other securities of the Bank when they are responsible for important information that is not intended for public consumption that may affect the price value of the Bank's shares and securities.</p> <p>For information, Bank Muamalat Indonesia is a public company, but does not trade its shares on the Indonesia Stock Exchange, so the potential for insider trading is very low.</p> |
|                                                                                                                                | 7.2. Perusahaan Terbuka<br>memiliki kebijakan<br>anti korupsi dan anti<br><i>fraud</i> . | Kebijakan anti-korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, <i>prudent</i> , dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa ( <i>kickbacks</i> ), <i>fraud</i> , suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain. | <p><b>Telah Diterapkan</b></p> <p>Ketentuan terkait anti-korupsi dan anti <i>fraud</i> telah diatur dalam <i>Board Manual</i> dan Prosedur. Bank telah menyusun Prosedur Anti <i>Fraud</i> yang secara umum mengatur tugas dan tanggung jawab unit kerja Anti <i>Fraud</i>, wewenang anti-<i>fraud</i>, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi tindak lanjut dan <i>whistleblowing system</i>.</p>                                                                                                                                                                                                                                                                                                    |
|                                                                                                                                | 7.2. Public Listed<br>Company has anti-<br>corruption and anti-<br>fraud policies.       | Anti-corruption policy is useful to ensure that the Public Listed Company's business activities are conducted legally, prudently, and in accordance with the principles of good governance. principles of good governance. Such policy may be part of the code of ethics, or in a separate form. The policy may include, among others, programs and procedures to address corruption, kickbacks, fraud, bribery and/or gratuities within the Public Listed Company. The scope of the policy must describe the Public Listed Company's prevention of all corrupt practices, whether giving or receiving from other parties. whether giving or receiving from other parties.                  | <p><b>Has been Implemented</b></p> <p>Provisions related to anti-corruption and antifraud have been regulated in the Board Manual and Procedures. Manual and Procedures. The Bank has developed an Anti Fraud Procedure that generally regulates the duties and responsibilities of the Anti Fraud work unit, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, follow-up evaluation and whistleblowing system.</p>                                                                                                                                                                                                                                                                          |

| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                             | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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|                      | 7.3. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. | <p>Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (<i>supply chain</i>) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas <i>output</i> perusahaan.</p> <p>Pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan Kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor.</p> | <p><b>Telah Diterapkan</b></p> <p>Kebijakan GCG mengatur bahwa Bank dalam berinteraksi dengan Penyedia Barang/Jasa antara lain dengan pemasok dan pihak lain yang melakukan transaksi usaha dengan Bank senantiasa menjalin hubungan baik didasarkan atas dasar profesionalisme kepercayaan, kejujuran, saling menghormati dan memberi kesempatan yang sama dalam memperoleh informasi yang relevan sesuai hubungan bisnis dengan Perseroan sehingga masing-masing pihak dapat membuat keputusan atas dasar pertimbangan yang adil dan wajar. Dalam menjalin hubungan antara Bank dengan penyedia barang/jasa, seluruh pihak berkewajiban untuk merahasiakan informasi dan melindungi kepentingan masing-masing pihak.</p> <p>Dalam melaksanakan hubungan dengan penyedia barang/jasa, Bank senantiasa mengedepankan prinsip-prinsip sebagai berikut:</p> <ul style="list-style-type: none"> <li>• Pengadaan barang/jasa harus dilakukan melalui seleksi dan persaingan yang sehat dengan memberikan perlakuan yang setara terhadap semua calon mitra bisnis yang telah memenuhi syarat/kriteria tertentu dari perusahaan.</li> <li>• 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 perusahaan.</li> <li>• Memberikan perlakuan yang sama bagi semua calon mitra bisnis secara proporsional dan tidak mengarah untuk memberikan keuntungan kepada pihak tertentu dengan cara apapun.</li> <li>• Mekanisme seleksi pemasok atau vendor telah diatur secara detil dalam Prosedur Pengadaan Barang dan Jasa.</li> </ul> |





| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                   | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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|                      | 7.3. Public Listed Company has a policy on the selection and upgrading of suppliers or vendors. | <p>Policies on supplier or vendor selection are useful to ensure that the Public Listed Company obtains the necessary goods or services at competitive prices and good quality. Meanwhile, the policy on supplier or vendor capacity building is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfill the goods or services needed by the company will affect the quality of the company's output.</p> <p>The implementation of these policies can ensure continuity of supply, both in terms of quantity and quality needed by the Company. Open. The scope of This policy includes criteria in the selection of suppliers or vendors, transparent procurement mechanisms, efforts to improve the capabilities of suppliers or vendors, and fulfillment of rights related to suppliers or vendors. related to suppliers or vendors.</p> | <p><b>Has been Applied</b></p> <p>The GCG Policy stipulates that in interacting with Goods/Services Providers, among others, suppliers and other parties conducting business transactions with the Bank, the Bank always establishes good relationships based on professionalism, trust, honesty, mutual respect and equal opportunities in obtaining relevant information in accordance with business relationships with the Company so that each party can make decisions based on fair and reasonable considerations. In establishing relationships between the Bank and goods/services providers, all parties are obliged to keep information confidential and protect the interests of each party.</p> <p>In carrying out relationships with goods/ services providers, the Bank always prioritizes the following principles:</p> <ul style="list-style-type: none"> <li>• Procurement of goods/services must be carried out through selection and fair competition by providing equal treatment to all prospective business partners who have met certain requirements/criteria of the company.</li> <li>• 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 do business with the company.</li> <li>• Providing equal treatment for all prospective business partners proportionally and not leading to give advantages to certain parties in any way.</li> <li>• The supplier or vendor selection mechanism has been regulated in detail in the Goods and Services Procurement Procedure.</li> </ul> |
|                      | 7.4. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.                  | <p>Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p><b>Telah Diterapkan</b></p> <p>Pemenuhan hak-hak kreditur telah diatur pada prosedur produk Bank serta tercantum dalam perjanjian.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                      | 7.4. Public Listed Companies have a policy on the fulfillment of creditors' rights.             | <p>The policy on the fulfillment of creditors' rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and to maintain creditors' trust in the Public Listed Company. The policy includes considerations in entering into agreements, as well as follow-up in the fulfillment of the Public Listed Company's obligations to creditors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p><b>Has been Implemented</b></p> <p>The fulfillment of creditors' rights has been regulated in the Bank's product procedures and stated in the agreement.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Prinsip<br>Principle                                                                                      | Rekomendasi<br>Recommendation | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| 7.5. Perusahaan Terbuka memiliki kebijakan <i>system whistleblowing</i> .                                 |                               | Kebijakan <i>system whistleblowing</i> yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan <i>system whistleblowing</i> mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem <i>whistleblowing</i> , cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Telah Diterapkan</b><br>Bank memiliki kebijakan pelaksanaan <i>Whistleblowing System</i> sebagaimana diatur dalam Kebijakan GCG dan Prosedur Anti <i>Fraud</i> yang mencakup:<br><ul style="list-style-type: none"> <li>• Perlindungan kepada <i>Whistleblower</i>.</li> <li>• Sistem Pelaporan dan Mekanisme Tindak Lanjut Laporan <i>Whistleblower</i>.</li> <li>• Pengaduan indikasi <i>fraud</i>.</li> <li>• <i>Contact center whistleblowing system</i></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7.5. The Public Listed Company has a whistleblowing system policy.                                        |                               | The whistleblowing system policy that has been policy will provide certainty of protection to witnesses or whistleblowers on an indication of violations committed by employees or management of the Public Listed Company. Implementation of the whistleblowing system policy will have an impact on the establishment of a good corporate governance culture. The whistleblowing system policy covers, among others, the types of violations that can be reported through the whistleblowing system, how to file a complaint, protection and guarantee of confidentiality of the whistleblower, complaint handling, the party managing the complaint, and the results of handling and follow-up of the complaint.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Has been Implemented</b><br>The Bank has a policy on the implementation of the Whistleblowing System as stipulated in the GCG Policy and Anti Fraud Procedure which includes:<br><ul style="list-style-type: none"> <li>• Protection to Whistleblower.</li> <li>• Reporting System and Whistleblower Report Follow-up Mechanism.</li> <li>• Complaints of fraud indications.</li> <li>• Contact center whistleblowing system</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7.6. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. |                               | Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk meningkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang.<br><br>Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup, antara lain: maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, serta kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada. | <b>Telah Diterapkan</b><br><i>Long Term Incentive Plan</i> (LTIP) dikembangkan sebagai bagian dari penerapan konsep <i>Talent Management</i> dan <i>Succession Plan</i> di Bank.<br><br><i>Talent</i> dan <i>Successor Pool</i> yang tersedia merupakan karyawan terpilih yang diharapkan menjadi penggerak utama proses bisnis perusahaan. Salah satu upaya untuk mempertahankan mereka adalah melalui program retensi baik yang bersifat finansial maupun non finansial. Program LTIP merupakan salah satu program retensi dari sisi finansial di mana skema yang dibuat mengacu pada pencapaian kinerja atas <i>Key Performance Indicator</i> (KPI) jangka panjang dengan syarat dan kondisi khusus.<br><br>Beberapa skema ditetapkan dalam beberapa opsi yaitu <i>upfront payment system</i> dengan <i>bonding period</i> dan mekanisme <i>clawback</i> serta opsi x. Masing-masing terikat dengan syarat dan ketentuan yang relevan. |



| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                             | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                      | 7.6. The Public Listed Company has a policy of providing long-term incentives to Directors and employees. | <p>Long-term incentives are incentives based on the achievement of long-term performance. Long-term incentive plan long-term incentive plan is based on the premise that the company's long-term performance is reflected by growth in the value of shares or other long-term targets of the company. Long-term incentives are useful in order to maintain loyalty and motivate the Board of Directors and employees to improve performance, and employees to improve their performance or productivity which will have an impact on improving the company's performance in the long term, long term.</p> <p>The existence of a long-term incentive policy is a real commitment of the Public Listed Company to encourage the implementation of long-term incentives. Public Listed Company to encourage the implementation of long-term incentives to Directors and Employees with terms, procedures and forms tailored to the long-term objectives of the Public Listed Company. Such policy may include, among others: the purpose and objectives of granting long-term incentives, terms and procedures in granting incentives, as well as conditions and risks that must be considered by the Public Listed Company in granting incentives. to be considered by the Public Listed Company in granting incentives. Such policy may also be included in the existing remuneration policy of the Public Listed Company.</p> | <p><b>Has been Applied</b></p> <p>The Long Term Incentive Plan (LTIP) was developed as part of the implementation of the Talent Management and Succession Plan concepts in the Bank.</p> <p>The available Talent and Successor Pool are selected employees who are expected to be the main drivers of the company's business processes. One of the efforts to retain them is through retention programs, both financial and non-financial. The LTIP program is one of the retention programs from the financial side where the scheme made refers to the achievement of performance on the long-term Key Performance Indicator (KPI) with special terms and conditions.</p> <p>Some schemes are set in several options, namely upfront payment system with bonding period and clawback mechanism and option x. Each is subject to relevant terms and conditions.</p> |

#### Aspek 5: Keterbukaan Informasi Aspect 5: Information Disclosure

|                                                                        |                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prinsip 8:<br>Meningkatkan Pelaksanaan Keterbukaan Informasi           | 8.1. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. | <p>Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain situs web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.</p>                                                 | <p><b>Telah Diterapkan</b></p> <p>Bank senantiasa berupaya untuk meningkatkan kualitas keterbukaan informasi kepada <i>stakeholders</i> dan <i>shareholders</i> melalui media teknologi informasi selain website Bank. Media teknologi informasi yang digunakan oleh Bank untuk melakukan pelayanan dan <i>update</i> kebutuhan informasi kepada nasabah atau calon nasabah adalah website Bank Muamalat, SalaMuamalat, media sosial, yang terdiri dari Youtube, Facebook, Twitter dan Instagram.</p> |
| Principle 8:<br>Improving the Implementation of Information Disclosure | 8.1. Public Listed Companies make wider use of information technology other than the Website as a medium for information disclosure.        | <p>The use of information technology can be useful as a medium for information disclosure. The information disclosure carried out is not only information disclosure that has been regulated in the laws and regulations, but also other information related to the Public Listed Company that is deemed useful to be known by shareholders or investors. By utilizing information technology more widely in addition to the website, it is expected that the company can increase the effectiveness of the dissemination of company information. Nevertheless, the utilization of information technology that is carried out still pays attention to the benefits and costs of the company.</p> | <p><b>Has been Implemented</b></p> <p>The Bank always strives to improve the quality of information disclosure to stakeholders and shareholders through information technology media other than the Bank's website. Information technology media used by the Bank to provide services and update information needs to customers or prospective customers are the Bank Muamalat website, SalaMuamalat, social media, consisting of Youtube, Facebook, Twitter and Instagram.</p>                       |

| Prinsip<br>Principle | Rekomendasi<br>Recommendation                                                                                                                                                                                                                                                                                                                | Penjelasan Rekomendasi OJK<br>Explanation of OJK Recommendations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Penerapan di Bank Muamalat<br>Application at Bank Muamalat                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                      | 8.2. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.                                                    | Peraturan perundang-undangan di sector Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.                                                  | <b>Telah Diterapkan</b><br>Bank telah mengungkapkan informasi mengenai pemegang saham yang memiliki lebih dari 5% (lima) persen atau lebih saham Bank kepada Regulator dan Masyarakat melalui <i>website</i> , publikasi Laporan Keuangan, dan Laporan Tahunan Bank. Pengungkapan informasi tersebut telah diungkapkan pada <i>website</i> Bank menu Hubungan Investor bagian pemegang saham, Laporan Triwulan serta bagian ikhtisar saham dalam Laporan Tahunan ini.                             |
|                      | 8.2. The Annual Report of a Public Listed Company discloses the ultimate beneficial owner in the shareholding of the Public Listed Company of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shareholding of the Public Listed Company through the ultimate and controlling shareholders. | The laws and regulations in the Capital Market sector governing the submission of annual reports of Public Listed Companies have stipulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company as well as the obligation to disclose information regarding the major shareholders and controlling shareholders of a Public Company either directly or indirectly up to the ultimate beneficial owner in the ownership of such shares. In this Corporate Governance Guideline, it is recommended to disclose the ultimate beneficial owner of a Public Listed Company's shareholding of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of the shareholding by the major and controlling shareholders. | <b>Has been Implemented</b><br>The Bank has disclosed information regarding shareholders who own more than 5% (five) percent or more of the Bank's shares to Regulators and the Public through the website, publication of Financial Statements, and the Bank's Annual Report. The disclosure of such information has been disclosed on the Bank's website in the Investor Relations section of the shareholders menu, the Quarterly Report and the share overview section of this Annual Report. |



# Struktur dan Mekanisme Corporate Governance

## Corporate Governance Structure and Mechanism

### STRUKTUR TATA KELOLA PERUSAHAAN

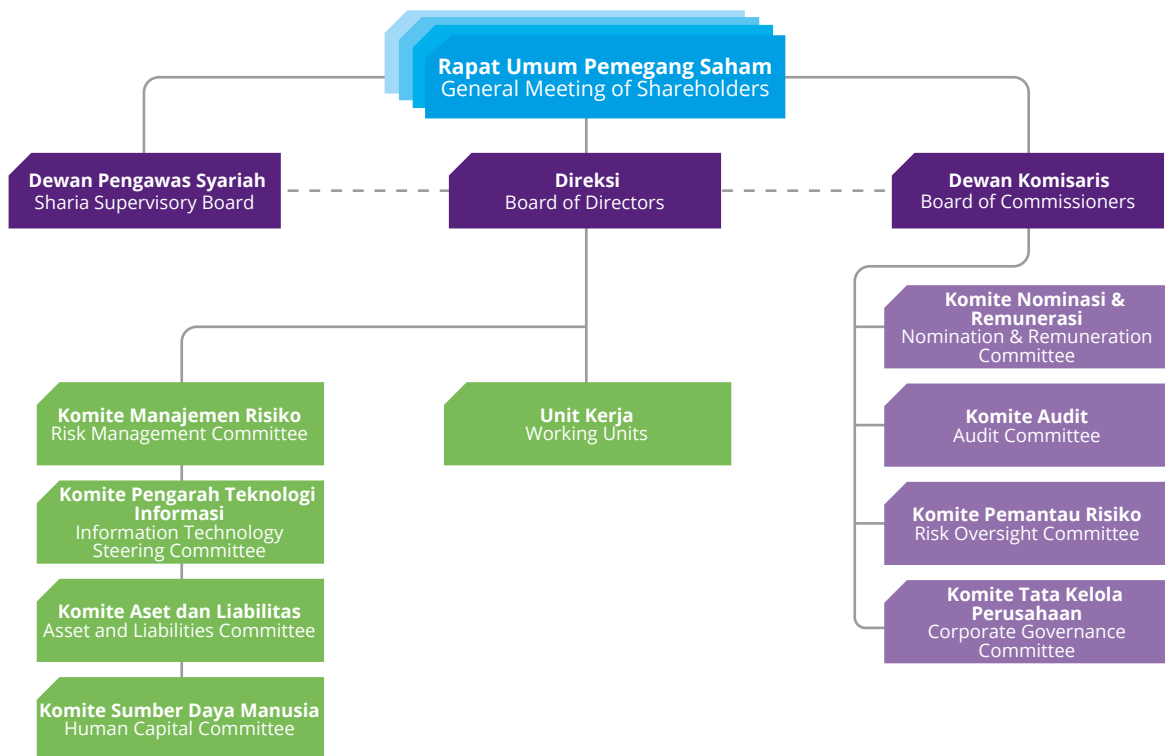
Struktur pelaksanaan GCG pada lingkungan Bank Muamalat terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Dewan Pengawas Syariah, Direksi dan Komite-Komite Tingkat Dewan Komisaris dan Direksi. Seluruh unsur tersebut melaksanakan tugas dan tanggung jawab sesuai fungsinya masing-masing.

### CORPORATE GOVERNANCE STRUCTURE

The structure for implementing GCG within Bank Muamalat consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors and the Board of Commissioners and Board of Directors Level Committees. All of these elements carry out their duties and responsibilities according to their respective functions.

### Struktur Organisasi Tata Kelola Bank Muamalat Indonesia

### Bank Muamalat Indonesia Governance Organization Structure



### INFRASTRUKTUR TATA KELOLA PERUSAHAAN

Bank Muamalat memiliki infrastruktur berupa kebijakan dan prosedur sebagai panduan dalam menjalankan fungsi dan tugas organ perusahaan, antara lain:

- Anggaran Dasar Bank Muamalat Indonesia
- *Board Manual* Bank Muamalat Indonesia
- Kode Etik Bank Muamalat Indonesia
- Kebijakan GCG Bank Muamalat Indonesia
- Kebijakan Umum Operasional Bank
- Prosedur Pelaksanaan Rapat Direksi
- Prosedur Pelaksanaan Rapat Umum Pemegang Saham

### CORPORATE GOVERNANCE INFRASTRUCTURE

Bank Muamalat has an infrastructure in the form of policies and procedures as a guide in carrying out the functions and duties of the Company's organs, among others:

- Articles of Association of Bank Muamalat Indonesia
- Board Manual of Bank Muamalat Indonesia
- Code of Ethics of Bank Muamalat Indonesia
- GCG Policy of Bank Muamalat Indonesia
- General Policy of Bank Operations
- Board of Directors Meeting Procedure
- General Meeting of Shareholders Procedure

- Piagam Komite Audit
- Piagam Komite Nominasi dan Remunerasi
- Piagam Komite Pemantau Risiko
- Piagam Komite Tata Kelola Perusahaan
- Piagam Komite Aset dan Liabilitas
- Piagam Komite Pengarah Teknologi Informasi
- Piagam Komite Manajemen Risiko
- Piagam Komite Sumber Daya Manusia
- Pedoman dan Prosedur Anti-Fraud
- Piagam Internal Audit
- Kebijakan dan Prosedur penerapan APU-PPT (Anti Pencucian Uang-Pencegahan Pendanaan Terorisme)
- Audit Committee Charter
- Nomination and Remuneration Committee Charter
- Risk Monitoring Committee Charter
- Corporate Governance Committee Charter
- Asset and Liability Committee Charter
- Information Technology Steering Committee Charter
- Risk Management Committee Charter
- Human Resources Committee Charter
- Anti-Fraud Guidelines and Procedures
- Internal Audit Charter
- APU-PPT (Anti-Money Laundering-Prevention of Financing of Terrorism) Implementation Policy and Procedure

## MEKANISME TATA KELOLA PERUSAHAAN

Mekanisme tata kelola di Bank Muamalat berlandaskan pada *soft structure*, yaitu berbentuk kebijakan dan prosedur operasional terkait GCG. Kebijakan dan prosedur tersebut senantiasa diimplementasikan dalam kegiatan bisnis Bank sehari-hari dan dikaji secara berkala efektivitasnya. Norma tersebut secara berkelanjutan dikomunikasikan kepada seluruh jajaran karyawan dalam organisasi Bank untuk dapat dijadikan sebagai landasan dalam menerapkan prinsip-prinsip GCG di lingkungan Bank.

Organ utama Bank dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari komite di tingkat Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Sekretaris Perusahaan, Manajemen Risiko dan Internal Audit.

Berikut adalah komite-komite di tingkat Dewan Komisaris BMI yang bertugas untuk membantu dan meningkatkan tugas dan fungsi pengawasan Dewan Komisaris, yaitu:

- Komite Audit
- Komite Pemantau Risiko
- Komite Nominasi dan Remunerasi
- Komite Tata Kelola Perusahaan

Adapun komite tingkat Direksi adalah sebagai berikut:

- Komite Aset dan Liabilitas
- Komite Pengarah Teknologi Informasi
- Komite Manajemen Risiko
- Komite Sumber Daya Manusia

## CORPORATE GOVERNANCE MECHANISM

The governance mechanism at Bank Muamalat is based on a soft structure, which is in the form of operational policies and procedures related to GCG. These policies and procedures are always implemented in the Bank's daily business activities and periodically reviewed for effectiveness. The norm is continuously communicated to all employees in the Bank's organization to be used as a basis for implementing GCG principles.

In its implementation, the Bank's main organ is assisted by supporting organs consisting of committees at the Board of Commissioners, Board of Directors, Sharia Supervisory Board, Corporate Secretary, Risk Management, and Internal Audit.

The following are the committees at the BMI Board of Commissioners level that are tasked with assisting and enhancing the supervisory duties and functions of the Board of Commissioners, namely:

- Audit Committee
- Risk Monitoring Committee
- Nomination and Remuneration Committee
- Corporate Governance Committee.

The committees at the Board of Directors level are as follows:

- Asset and Liability Committee
- Information Technology Steering Committee
- Risk Management Committee
- Human Resources Committee



# Rapat Umum Pemegang Saham

## General Meeting of Shareholders

RUPS merupakan organ tertinggi dalam struktur organisasi GCG BMI, dimana hak dan kewenangan RUPS tidak dimiliki oleh Dewan Komisaris dan Direksi Perseroan yang batasannya diatur oleh ketentuan peraturan perundangan terkait dan Anggaran Dasar Bank.

RUPS juga berfungsi sebagai salah satu media komunikasi antara para Pemegang Saham dengan Dewan Komisaris dan Direksi melalui forum tanya jawab. Forum tersebut memberikan kesempatan yang sama kepada seluruh Pemegang Saham Bank yang hadir pada setiap mata acara RUPS. RUPS selanjutnya juga berfungsi sebagai forum bagi para pemegang saham untuk mengevaluasi kinerja Direksi dan Dewan Komisaris Bank.

Penyelenggaraan RUPS Bank Muamalat berdasarkan pada beberapa ketentuan, di antaranya:

- Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
- Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
- Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik
- Anggaran Dasar Bank
- Prosedur Internal terkait Pelaksanaan Rapat Umum Pemegang Saham
- Peraturan perundang-undangan terkait lainnya.

### JENIS RUPS

Terdapat dua jenis RUPS sesuai dengan UU No. 40 Tahun 2007 tentang Perseroan Terbatas dan Peraturan OJK No. 15/POJK.04/2020 Tahun 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, yakni:

#### 1. RUPS Tahunan

RUPS Tahunan ialah RUPS yang diselenggarakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku atau batas waktu yang ditentukan oleh OJK. Agenda utama RUPS Tahunan terdiri dari pengajuan Laporan Keuangan dan Laporan Tahunan dari Direksi untuk disahkan dan disetujui oleh Pemegang Saham. Agenda lainnya ialah penunjukan Kantor Akuntan Publik untuk tahun buku berikutnya, pengesahan penggunaan laba, pengangkatan atau pemberhentian anggota Direksi atau anggota Dewan Komisaris serta hal-hal lain yang diperlukan.

The GMS is the highest organ in BMI's GCG organizational structure, where the rights and authorities of the GMS are not owned by the Board of Commissioners and the Board of Directors, whose limits are regulated by the provisions of the relevant laws and regulations and the Bank's Articles of Association.

The GMS also serves as one of the communication media between the Shareholders and the Board of Commissioners and Directors through a question-and-answer forum. The forum provides equal opportunities to all Shareholders of the Bank who attend each agenda item of the GMS. The GMS also serves as a forum for shareholders to evaluate the performance of the Bank's Board of Directors and Board of Commissioners.

The implementation of the GMS of Bank Muamalat is based on several provisions, including:

- Law No. 40 of 2007 concerning Limited Liability Companies.
- OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies.
- OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of the General Meeting of Shareholders of Public Companies Electronically
- The Bank's Articles of Association
- Internal Procedures related to the Implementation of the General Meeting of Shareholders
- Other relevant laws and regulations.

### TYPES OF GMS

There are two types of GMS in accordance with Law No. 40 of 2007 concerning Limited Liability Companies and OJK Regulation No. 15/POJK.04/2020 of 2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies, namely:

#### 1. Annual GMS

Annual GMS is a GMS held no later than 6 (six) months after the end of the financial year or the deadline determined by OJK. The main agenda of the AGM consists of the submission of Financial Statements and Annual Reports from the Board of Directors to be ratified and approved by the Shareholders. Other agendas are the appointment of a Public Accountant Firm for the next financial year, ratification of the use of profit, appointment or dismissal of members of the Board of Directors or members of the Board of Commissioners and other necessary matters.



## 2. RUPS Luar Biasa atau RUPS Lainnya

RUPS Luar Biasa atau RUPS Lainnya ialah RUPS yang pelaksanaannya tidak terbatas oleh ketentuan waktu, dapat diselenggarakan kapan saja sesuai keperluan perusahaan oleh Dewan Komisaris atau Direksi, atas permintaan dari Pemegang Saham.

### WEWENANG RUPS

Rapat Umum Pemegang Saham memiliki wewenang tertinggi dalam Tata Kelola Perusahaan yang tidak dimiliki oleh Dewan Komisaris maupun Direksi, yang batasannya ditentukan dalam UU No. 40 tahun 2007 tentang Perseroan Terbatas, Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Peraturan Otoritas Jasa Keuangan Nomor 3/POJK.04/2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal, Anggaran Dasar Bank dan peraturan terkait lainnya. Wewenang RUPS yaitu:

1. Melakukan evaluasi kinerja Dewan Komisaris dan Direksi;
2. Melakukan pengesahan perubahan Anggaran Dasar;
3. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris serta Laporan Keuangan Perseroan;
4. Memutuskan alokasi penggunaan laba;
5. Menunjuk dan menetapkan biaya jasa akuntan publik;
6. Memutuskan jumlah dan jenis kompensasi serta fasilitas pengurus;
7. Memberikan persetujuan Laporan Tahunan termasuk Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et decharge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dilakukannya masing-masing;
8. Memberi kuasa dan wewenang kepada Direksi untuk menentukan dan membayar dividen final;
9. Mengambil keputusan-keputusan menyangkut struktur organisasi misalnya perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran dan likuidasi Perseroan;
10. Mengangkat dan/atau mengubah susunan anggota Direksi dan Dewan Komisaris;
11. Menetapkan remunerasi yakni penetapan gaji, tunjangan lain serta honorarium Dewan Pengawas Syariah, Direksi, dan Dewan Komisaris Perseroan;

## 2. Extraordinary GMS or Other GMS

Extraordinary GMS or Other GMS is a GMS whose implementation is not limited by time provisions, can be held at any time according to the needs of the company by the Board of Commissioners or the Board of Directors, at the request of the Shareholders.

### AUTHORITY OF THE GMS

The General Meeting of Shareholders has the highest authority in Corporate Governance that is not vested in the Board of Commissioners or the Board of Directors, the limits of which are determined in Law No. 40 of 2007 concerning Limited Liability Companies, OJK Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation No. 3/POJK.04/2021 concerning the Implementation of Activities in the Capital Market Sector, the Bank's Articles of Association and other relevant regulations. The authority of the GMS are:

1. Evaluate the performance of the Board of Commissioners and Board of Directors;
2. To approve amendments to the Articles of Association;
3. To approve the Board of Directors' Report, the Board of Commissioners' Supervisory Report and the Company's Financial Statements;
4. Decide the allocation of profit utilization;
5. Appoint and determine the public accountant service fee;
6. Deciding on the amount and type of compensation and facilities for the management;
7. To approve the Annual Report, including the Company's Financial Statements and the Board of Commissioners' Supervisory Report, and to release and discharge the members of the Board of Directors and the Board of Commissioners from their respective management and supervisory duties;
8. To authorize the Board of Directors to determine and pay the final dividend;
9. Make decisions regarding the organizational structure such as amendments to the Articles of Association, merger, consolidation, separation, dissolution and liquidation of the Company;
10. Appoint and/or change the composition of members of the Board of Directors and Board of Commissioners;
11. Determining remuneration, namely determining the salary, other benefits and honorarium of the Sharia Supervisory Board, Board of Directors, and Board of Commissioners of the Company;



12. Memberi persetujuan terhadap transaksi yang mengandung benturan kepentingan;
13. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit;
14. Menetapkan Pihak yang menjadi Pengendali dari Perusahaan Terbuka.

### HAK PEMEGANG SAHAM

Berdasarkan Anggaran Dasar Bank dan peraturan terkait, pemegang saham memiliki hak-hak sebagai berikut:

1. Pemegang saham dapat melakukan permintaan penyelenggaraan RUPS. Permintaan tersebut dapat dilakukan atas permintaan: 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari jumlah seluruh saham dengan hak suara, kecuali anggaran dasar menentukan suatu jumlah yang lebih kecil.
2. Menghadiri dan memberikan hak suara di RUPS berdasarkan dengan syarat dan ketentuan yang berlaku dan tata tertib RUPS
3. Pemegang saham berhak memperoleh informasi mata acara rapat dan bahan terkait mata acara rapat sepanjang tidak bertentangan dengan kepentingan Bank.
4. Menerima dividen saham dengan syarat dan ketentuan sesuai dengan keputusan RUPS
5. Menerima informasi mengenai tata tertib RUPS dan prosedur *voting* di dalam RUPS
6. Hak-hak lainnya sesuai dengan peraturan perundang-undangan terkait.

### PELAKSANAAN RUPS TAHUN BUKU 2022

Sepanjang tahun 2022, BMI telah menyelenggarakan RUPS sebanyak 4 (empat) kali yang terdiri dari 1 (satu) kali RUPS Tahunan dan 3 (tiga) kali RUPS Luar Biasa.

#### RUPS Tahunan

RUPS Tahunan (RUPST) diselenggarakan pada tanggal 24 Juni 2022 pukul 10.06 WIB sd 11.07 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

12. Give approval to transactions that contain conflicts of interest;
13. Granting power and authority to the Board of Commissioners to appoint a Public Accounting Firm (KAP) by taking into account the recommendations of the Audit Committee;
14. Determining the Party that becomes the Controller of the Public Company.

### SHAREHOLDER RIGHTS

Based on the Bank's Articles of Association and relevant regulations, shareholders have the following rights:

1. Shareholders may make a request to hold a GMS. Such request may be made by 1 (one) or more shareholders who jointly represent 1/10 (one tenth) or more of the total number of shares with voting rights, unless the articles of association specify a smaller number.
2. Attend and vote at the GMS based on the applicable terms and conditions and the GMS rules of procedure.
3. Shareholders are entitled to obtain information on the agenda of the meeting and materials related to the agenda of the meeting as long as it does not conflict with the interests of the Bank.
4. Receive stock dividends with terms and conditions in accordance with the GMS resolution.
5. Receive information regarding the GMS rules and voting procedures in the GMS.
6. Other rights in accordance with the relevant laws and regulations.

### IMPLEMENTATION OF RUPS IN FISCAL YEAR 2022

In 2022, BMI held 4 (four) GMS, consisting of 1 (one) Annual GMS and 3 (three) Extraordinary GMS.

#### Annual GMS

The Annual General Meeting of Shareholders (AGM) was held on June 24, 2022 at 10:06 am to 11:07 am at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

## Daftar Peserta RUPS Tahunan

## List of AGM Participants

| No.                                                      | Nama<br>Name         | Jabatan                               | Position                               |
|----------------------------------------------------------|----------------------|---------------------------------------|----------------------------------------|
| <b>Dewan Pengawas Syariah   Sharia Supervisory Board</b> |                      |                                       |                                        |
| 1                                                        | Sholahudin Al Aiyub  | Ketua                                 | Chairman                               |
| 2                                                        | Siti Haniatunnisa    | Anggota                               | Member                                 |
| 3                                                        | Agung Danarto        | Anggota                               | Member                                 |
| <b>Dewan Komisaris   Board of Commissioners</b>          |                      |                                       |                                        |
| 1                                                        | Iggi Haruman Achsien | Komisaris Independen                  | Independent Commissioner               |
| 2                                                        | Edy Setiadi          | Komisaris Independen                  | Independent Commissioner               |
| 3                                                        | Andre Mirza Hartawan | Komisaris                             | Commissioner                           |
| <b>Direksi   Board of Directors</b>                      |                      |                                       |                                        |
| 1                                                        | Achmad K. Permana    | Direktur Utama                        | President Director                     |
| 2                                                        | Hery Syafril         | Direktur Keuangan                     | Director of Finance                    |
| 3                                                        | Andri Donny          | Direktur Kepatuhan, Risiko, dan Hukum | Director of Compliance, Risk and Legal |
| 4                                                        | Purnomo B. Soetadi   | Direktur Bisnis Ritel                 | Director of Retail Business            |
| 5                                                        | Avianto              | Direktur Pembiayaan                   | Director of Financing                  |
| 6                                                        | Awaldi               | Direktur Operasi                      | Director of Operations                 |

### Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Tahunan telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

### Opportunity to Raise Questions and or Opinions at the Meeting

In each Agenda of the Annual GMS, opportunities were given to shareholders and/or their proxies to raise questions and/ or give opinions/suggestions related to the agenda of the Meeting.

### Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Tahunan selalu dilakukan melalui mekanisme musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai maka pengambilan keputusan dalam rapat dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang dilakukan oleh PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan.

### Mechanism of Making Meeting Resolutions

Decision-making in the Annual GMS is always carried out through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting is carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

### Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam setiap agenda RUPS Tahunan dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

### Involvement of Independent Parties in Vote Counting

The decision-making mechanism in each agenda of the Annual GMS is carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the AGM which is carried out by open voting involving independent parties.



## Tahapan Pelaksanaan RUPS Tahunan

## Stages of the Annual GMS Implementation

| Pemberitahuan<br>Notification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Pengumuman<br>Announcement                                                                                                                                                                                                                                                                                                   | Pemanggilan<br>Summons                                                                                                                                                                                                                                                                             | Pelaksanaan<br>Implementation                                                                                                                                                                                                    | Hasil dan<br>Keputusan<br>Result and<br>Resolution                                                                                                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 101/B/PRD-SRT/III/2022 dan kepada Deputy Komisioner Pengawas Perbankan III OJK melalui surat nomor 102/B/PRD-SRT/III/2022 keduanya tertanggal 5 April 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Tahunan ("RUPST") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPST Perseroan                  | Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan pada tanggal 26 April 2022 dalam bahasa Indonesia dan bahasa Inggris   | Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 11 Mei 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris | Bank melaksanakan RUPS Tahunan (RUPST) pada tanggal 24 Juni 2022 pukul 10.06 WIB sd 11.07 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.              | Ringkasan Risalah RUPS Tahunan telah diumumkan pada tanggal 28 Juni 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris. |
| The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor by letter number 101/B/PRD-SRT/III/2022 and to the Deputy Commissioner for Banking Supervision III of OJK by letter number 102/B/PRD-SRT/III/2022 both dated April 5, 2022 regarding Notification of the Plan to Hold an Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's AGMS Agenda. | Announcement to shareholders shareholders regarding will be conducted Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language circulated national circulation, namely newspaper "Harian Ekonomi Neraca" newspaper and through Company's website on April 26, 2022 in Indonesian and English | The summons to the shareholders regarding the holding of the Meeting was made on May 11, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian and English language.             | The Bank held its Annual General Meeting of Shareholders (AGM) on June 24, 2022 at 10.06 am to 11.07 am at BJ Habibie Ballroom - Muamalat Tower 2 <sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia. | The Summary of Minutes of the Annual GMS was announced on June 28, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.            |

## Keputusan dan Realisasi RUPST Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Tahunan tanggal 24 Juni 2022.

## Resolution and Realization of AGMS Year 2022

All resolutions of the meeting have been ratified at the Annual GMS on June 24, 2022.

### Agenda, Keputusan, dan Realisasi RUPST Tahun 2022

### Agenda, Resolution, and Realization of AGMS Year 2022

| No | Agenda                                                                                                                                                                                                                                                                   | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                              | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Realisasi<br>Realization                                                                                                                                                                                                                                  |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Persetujuan Laporan Tahunan Perseroan Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 serta pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2021.                                              | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat       | Menyetujui Laporan Tahunan Perseroan Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2021. Selanjutnya dengan telah disetujuinya Laporan Tahunan Perseroan Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 serta disahkannya Laporan Keuangan Perseroan untuk Tahun Buku 2021, maka berarti Rapat telah memberikan pelunasan dan pembebasan tanggung-jawab sepenuhnya ( <i>volledig acquit et de charge</i> ) kepada anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2021, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2021 serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku                                                                                                                                                                                    | Sudah direalisasikan pada tahun 2022 dan Laporan Tahunan Perseroan telah disampaikan kepada OJK melalui surat No. 140/B/PRD-SRT/IV/2022 dan No. 141/B/PRD-SRT/IV/2022 tanggal 28 April 2022 kepada pihak-pihak terkait dan kepada lembaga-lembaga terkait |
|    | Approval of the Company's Annual Report for the Financial Year 2021, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2021, and ratification of the Company's Financial Statements for the Financial Year 2021. | There were no shareholders and/or proxy of shareholders who raised questions and/or gave opinions/proposals.                               | Decision making was carried out by deliberation to reach a consensus. | Approved the Company's Annual Report for the Financial Year 2021, including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the Financial Year 2021 and ratified the Company's Financial Statements for the Financial Year 2021. Furthermore, with the approval of the Company's Annual Report for the 2021 Financial Year including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the 2021 Financial Year and the ratification of the Company's Financial Statements for the 2021 Financial Year, it means that the Meeting has given full release and discharge ( <i>volledig acquit et de charge</i> ) to the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company for the management and supervision of the Company that has been carried out during the 2021 Financial Year, as long as such actions are reflected in the Annual Report and Financial Statements of the Company for the 2021 Financial Year and do not constitute a criminal offense or violation of the provisions of the applicable laws and regulations. | It has been realized in 2022 and the Company's Annual Report has been submitted to OJK through letters No. 140/B/PRD-SRT/IV/2022 and No. 141/B/PRD-SRT/IV/2022 dated 28 April 2022 to related parties and to related institutions.                        |
| 2  | Persetujuan Laba Bersih Perseroan untuk Tahun Buku 2021.                                                                                                                                                                                                                 | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat       | Menyetujui laba bersih Perseroan untuk Tahun Buku 2021 setelah Pajak sebesar Rp8.927.050.660 (delapan miliar sembilan ratus dua puluh tujuh juta lima puluh ribu enam ratus enam puluh Rupiah) seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak diadakan pembagian dividen atas laba bersih Perseroan Tahun Buku 2021.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Sudah direalisasikan pada tahun 2022 dan Laba bersih Perseroan untuk Tahun Buku 2021 tidak dibagikan dan dipergunakan untuk cadangan Perseroan                                                                                                            |
|    | Approval of the Use of the Company's Net Income for the Financial Year 2021.                                                                                                                                                                                             | There were no shareholders and/or proxy of shareholders who raised questions and/or gave opinions/proposals.                               | The decision was made by deliberation to reach a consensus.           | Approved that the Company's net profit for the Financial Year 2021 after tax amounting to Rp8,927,050,660 (eight billion nine hundred twenty seven million fifty thousand six hundred sixty Rupiah) will be used entirely for the Company's reserves, so that no dividend distribution will be made on the Company's net profit for the Financial Year 2021.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | It has been realized in 2022 and the Company's net profit for the Financial Year 2021 is not distributed and used for the Company's reserves.                                                                                                             |



| No | Agenda                                                                                                                                                    | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                        | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                            |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3  | Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2022 dan audit lain yang dibutuhkan Perseroan                | Terdapat 1 (satu) pemegang saham yang menyampaikan pendapat/usulan tertulis.                                                               | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk, mengakhiri dan/atau mengganti Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2022 dan/atau audit lain yang dibutuhkan Perseroan serta menetapkan jumlah honorarium dan persyaratan penunjukan lainnya yang wajar bagi Kantor Akuntan Publik tersebut. Pemberian kewenangan kepada Dewan Komisaris Perseroan tersebut diusulkan untuk efektivitas proses penunjukan, pengakhiran, dan/atau penggantian Kantor Akuntan Publik yang sesuai dengan kondisi Perseroan dan akan dilaksanakan dengan kriteria atau batasan yang dianggap sesuai oleh Dewan Komisaris Perseroan dengan kondisi Perseroan.                                                                 | Sudah direalisasikan pada tahun 2022 dan Dewan Komisaris telah menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2022 berdasarkan rekomendasi dari Komite Audit. Penunjukan berdasarkan surat Dewan Komisaris tanggal 18 November 2022 dan telah dilaporkan kepada OJK melalui surat No. 163/B/FND-SRT/XI/2022 tanggal 28 November 2022.                                         |
|    | Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2022 and other audits required by the Company. | There is 1 (one) shareholder who submits written opinion/proposal.                                                                         | The decision was made by deliberation to reach a consensus.     | Approved to authorize the Board of Commissioners of the Company to appoint, terminate and/or replace the Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2022 and/or other audits required by the Company and to determine the amount of honorarium and other reasonable appointment requirements for the Public Accounting Firm. The granting of authority to the Board of Commissioners of the Company is proposed for the effectiveness of the process of appointment, termination, and/or replacement of the Public Accounting Firm in accordance with the conditions of the Company and will be carried out with criteria or limits deemed appropriate by the Board of Commissioners of the Company with the conditions of the Company. | It has been realized in 2022 and the Board of Commissioners has appointed a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2022 based on recommendations from the Audit Committee. The appointment is based on the Board of Commissioners' letter dated November 18, 2022 and has been reported to OJK through letter No. 163/B/FND-SRT/XI/2022 dated November 28, 2022. |
| 4  | Persetujuan tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atau pihak lain.                                                           | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | Menyetujui tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atas Transaksi Penerbitan Sukuk/fasilitas pembiayaan dari PT Perusahaan Pengelola Aset (Persero), PT Sarana Multigriya Finansial, dan atau pihak lain baik dalam satu transaksi penjaminan atau lebih dengan jumlah maksimum sebesar Rp4.000.000.000.000 (empat triliun Rupiah).                                                                                                                                                                                                                                                                                                                                                                                                                         | Transaksi dengan PT Sarana Multigriya Finansial senilai Rp 500.000.000.000 (lima ratus miliar Rupiah) telah direalisasikan pada tahun 2022.                                                                                                                                                                                                                                                                         |
|    | Approval of the pledge of the Company's assets as collateral for the Company's debt or other parties.                                                     | There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals.                                    | The decision was made by deliberation to reach a consensus.     | Approved to pledge of the Company's assets as collateral for the Company's debt for the Sukuk Issuance Transaction/financing facility from PT Perusahaan Pengelola Aset (Persero), PT Sarana Multigriya Finansial, and/or other parties either in one or more pledge transactions with a maximum amount of Rp4,000,000,000,000 (four trillion Rupiah).                                                                                                                                                                                                                                                                                                                                                                                                                                 | The transaction with PT Sarana Multigriya Finansial worth Rp 500,000,000,000 (five hundred million Rupiah) has been realized in 2022.                                                                                                                                                                                                                                                                               |

| No | Agenda                                                                                                                                                                                                                                                                                                                            | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals                                                                                             | Pengambilan Keputusan<br>Decision Making                                                                                                                                            | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5  | Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum melalui Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu VI ("PMHMETD VI") Perseroan<br><br>Report on the Realization of the Use of Proceeds from the Public Offering through Capital Increase with Pre-emptive Rights VI ("PMHMETD VI") of the Company | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.<br><br>There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals.      | Untuk Mata Acara Rapat Kelima bersifat Laporan, oleh karenanya tidak dilakukan pengambilan keputusan.<br><br>The Fifth Meeting Agenda was a report, therefore no decision was made. | Perseroan telah menyampaikan Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum melalui PMHMETD VI Perseroan sebagaimana dipersyaratkan Pasal 6 Ayat (1) dan Ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 30/ POJK.4/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.<br><br>The Company has submitted the Report on the Realization of the Use of Proceeds from Public Offering through PMHMETD VI of the Company as required by Article 6 Paragraph (1) and Paragraph (2) of the Financial Services Authority Regulation Number 30/ POJK.4/2015 regarding the Report on the Realization of the Use of Proceeds from Public Offering.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Untuk Mata Acara Rapat Kelima bersifat Laporan, oleh karenanya tidak terdapat realisasi lebih lanjut atas laporan tersebut.<br><br>The Fifth Meeting Agenda was a report, therefore there was no further realization of the report.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 6  | Persetujuan atas Perubahan Anggaran Dasar Perseroan<br><br>Approval of Amendments to the Company's Articles of Association                                                                                                                                                                                                        | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.<br><br>There were no shareholders and/or proxy of shareholders who raised questions and/or gave opinions/proposals. | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat.<br><br>Decision making was carried out by deliberation to reach a consensus.                                       | 1. Menyetujui perubahan Pasal 3 ayat (2) Anggaran Dasar Perseroan tentang Kegiatan Usaha dalam rangka penyesuaian dengan peraturan Badan Pusat Statistik No.2 Tahun<br>2. Menyetujui pemberian kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan ketentuan Anggaran Dasar Perseroan ke dalam akta Notaris dan mengajukan permohonan persetujuan atas perubahan Anggaran Dasar tersebut kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.<br><br>1. Approved the amendment to Article 3 paragraph (2) of the Company's Articles of Association regarding Business Activities in order to adjust with the regulation of the Central Bureau of Statistics No.2.<br>2. Approved the authorization to the Board of Directors of the Company with the right of substitution, to restate the decision regarding the amendment to the provisions of the Company's Articles of Association into a Notarial deed and submit an application for approval of the amendment to the Articles of Association to the competent authority and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations. | Perubahan Anggaran Dasar Perseroan telah direalisasikan dan dituangkan dalam Akta No. 48 tanggal 24 Juni 2022 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Keputusannya tertanggal 11 Juli 2022 No. AHU-0047668. AH.01.02. Tahun 2022 serta diumumkan dalam Berita Negara Republik Indonesia No. 56 tanggal 15 Juli 2022 Tambahan Berita Negara Republik Indonesia No. 023534.<br><br>The amendment of the Company's Articles of Association has been realized and set forth in Deed No. 48 dated June 24, 2022 made before Notary Ashoya Ratam, S.H. M.Kn, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his Decree dated July 11, 2022 No. AHU-0047668. AH.01.02. Year 2022 and announced in the State Gazette of the Republic of Indonesia No. 56 dated July 15, 2022 Supplement to the State Gazette of the Republic of Indonesia No. 023534. |





### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Tahunan tanggal 24 Juni 2022 telah direalisasikan pada tahun 2022.

### RUPS LUAR BIASA TAHUN 2022

#### RUPS Luar Biasa Pertama Tahun 2022

RUPS Luar Biasa (RUPSLB) pertama diselenggarakan pada tanggal 28 Februari 2022 pukul 16.57 WIB sd 17.20 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

#### Daftar Peserta RUPS Luar Biasa Pertama

| No.                                                      | Nama<br>Name         | Jabatan                               | Position                               |
|----------------------------------------------------------|----------------------|---------------------------------------|----------------------------------------|
| <b>Dewan Pengawas Syariah   Sharia Supervisory Board</b> |                      |                                       |                                        |
| 1                                                        | Sholahudin Al Aiyub  | Ketua                                 | Chairman                               |
| 2                                                        | Siti Haniatunnisa    | Anggota                               | Member                                 |
| 3                                                        | Agung Danarto        | Anggota                               | Member                                 |
| <b>Dewan Komisaris   Board of Commissioners</b>          |                      |                                       |                                        |
| 1                                                        | Ilham Akbar Habibie  | Komisaris Utama/Independen            | President Commissioner/Independent     |
| 2                                                        | Iggi Haruman Achsien | Komisaris Independen                  | Independent Commissioner               |
| 3                                                        | Edy Setiadi          | Komisaris Independen                  | Independent Commissioner               |
| <b>Direksi   Board of Directors</b>                      |                      |                                       |                                        |
| 1                                                        | Achmad K. Permana    | Direktur Utama                        | President Director                     |
| 2                                                        | Hery Syafri          | Direktur Keuangan                     | Director of Finance                    |
| 3                                                        | Andri Donny          | Direktur Kepatuhan, Risiko, dan Hukum | Director of Compliance, Risk and Legal |
| 4                                                        | Avianto              | Direktur Pembiayaan                   | Director of Financing                  |
| 5                                                        | Awaldi               | Direktur Operasi                      | Director of Operations                 |

### Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa Pertama telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

### Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Luar Biasa Pertama dilakukan melalui mekanisme musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai maka pengambilan keputusan dalam rapat dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang dilakukan oleh PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan.

### Reasons for Unrealized Resolutions

All resolutions of the Annual GMS dated June 24, 2022 have been realized in 2022.

### EXTRAORDINARY GMS IN 2022

#### First Extraordinary GMS of 2022

The first Extraordinary GMS (EGMS) was held on February 28, 2022 at 16.57 WIB to 17.20 WIB at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

#### List of Participants of the First Extraordinary GMS

### Opportunity to Raise Questions and or Give Opinions at the Meeting

In each Agenda of the First Extraordinary GMS, opportunities were given to the shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

### Mechanism for Making Meeting Resolutions

Decision-making in the First Extraordinary GMS was conducted through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting will be carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

### Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam agenda RUPS Luar Biasa Pertama dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

### Involvement of Independent Parties in Vote Counting

The decision-making mechanism in the agenda of the First Extraordinary GMS was carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the GMS which is carried out by open voting involving independent parties.

### Tahapan Pelaksanaan RUPS Luar Biasa Pertama

### Stages of the First Extraordinary GMS Implementation

| Pemberitahuan<br>Notification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Pengumuman<br>Announcement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Pemanggilan<br>Summons                                                                                                                                                                                                                                                                                               | Pelaksanaan<br>Implementation                                                                                                                                                                                                     | Hasil dan<br>Keputusan<br>Result and<br>Resolution                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 001/R/PRD-SRT/I/2022 dan kepada Deputi Komisiner Pengawas Perbankan III OJK melalui surat nomor 002/B/PRD-SRT/I/2022 keduanya tertanggal 4 Januari 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPSLB Perseroan.</li> <li>Perseroan telah menyampaikan pemberitahuan penundaan Rapat kepada Kepala Eksekutif Pengawas Pasar Modal OJK nomor 026/B/PRD-SRT/I/2022 dan Deputi Komisiner Pengawas Perbankan III OJK melalui Surat Nomor 027/B/PRD-SRT/I/2022 keduanya tertanggal 28 Januari 2022 perihal Penyampaian Bukti Publikasi Pengumuman Penundaan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan")</li> </ol> | <ol style="list-style-type: none"> <li>Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan pada tanggal 12 Januari 2022 dalam Bahasa Indonesia dan Bahasa Inggris</li> <li>Pengumuman penundaan Rapat telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia, yaitu "Harian Terbit" dan melalui <i>Website</i> Perseroan pada tanggal 27 Januari 2022, dalam bahasa Indonesia dan bahasa Inggris</li> </ol> | <p>Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 4 Februari 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui <i>Website</i> Perseroan dalam bahasa Indonesia dan bahasa Inggris</p> | <p>Bank melaksanakan RUPS Luar Biasa Pertama pada tanggal 28 Februari 2022 pukul 16.57 WIB sd 17.20 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.</p> | <p>Ringkasan Risalah RUPS Luar Biasa telah diumumkan pada tanggal 2 Maret 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan dalam bahasa Indonesia dan bahasa Inggris.</p> |



| Pemberitahuan<br>Notification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Pengumuman<br>Announcement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Pemanggilan<br>Summons                                                                                                                                                                                                                                                                                 | Pelaksanaan<br>Implementation                                                                                                                                                                                           | Hasil dan<br>Keputusan<br>Result and<br>Resolution                                                                                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor through letter number 001/R/PRD-SRT/I/2022 and to the Deputy Commissioner of Banking Supervision III OJK through letter number 002/B/PRD-SRT/I/2022 both dated January 4, 2022 regarding Notification of the Plan to Hold an Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's EGMS Agenda.</p> <p>2. The Company has submitted a notice of postponement of the Meeting to the Chief Executive Officer of OJK Capital Market Supervisor number 026/B/PRD-SRT/I/2022 and Deputy Commissioner for Banking Supervision III OJK through Letter Number 027/B/PRD-SRT/I/2022 both dated January 28, 2022 regarding Submission of Proof of Publication of Announcement of Postponement of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company").</p> | <p>1. Announcement to the shareholders regarding the Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website on January 12, 2022 in Indonesian and English.</p> <p>2. Announcement of the adjournment of the Meeting has been made through 1 (one) daily newspaper in Indonesian language, namely "Harian Terbit" newspaper and through the Company's Website on January 27, 2022, in Indonesian language and English language.</p> | <p>Summons to shareholders regarding the holding of the Meeting has been made on February 4, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian language and English language</p> | <p>The Bank held the First Extraordinary GMS on February 28, 2022 at 16.57 WIB to 17.20 WIB at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.</p> | <p>The Summary of Minutes of the Extraordinary GMS was announced on March 2, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.</p> |

## Keputusan dan Realisasi RUPSLB Pertama Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Pertama tanggal 28 Februari 2022.

## Resolutions and Realization of the First EGM in 2022

All resolutions of the meeting were ratified at the First Extraordinary GMS on February 28, 2022.

## Agenda, Keputusan, dan Realisasi RUPSLB Pertama Tahun 2022

## Agenda, Resolution, and Realization of the First EGM of 2022

| No | Agenda                                           | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                        | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Realisasi<br>Realization                                                                                                                                                                                                                                   |
|----|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Persetujuan Perubahan Susunan Pengurus Perseroan | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan                          | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | <ol style="list-style-type: none"> <li>Menyetujui pemberhentian dengan hormat yaitu :<br/>Anggota Dewan Komisaris <ul style="list-style-type: none"> <li>Mohamed Hedi Mejai selaku Komisaris Perseroan; dan</li> <li>Abdulsalam Mohammad Joher Al-Saleh selaku Komisaris Perseroan terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa mereka selama ini untuk kemajuan Perseroan.</li> </ul> </li> <li>Menyetujui pengangkatan :<br/>Anggota Dewan Komisaris <ul style="list-style-type: none"> <li>Sulistyo Budi selaku Komisaris merangkap Wakil Komisaris Utama Perseroan;</li> <li>Juni Supriyanto selaku Komisaris Perseroan; dan</li> <li>Andre Mirza Hartawan selaku Komisaris Perseroan;</li> </ul> </li> </ol> <p>terhitung sejak ditutupnya Rapat ini sampai dengan sisa masa jabatan kepengurusan Perseroan saat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan Tahun 2024 (dua ribu dua puluh empat), dengan ketentuan pengangkatan tersebut akan berlaku efektif setelah masing-masing memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dari dan oleh karenanya hal yang berkaitan dengan honorarium maupun tunjangan masing-masing selaku Pengurus Perseroan yang baru akan mengikuti hasil keputusan Rapat Umum Pemegang Saham yang mengangkat Pengurus lainnya yang masih menjabat.</p> <ol style="list-style-type: none"> <li>Menyetujui pemberian kuasa kepada Direksi guna mewakili Perseroan untuk menandatangani perjanjian (<i>management contract</i>) dengan masing-masing anggota Dewan Komisaris; dan</li> <li>Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan anggota Dewan Komisaris tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.</li> </ol> | Keputusan berkenaan dengan pengangkatan anggota Dewan Komisaris Perseroan telah dituangkan ke dalam akta Notaris No. 45 tanggal 28 Februari 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang. |



| No | Agenda                                                    | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                            | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Realisasi<br>Realization                                                                                                                                                                                                                                     |
|----|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | Approval of Changes in the Company's Management Structure | There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals.                                    | Decision making is carried out by deliberation to reach a consensus | <ol style="list-style-type: none"> <li>1. Approved the honorable dismissal of :<br/>Member of the Board of Commissioners <ul style="list-style-type: none"> <li>• Mohamed Hedi Mejai as Commissioner of the Company; and</li> <li>• Abdulsalam Mohammad Joher Al-Saleh as Commissioner of the Company as of the closing of the Meeting along with gratitude and appreciation for their services so far for the progress of the Company.</li> </ul> </li> <li>2. Approved the appointment of :<br/>Member of the Board of Commissioners <ul style="list-style-type: none"> <li>• Sulisty Budi as Commissioner and concurrently Vice President Commissioner of the Company;</li> <li>• Juni Supriyanto as Commissioner of the Company; and</li> <li>• Andre Mirza Hartawan as Commissioner of the Company;</li> </ul> as of the closing of this Meeting until the remaining term of office of the current management of the Company, namely until the closing of the Annual General Meeting of Shareholders of the Company in 2024 (two thousand twenty-four), provided that such appointment will be effective after each of them has obtained the determination of passing the Fit and Proper Assessment from OJK. From and therefore matters relating to honorarium and benefits respectively as the new Management of the Company will follow the results of the decision of the General Meeting of Shareholders which appoints other Management who are still in office. </li> <li>3. Approved the authorization to the Board of Directors to represent the Company to sign an agreement (management contract) with each member of the Board of Commissioners; and</li> <li>4. Approved the authorization to the Board of Directors with the right of substitution, to restate the resolution regarding the changes of the members of the Board of Commissioners in a Notarial deed and notify the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.</li> </ol> | The decision regarding the appointment of members of the Board of Commissioners of the Company has been set forth in Notarial deed No. 45 dated February 28, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities. |

#### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Pertama tanggal 28 Februari 2022 telah direalisasikan pada tahun 2022.

#### RUPS Luar Biasa Kedua Tahun 2022

RUPS Luar Biasa (RUPSLB) Kedua diselenggarakan pada tanggal 24 Juni 2022 pukul 13.45 WIB sd 14.15 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

#### Reasons for Unrealized Resolutions

All resolutions of the First Extraordinary GMS dated 28 February 2022 have been realized in 2022.

#### Second Extraordinary General Meeting of 2022

The Second Extraordinary GMS (EGMS) was held on June 24, 2022 at 13.45 WIB to 14.15 WIB at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

#### Daftar Peserta RUPS Luar Biasa Kedua

#### List of Participants of the Second Extraordinary GMS

| No.                                                      | Nama<br>Name         | Jabatan                               | Position                               |
|----------------------------------------------------------|----------------------|---------------------------------------|----------------------------------------|
| <b>Dewan Pengawas Syariah   Sharia Supervisory Board</b> |                      |                                       |                                        |
| 1                                                        | Sholahudin Al Aiyub  | Ketua                                 | Chairman                               |
| <b>Dewan Komisaris   Board of Commissioners</b>          |                      |                                       |                                        |
| 1                                                        | Iggi Haruman Achsien | Komisaris Independen                  | Independent Commissioner               |
| 2                                                        | Edy Setiadi          | Komisaris Independen                  | Independent Commissioner               |
| 3                                                        | Andre Mirza Hartawan | Komisaris                             | Commissioner                           |
| <b>Direksi   Board of Directors</b>                      |                      |                                       |                                        |
| 1                                                        | Achmad K. Permana    | Direktur Utama                        | President Director                     |
| 2                                                        | Hery Syafril         | Direktur Keuangan                     | Director of Finance                    |
| 3                                                        | Andri Donny          | Direktur Kepatuhan, Risiko, dan Hukum | Director of Compliance, Risk and Legal |
| 4                                                        | Purnomo B. Soetadi   | Direktur Bisnis Ritel                 | Director of Retail Business            |
| 5                                                        | Avianto              | Direktur Pembiayaan                   | Director of Financing                  |
| 6                                                        | Awaldi               | Direktur Operasi                      | Director of Operations                 |

#### Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa Kedua telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

#### Opportunity to Raise Questions and or Give Opinions at the Meeting

In each Agenda of the Second Extraordinary GMS, opportunities were given to the shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

#### Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Luar Biasa Kedua dilakukan melalui mekanisme musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai maka pengambilan keputusan dalam rapat dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang dilakukan oleh PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan.

#### Mechanism for Making Meeting Resolutions

Decision-making in the Second Extraordinary GMS was conducted through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting will be carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

#### Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam agenda RUPS Luar Biasa Kedua dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

#### Involvement of Independent Parties in Vote Counting

The decision-making mechanism in the agenda of the First Extraordinary GMS was carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the GMS which is carried out by open voting involving independent parties.



## Tahapan Pelaksanaan RUPS Luar Biasa Kedua

## Stages of the Second Extraordinary GMS Implementation

| Pemberitahuan<br>Notification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Pengumuman<br>Announcement                                                                                                                                                                                                                                                                                                               | Pemanggilan<br>Summons                                                                                                                                                                                                                                                                                           | Pelaksanaan<br>Implementation                                                                                                                                                                                                         | Hasil dan<br>Keputusan<br>Result and<br>Resolution                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 103/B/PRD-SRT/ III/2022 dan kepada Deputi Komisiner Pengawas Perbankan III OJK melalui surat nomor 104/B/PRD-SRT/III/2022 keduanya tertanggal 5 April 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPSLB Perseroan</p>              | <p>Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan pada tanggal 26 April 2022 dalam bahasa Indonesia dan bahasa Inggris</p> | <p>Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 11 Mei 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui <i>Website</i> Perseroan dalam bahasa Indonesia dan bahasa Inggris</p> | <p>Bank melaksanakan RUPS Luar Biasa pada tanggal 24 Juni 2022 pukul 13.45 WIB sd 14.15 WIB bertempat di Ballroom BJ Habibie - Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.</p>                 | <p>Ringkasan Risalah RUPS Luar Biasa telah diumumkan pada tanggal 28 Juni 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan dalam bahasa Indonesia dan bahasa Inggris.</p> |
| <p>The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor by letter number 103/B/PRD-SRT/ III/2022 and to the Deputy Commissioner for Banking Supervision III of OJK by letter number 104/B/PRD-SRT/III/2022 both dated April 5, 2022 regarding Notification of the Plan to Hold an Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's AGMS Agenda.</p> | <p>Announcement to shareholders regarding will be conducted Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language circulated national circulation, namely newspaper "Harian Ekonomi Neraca" newspaper and through Company's website on April 26, 2022 in Indonesian and English</p>                   | <p>The summons to the shareholders regarding the holding of the Meeting was made on May 11, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian and English language</p>                     | <p>The Bank held its Annual General Meeting of Shareholders (AGM) on June 24, 2022 at 13.45 am to 14.15 am at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia</p> | <p>The Summary of Minutes of the Extraordinary GMS was announced on June 28, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.</p>               |



## Keputusan dan Realisasi RUPSLB Kedua Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Kedua tanggal 24 Juni 2022.

## Resolution and Realization of the Second EGMS 2022

All resolutions of the meeting were ratified at the Second Extraordinary GMS on June 24, 2022.

## Agenda, Keputusan, dan Realisasi RUPSLB Kedua Tahun 2022

## Agenda, Resolution, and Realization of the Second EGM of 2022

| No | Agenda                                                               | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                        | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                           |
|----|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Persetujuan Permohonan Pengunduran Diri Pengurus Perseroan           | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | <ol style="list-style-type: none"> <li>1. Menerima pengunduran diri Bapak Ilham Akbar Habibie dari jabatannya selaku Komisaris Utama sekaligus Komisaris Independen Perseroan sebagaimana dinyatakan dalam surat pengunduran dirinya tertanggal 19 Mei 2022.</li> <li>2. Memberikan pelunasan dan pembebasan tanggung jawab (<i>volledig acquit et de charge</i>) kepada Bapak Ilham Akbar Habibie tersebut untuk tindakan pengurusan Perseroan yang telah dilakukannya selama tahun 2022, sepanjang laporan tahunan dan laporan keuangan Perseroan Tahun 2022 disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan yang akan diadakan di tahun 2023, serta sejauh tindakan pengurusan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2022 dan bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundangan yang berlaku</li> </ol> | Keputusan berkenaan dengan pengunduran diri Bapak Ilham Akbar Habibie dari jabatannya selaku Komisaris Utama sekaligus Komisaris Independen Perseroan telah dituangkan ke dalam akta Notaris No. 49 tanggal 24 Juni 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang. |
|    | Approval of Application for Resignation of the Company's Management. | There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals                                     | Decision making is carried out by deliberation for consensus    | <ol style="list-style-type: none"> <li>1. To accept the resignation of Mr. Ilham Akbar Habibie from his position as President Commissioner and Independent Commissioner of the Company as stated in his resignation letter dated May 19, 2022.</li> <li>2. To grant a release and discharge (<i>volledig acquit et de charge</i>) to Mr. Ilham Akbar Habibie for the management of the Company that he has carried out during 2022, to the extent that the Company's annual report and financial statements for 2022 are approved and ratified at the Company's Annual General Meeting of Shareholders to be held in 2023, and to the extent that such management actions are reflected in the Company's Annual Report and Financial Statements for the Financial Year 2022 and do not constitute a criminal offense or violation of the provisions of the prevailing laws and regulations.</li> </ol>                | The decision regarding the of Mr. Ilham Akbar Habibie from his position as President Commissioner and Independent Commissioner of the Company has been set forth in Notarial Deed No. 49 dated June 24, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.                            |



| No | Agenda                                           | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                        | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Realisasi<br>Realization                                                                                                                                                                                                                     |
|----|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | Persetujuan Perubahan Susunan Pengurus Perseroan | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | <ol style="list-style-type: none"> <li>Menyetujui pemberhentian dengan hormat:               <ol style="list-style-type: none"> <li>Juni Supriyanto selaku anggota Dewan Komisaris Perseroan.</li> <li>Edy Setiadi selaku anggota Dewan Komisaris Perseroan.</li> <li>Andri Donny selaku anggota Direksi Perseroan.</li> </ol>               terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa mereka selama ini untuk kemajuan Perseroan.             </li> <li>Menyetujui pengangkatan:               <ol style="list-style-type: none"> <li>Iggi H.Achsien sebagai Komisaris Utama sekaligus Komisaris Independen Perseroan.</li> <li>Sartono sebagai Anggota Dewan Komisaris sekaligus Komisaris Independen Perseroan.</li> <li>Amin Said Husni sebagai Anggota Dewan Komisaris sekaligus Komisaris Independen Perseroan.</li> <li>KH. Marsudi Syuhud sebagai anggota Dewan Komisaris Perseroan.</li> <li>Karno sebagai anggota Direksi Perseroan sekaligus Direktur Kepatuhan.</li> </ol>               terhitung sejak ditutupnya Rapat sampai dengan sisa masa jabatan kepengurusan Perseroan saat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan Tahun 2024, dengan ketentuan:               bagi calon anggota Direksi dan Dewan Komisaris Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK.               Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (<i>Fit and Proper Assessment</i>), maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham; dan Dari dan oleh karenanya hal yang berkaitan dengan honorarium maupun tunjangan masing-masing selaku Pengurus Perseroan yang baru akan mengikuti hasil keputusan Rapat Umum Pemegang Saham yang mengangkat Pengurus lainnya yang masih menjabat.             </li> <li>Pelaksana tugas Direktur Kepatuhan sampai dengan saudara Karno memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK (<i>Fit and Proper Assessment</i>) akan ditetapkan dalam Rapat Direksi Perseroan sesuai ketentuan Anggaran Dasar Perseroan serta memperhatikan ketentuan yang berlaku.</li> <li>Menyetujui pemberian kuasa kepada Direksi guna mewakili Perseroan untuk menandatangani perjanjian (<i>management contract</i>) dengan masing-masing anggota Dewan Komisaris;</li> <li>Menyetujui pemberian kuasa kepada Dewan Komisaris guna mewakili Perseroan untuk menandatangani perjanjian (<i>management contract</i>) dengan masing-masing anggota Direksi; dan</li> <li>Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan anggota pengurus tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.</li> </ol> | Keputusan berkenaan dengan perubahan susunan Pengurus Perseroan telah dituangkan ke dalam akta Notaris No. 49 tanggal 24 Juni 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang. |

| No | Agenda                                                    | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                     | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Realisasi<br>Realization                                                                                                                                                                                                                    |
|----|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | Approval of Changes in the Company's Management Structure | There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals                                     | Decision making is carried out by deliberation for consensus | <ol style="list-style-type: none"> <li>Approved the dismissal with honor: <ol style="list-style-type: none"> <li>Juni Supriyanto as a member of the Company's Board of Commissioners.</li> <li>Edy Setiadi as member of the Board of Commissioners of the Company.</li> <li>Andri Donny as member of the Board of Directors of the Company.</li> </ol> as of the closing of the Meeting along with gratitude and appreciation for their services so far for the progress of the Company. </li> <li>Approved the appointment of: <ol style="list-style-type: none"> <li>Iggi H. Achsien as President Commissioner and Independent Commissioner of the Company.</li> <li>Sartono as Member of the Board of Commissioners and Independent Commissioner of the Company.</li> <li>Amin Said Husni as Member of the Board of Commissioners as well as Independent Commissioner of the Company.</li> <li>KH Marsudi Syuhud as a member of the Company's Board of Commissioners.</li> <li>Karno as a member of the Company's Board of Directors as well as Compliance Director.</li> </ol> as of the closing of the Meeting until the remaining term of office of the current management of the Company, namely until the closing of the Annual General Meeting of Shareholders of the Company in 2024, provided that: for candidates for members of the Company's Board of Directors and Board of Commissioners who have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will be effective after obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, then the appointment concerned will be canceled, without the need for a decision from the General Meeting of Shareholders; and From and therefore matters relating to honorarium and benefits respectively as the new Management of the Company will follow the results of the decision of the General Meeting of Shareholders appointing other Management who are still in office. </li> <li>The acting Compliance Director until Mr. Karno obtains a determination of passing the Fit and Proper Assessment from OJK will be determined at the Company's Board of Directors Meeting in accordance with the provisions of the Company's Articles of Association and taking into account applicable regulations.</li> <li>Approved the authorization to the Board of Directors to represent the Company to sign an agreement (management contract) with each member of the Board of Commissioners;</li> <li>Approved the authorization to the Board of Commissioners to represent the Company to sign an agreement (management contract) with each member of the Board of Directors; and</li> <li>Approved the authorization to the Board of Directors with the right of substitution, to restate the decision regarding the changes in the members of the management in a Notarial deed and notify the authorized parties and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.</li> </ol> | The decision regarding the changes in the composition of the Company's Management has been set forth in Notarial deed No. 49 dated June 24, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities. |



### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Kedua tanggal 24 Juni 2022 telah direalisasikan pada tahun 2022.

### RUPS Luar Biasa Kedua Ketiga Tahun 2022

RUPS Luar Biasa (RUPSLB) Ketiga diselenggarakan pada tanggal 29 November 2022 pukul 10.10 - 10.46 WIB bertempat di Ballroom BJ Habibie - Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

### Daftar Peserta RUPS Luar Biasa Ketiga

| No.                                                      | Nama<br>Name                | Jabatan                               | Position                               |
|----------------------------------------------------------|-----------------------------|---------------------------------------|----------------------------------------|
| <b>Dewan Pengawas Syariah   Sharia Supervisory Board</b> |                             |                                       |                                        |
| 1                                                        | Siti Haniatunnisa           | Anggota                               | Member                                 |
| 2                                                        | Agung Danarto               | Anggota                               | Member                                 |
| <b>Dewan Komisaris   Board of Commissioners</b>          |                             |                                       |                                        |
| 1                                                        | Iggi H. Achsien             | Komisaris Utama/Independen            | President Commissioner/Independent     |
| 2                                                        | Sartono                     | Komisaris Independen                  | Independent Commissioner               |
| 3                                                        | Amin Said Husni             | Komisaris Independen                  | Independent Commissioner               |
| 4                                                        | Sulistyo Budi <sup>*)</sup> | Komisaris Independen                  | Independent Commissioner               |
| 5                                                        | Andre Mirza Hartawan        | Komisaris                             | Commissioner                           |
| <b>Direksi   Board of Directors</b>                      |                             |                                       |                                        |
| 1                                                        | Achmad K. Permana           | Direktur Utama                        | President Director                     |
| 2                                                        | Hery Syafri                 | Direktur Keuangan                     | Director of Finance                    |
| 3                                                        | Karno                       | Direktur Kepatuhan, Risiko, dan Hukum | Director of Compliance, Risk and Legal |
| 4                                                        | Awaldi                      | Direktur Operasi                      | Director of Operations                 |

<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

### Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa Ketiga telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

### Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Luar Biasa Ketiga dilakukan melalui mekanisme musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai maka pengambilan keputusan dalam rapat dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang dilakukan oleh PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan.

### Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam agenda RUPS Luar Biasa Ketiga dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

### Reasons for Unrealized Resolutions

All resolutions of the Second Extraordinary GMS dated 24 June 2022 have been realized in 2022.

### Third Extraordinary General Meeting of 2022

The Third Extraordinary General Meeting of Shareholders (EGMS) was held on November 29, 2022 at 10.10 - 10.46 WIB at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

### List of Participants of the Third Extraordinary GMS

### Opportunity to Raise Questions and or Give Opinions at the Meeting

In each Agenda of the Third Extraordinary GMS, opportunities were given to the shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

### Mechanism for Making Meeting Resolutions

Decision-making in the Third Extraordinary GMS was conducted through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting will be carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

### Involvement of Independent Parties in Vote Counting

The decision-making mechanism in the agenda of the Third Extraordinary GMS was carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the GMS which is carried out by open voting involving independent parties.

## Tahapan Pelaksanaan RUPS Luar Biasa Ketiga

## Stages of the Third Extraordinary GMS Implementation

| Pemberitahuan<br>Notification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Pengumuman<br>Announcement                                                                                                                                                                                                                                                                                                                   | Pemanggilan<br>Summons                                                                                                                                                                                                                                                                                                         | Pelaksanaan<br>Implementation                                                                                                                                                                                                      | Hasil dan<br>Keputusan<br>Result and<br>Resolution                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 258/B/PRD-SRT/ IX/2022 dan kepada Deputi Komisiner Pengawas Perbankan III OJK melalui surat nomor 259/B/PRD-SRT/IX/2022 keduanya tertanggal 7 September 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPSLB Perseroan.</p> <p>2. Perseroan telah menyampaikan Pemberitahuan perubahan mata acara Rapat telah disampaikan kepada Kepala Eksekutif Pengawas Pasar Modal OJK sesuai dengan ketentuan Pasal 13 ayat (3) POJK 15/2020 melalui Surat Nomor 297/B/PRD-SRT/XI/2022 dan kepada Deputi Komisiner Pengawas Perbankan III OJK melalui Surat Nomor 298/B/PRD-SRT/XI/2022 keduanya tertanggal 1 November 2022 perihal Perubahan Mata Acara Rapat Umum -Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan")</p>                                                                      | <p>Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan pada tanggal 14 September 2022 dalam bahasa Indonesia dan bahasa Inggris</p> | <p>Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 29 September 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan dalam bahasa Indonesia dan bahasa Inggris</p> | <p>Bank melaksanakan RUPS Luar Biasa pada tanggal 29 November 2022 pukul 10.10 – 10.46 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.</p>               | <p>Ringkasan Risalah RUPS Luar Biasa telah diumumkan pada tanggal 1 Desember 2022 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui <i>Website</i> Perseroan dalam bahasa Indonesia dan bahasa Inggris.</p> |
| <p>1. The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor by letter number 258/B/PRD-SRT/ IX/2022 and to the Deputy Commissioner for Banking Supervision III of OJK by letter number 259/B/PRD-SRT/ IX/2022 both dated 7 September, 2022 regarding Notification of the Plan to Hold an Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's AGMS Agenda.</p> <p>2. The Company has submitted the Notice of Amendment to the Agenda of the Meeting to the Chief Executive Officer of the OJK Capital Market Supervisor in accordance with the provisions of Article 13 paragraph (3) POJK 15/2020 through Letter Number 297/B/PRD-SRT/XI/2022 and to the Deputy Commissioner for Banking Supervision III OJK through Letter Number 298/B/PRD-SRT/ XI/2022 both dated November 1, 2022 regarding Amendments to the Agenda of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company").</p> | <p>Announcement to shareholders regarding will be conducted Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language circulated national circulation, namely newspaper "Harian Ekonomi Neraca" newspaper and through Company's website on September 14, 2022 in Indonesian and English</p>                   | <p>The summons to the shareholders regarding the holding of the Meeting was made on September 29, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian and English language</p>                             | <p>The Bank held its Annual General Meeting of Shareholders (AGM) on November 29, 2022 at 10.10 – 10.46 at BJ Habibie Ballroom - Muamalat Tower 2<sup>nd</sup> Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia</p> | <p>The Summary of Minutes of the Extraordinary GMS was announced on December 1, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.</p>               |



## Keputusan dan Realisasi RUPSLB Ketiga Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Ketiga tanggal 29 November 2022.

## Agenda, Keputusan, dan Realisasi RUPSLB Ketiga Tahun 2022

| No | Agenda                                          | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                        | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Persetujuan Perubahan Anggaran Dasar Perseroan. | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | <ol style="list-style-type: none"> <li>Menyetujui perubahan Anggaran Dasar Perseroan, sebagaimana telah disampaikan menjadi sebagai berikut: <ul style="list-style-type: none"> <li>Pasal 13 ayat 8 terkait remunerasi Direksi "Gaji, uang jasa, dan tunjangan lainnya (jika ada) bagi anggota Direksi ditetapkan oleh RUPS dan wewenang tersebut oleh RUPS dapat dilimpahkan kepada Dewan Komisaris dengan memperhatikan ketentuan perundang-undangan."</li> <li>Pasal 13 ayat 13 terkait remunerasi Direksi yang berhenti atau diberhentikan sebelum masa jabatannya berakhir "Gaji, uang jasa dan tunjangan lainnya (jika ada) bagi anggota Direksi yang berhenti atau diberhentikan sebagaimana dimaksud dalam Pasal 12.4 huruf a Anggaran Dasar, ditetapkan oleh RUPS."</li> <li>Pasal 15 ayat 7 terkait remunerasi Komisaris Utama dan Komisaris "Gaji, uang jasa dan tunjangan lainnya (jika ada) bagi Dewan Komisaris ditetapkan oleh RUPS dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku."</li> <li>Pasal 15 ayat 16 terkait remunerasi Dewan Komisaris yang berhenti atau diberhentikan sebelum masa jabatannya berakhir "Gaji, uang jasa dan tunjangan lainnya (jika ada) bagi Dewan Komisaris yang berhenti atau diberhentikan sebagaimana dimaksud dalam Pasal 15.6 huruf a Anggaran Dasar, ditetapkan oleh RUPS."</li> </ul> </li> <li>Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi untuk menyatakan kembali keputusan berkenaan dengan perubahan Anggaran Dasar Perseroan ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.</li> </ol> | Perubahan Anggaran Dasar Perseroan telah direalisasikan dan dituangkan dalam Akta No. 21 tanggal 9 Desember 2022 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Keputusannya tertanggal 11 Juli 2022 No. AHU-AH.01.03-0326274 Tahun 2022 serta diumumkan dalam Berita Negara Republik Indonesia No. 104 tanggal 30 Desember 2022 Tambahan Berita Negara Republik Indonesia No. 045582. |

## Resolution and Realization of the Third EGMS 2022

All resolutions of the meeting were ratified at the Third Extraordinary GMS on November 29, 2022.

## Agenda, Resolution and Realization of the Third EGMS 2022

| No | Agenda                                          | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                            | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----|-------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | Persetujuan Perubahan Anggaran Dasar Perseroan. | There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals.                                    | Decision making is carried out by deliberation to reach a consensus | <ol style="list-style-type: none"> <li>1. Approved the amendments to the Company's Articles of Association, as submitted as follows: <ul style="list-style-type: none"> <li>- Article 13 paragraph 8 related to remuneration of the Board of Directors "Salaries, fees, and other benefits (if any) for members of the Board of Directors shall be determined by the GMS and such authority by the GMS may be delegated to the Board of Commissioners with due observance of statutory provisions."</li> <li>- Article 13 paragraph 13 related to the remuneration of Directors who quit or are dismissed before their term ends "Salary, service fees and other benefits (if any) for members of the Board of Directors who quit or are dismissed as referred to in Article 12.4 letter a of the Articles of Association, shall be determined by the GMS."</li> <li>- Article 15 paragraph 7 related to remuneration of President Commissioner and Commissioner "Salary, service fees and other benefits (if any) for the Board of Commissioners shall be determined by the GMS with due observance of the prevailing laws and regulations."</li> <li>- Article 15 paragraph 16 related to the remuneration of the Board of Commissioners who quit or are dismissed before the end of their term of office "Salary, service fees and other benefits (if any) for the Board of Commissioners who quit or are dismissed as referred to in Article 15.6 letter a of the Articles of Association, shall be determined by the GMS."</li> </ul> </li> <li>2. Approved the authorization to the Board of Directors with the right of substitution to restate the resolution relating to the amendment of the Company's Articles of Association into a Notarial deed and notify it to the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.</li> </ol> | The amendment to the Company's Articles of Association has been realized and set forth in Deed No. 21 dated 9 December 2022 made before Notary Ashoya Ratam, S.H. M.Kn, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his Decree dated 11 July 2022 No. AHU-AH.01.03-0326274 of 2022 and announced in the State Gazette of the Republic of Indonesia No. 104 dated 30 December 2022 Supplement to the State Gazette of the Republic of Indonesia No. 045582. |





| No | Agenda                                           | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                        | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Realisasi<br>Realization                                                                                                                                                                                                                        |
|----|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | Persetujuan Perubahan Susunan Pengurus Perseroan | Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.                         | Pengambilan keputusan dilakukan secara musyawarah untuk mufakat | <p>1. Menyetujui pengunduran diri : Bapak Purnomo B. Soetadi selaku Direktur Perseroan; terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa beliau selama ini untuk kemajuan Perseroan;</p> <p>2. Menyetujui pemberhentian dengan hormat:</p> <p>a. Bapak Iggi H. Achsien sebagai Komisaris Utama Perseroan merangkap Komisaris Independen;</p> <p>b. Bapak Sulistyo Budi sebagai Komisaris Perseroan;</p> <p>c. Bapak KH. Marsudi Syuhud sebagai Komisaris Perseroan;</p> <p>d. Bapak Achmad K. Permana sebagai Direktur Utama Perseroan;</p> <p>e. Bapak Avianto Istihardjo sebagai Direktur Perseroan; dan</p> <p>f. Bapak Awaldi sebagai Direktur Perseroan</p> <p>terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa beliau-beliau selama ini untuk kemajuan Perseroan.</p> <p>3. Menyetujui pengangkatan :</p> <p>a. Bapak Mardiasmo sebagai Komisaris Utama Independen Perseroan;</p> <p>b. Bapak Suwarta sebagai Komisaris Independen Perseroan;</p> <p>c. Bapak Indra Falatehan sebagai Direktur Utama Perseroan;</p> <p>d. Bapak Suhendar sebagai Direktur Perseroan; dan</p> <p>e. Bapak Wahyu Avianto sebagai Direktur Perseroan.</p> <p>terhitung sejak ditutupnya Rapat sampai dengan sisa masa jabatan kepengurusan Perseroan saat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan Tahun 2024, dengan ketentuan:</p> <p>a. bagi calon anggota Direksi Perseroan yang belum memperoleh persetujuan pengunduran diri dari Rapat Umum Pemegang Saham dimana calon anggota Direksi pada saat Rapat ini ditutup masih bekerja dan belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh persetujuan Rapat Umum Pemegang Saham Perseroan dimana calon Anggota Direksi menjabat serta mendapat penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (<i>Fit and Proper Assessment</i>), maka pengangkatan yang bersangkutan menjadi batal tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham; dan</p> <p>b. bagi calon anggota Direksi dan Dewan Komisaris Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (<i>Fit and Proper Assessment</i>), maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham.</p> <p>4. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan susunan Dewan Pengawas Syariah serta perubahan anggota Dewan Komisaris dan Direksi tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.</p> | Keputusan berkenaan dengan perubahan susunan Pengurus Perseroan telah dituangkan ke dalam akta Notaris No. 22 tanggal 9 Desember 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang. |

| No | Agenda                                                             | Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan<br>Number of Shareholders who Raise Questions & Give Opinions/Proposals | Pengambilan Keputusan<br>Decision Making                     | Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Realisasi<br>Realization                                                                                                                                                                                                                       |
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|    | Approval of Changes in the Composition of the Company's Management | There were no shareholders and/or proxies of shareholders who raised questions and/or opinions/proposals.                                  | Decision making is carried out by deliberation for consensus | <ol style="list-style-type: none"> <li>Approved the resignation of : Mr. Purnomo B. Soetadi as Director of the Company; effective as of the closing of the Meeting accompanied by gratitude and appreciation for his services so far for the progress of the Company;</li> <li>Approved the dismissal with honor of: <ol style="list-style-type: none"> <li>Mr. Iggi H. Achsien as President Commissioner of the Company and concurrently Independent Commissioner;</li> <li>Mr. Sulisty Budi as Commissioner of the Company;</li> <li>Mr. KH Marsudi Syuhud as Commissioner of the Company;</li> <li>Mr. Achmad K. Permana as President Director of the Company;</li> <li>Mr. Avianto Istihardjo as Director of the Company; and</li> <li>Mr. Awaldi as Director of the Company as of the closing of the Meeting along with gratitude and appreciation for their services so far for the progress of the Company.</li> </ol> </li> <li>Approved the appointment of: <ol style="list-style-type: none"> <li>Mr. Mardiasmo as Independent President Commissioner of the Company;</li> <li>Mr. Suwarta as Independent Commissioner of the Company;</li> <li>Mr. Indra Falehan as President Director of the Company;</li> <li>Mr. Suhendar as Director of the Company; and</li> <li>Mr. Wahyu Avianto as Director of the Company.</li> </ol> <p>as of the closing of the Meeting until the remaining term of office of the current management of the Company, namely until the closing of the Annual General Meeting of Shareholders of the Company in 2024, with the following provisions:</p> <ol style="list-style-type: none"> <li>for prospective members of the Board of Directors of the Company who have not obtained approval for their resignation from the General Meeting of Shareholders where the prospective member of the Board of Directors is still working at the time of the closing of this Meeting and have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will be effective after obtaining approval from the General Meeting of Shareholders of the Company where the prospective member of the Board of Directors serves and obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, the appointment shall be void without the need for a resolution from the General Meeting of Shareholders; and</li> <li>for prospective members of the Company's Board of Directors and Board of Commissioners who have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will become effective after obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, his/her appointment shall become void, without the need for a resolution from the General Meeting of Shareholders.</li> </ol> </li> <li>Approved the authorization to the Board of Directors with the right of substitution, to restate the resolution regarding the composition of the Sharia Supervisory Board and changes in the members of the Board of Commissioners and Board of Directors in a Notarial deed and notify the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.</li> </ol> | The decision regarding the changes in the composition of the Company's Management has been set forth in Notarial deed No. 22 dated December 9, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities. |



### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Ketiga tanggal 29 November 2022 telah direalisasikan pada tahun 2022.

### Reasons for Unrealized Resolutions

All resolutions of the Third Extraordinary GMS dated 29 November 2022 have been realized in 2022.

## KEPUTUSAN DAN REALISASI RUPS TAHUN SEBELUMNYA

## RESOLUTION AND REALIZATION OF PREVIOUS YEAR'S GMS

### Keputusan RUPS Tahunan 29 April 2021

### Resolution of the Annual General Meeting of Shareholders April 29, 2021

| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Agenda 1: Persetujuan Laporan Tahunan Perseroan Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 serta Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2020</b><br><b>Agenda 1: Approval of the Company's Annual Report for the Financial Year 2020, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2020, and Ratification of the Company's Financial Statements for the Financial Year 2020.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p>Menyetujui Laporan Tahunan Perseroan Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2020. Selanjutnya dengan telah disetujuinya Laporan Tahunan Perseroan Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 serta disahkannya Laporan Keuangan Perseroan untuk Tahun Buku 2020, maka berarti Rapat telah memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) kepada anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2020, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2020 serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.</p> <p>Approved the Company's Annual Report for the 2020 Financial Year including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Financial Year and ratified the Company's Financial Statements for the 2020 Financial Year. Furthermore, with the approval of the Company's Annual Report for the 2020 Financial Year, including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Financial Year and the ratification of the Company's Financial Statements for the 2020 Financial Year, it means that the Meeting has given full release and discharge (<i>volledig acquit et de charge</i>) to the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company for the management and supervision of the Company that has been carried out during the 2020 Financial Year, as long as these actions are reflected in the Company's Annual Report and Financial Statements for the 2020 Financial Year and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.</p> | <p>Sudah direalisasikan pada tahun 2021 dan Laporan Tahunan Perseroan telah disampaikan kepada OJK melalui surat No. 053/B/PRD-SRT/IV/2021 dan No. 054/B/PRD-SRT/IV/2021 tanggal 7 April 2021 kepada pihak-pihak terkait dan kepada lembaga-lembaga terkait.</p> <p>It has been realized in 2021 and the Company's Annual Report has been submitted to OJK through letter No. 053/B/PRD-SRT/IV/2021 and No. 054/B/PRD-SRT/IV/2021 dated April 7, 2021 to related parties and to related institutions.</p> |
| <b>Agenda 2: Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2020</b><br><b>Agenda 2: Approval on the Use of the Company's Net Income for the Financial Year 2020</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p>Menyetujui laba bersih Perseroan untuk Tahun Buku 2020 setelah pajak sebesar Rp10.019.739.277 (sepuluh miliar Sembilan belas juta tujuh ratus tiga puluh Sembilan ribu dua ratus tujuh puluh tujuh Rupiah) seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak diadakan pembagian dividen atas laba bersih Perseroan Tahun Buku 2020.</p> <p>Approved that the Company's net profit for the Financial Year 2020 after tax amounting to Rp10,019,739,277 (ten billion nineteen million seven hundred thirty nine thousand two hundred seventy seven Rupiah) will be used entirely for the Company's reserves, so that no dividend distribution will be made on the Company's net profit for the Financial Year 2020.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>Sudah direalisasikan pada tahun 2021 dan Laba bersih Perseroan untuk Tahun Buku 2020 tidak dibagikan dan dipergunakan untuk cadangan Perseroan.</p> <p>It has been realized in 2021 and the Company's net profit for the Financial Year 2020 is not distributed and used for the Company's reserves.</p>                                                                                                                                                                                               |

| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <p><b>Agenda 3: Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2021 dan audit lain yang dibutuhkan Perseroan.</b></p> <p><b>Agenda 3: Appointment of Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2021 and other audits required by the Company.</b></p> <p>Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk, mengakhiri dan/atau mengganti Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021 dan/atau audit lain yang dibutuhkan Perseroan serta menetapkan jumlah honorarium dan persyaratan lainnya yang wajar bagi Kantor Akuntan Publik tersebut. Pemberian kewenangan kepada Dewan Komisaris Perseroan tersebut diusulkan untuk efektifitas proses penunjukan, pengakhiran, dan/atau penggantian Kantor Akuntan Publik yang sesuai dengan kondisi Perseroan dan akan dilaksanakan dengan kriteria atau batasan yang dianggap sesuai oleh Dewan Komisaris Perseroan dengan kondisi Perseroan</p> <p>Approved to authorize the Board of Commissioners of the Company to appoint, terminate and/or replace the Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2021 and/or other audits required by the Company and determine the amount of honorarium and other reasonable requirements for the Public Accounting Firm. The granting of authority to the Board of Commissioners of the Company is proposed for the effectiveness of the process of appointment, termination, and/or replacement of the Public Accounting Firm in accordance with the conditions of the Company and will be carried out with criteria or limits deemed appropriate by the Board of Commissioners of the Company with the conditions of the Company.</p> | <p>Sudah direalisasikan pada tahun 2021 dan Dewan Komisaris telah menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021 berdasarkan rekomendasi dari Komite Audit. Penunjukan berdasarkan surat Dewan Komisaris tanggal 30 November 2021 dan telah dilaporkan kepada OJK melalui surat No. 207/B/FND-SRT/XII/2021 tanggal 13 Desember 2021.</p> <p>It has been realized in 2021 and the Board of Commissioners has appointed a Public Accountant Firm to audit the Company's Financial Statements for the 2021 Financial Year based on recommendations from the Audit Committee. The appointment is based on the Board of Commissioners' letter dated November 30, 2021 and has been reported to OJK through letter No. 207/B/FND-SRT/XII/2021 dated December 13, 2021.</p> |
| <p><b>Agenda 4: Persetujuan tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atau pihak lain atas fasilitas pembiayaan yang akan diberikan oleh PT Sarana Multigriya Finansial dan/atau pihak lain.</b></p> <p><b>Agenda 4: Approval of the pledge of the Company's assets as collateral for the Company's or other parties' debt for the financing facilities to be provided by PT Sarana Multigriya Finansial and/or other parties.</b></p> <p>Menyetujui dan memberikan kewenangan kepada Direksi Perseroan untuk melakukan tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atau pihak lain atas fasilitas pembiayaan yang akan diberikan oleh PT Sarana Multigriya Finansial dan/atau pihak lain</p> <p>Approved and authorized the Board of Directors to pledge the Company's assets as collateral for the Company's or other parties' debt for financing facilities to be provided by PT Sarana Multigriya Finansial and/or other parties</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <p>Transaksi dengan PT Sarana Multigriya Finansial telah direalisasikan</p> <p>Transactions with PT Sarana Multigriya Finansial have been realized.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

#### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Tahunan tanggal 29 April 2021 telah direalisasikan pada tahun 2021.

#### Reasons for Unrealized Resolution

All resolutions of the Annual GMS on 29 April 2021 have been realized in 2021.



## Keputusan RUPS Luar Biasa Pertama 29 April 2021

## Decision of the First Extraordinary GMS 29 April 2021 April 29, 2021

| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Realisasi<br>Realization                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Agenda 1: Persetujuan rencana Perseroan atas rangkaian transaksi yang terdiri dari:</b><br><b>a. Transaksi penjualan aset</b><br><b>b. Transaksi pembelian surat berharga</b><br><b>c. Transaksi penerbitan Sukuk/Pinjaman Syariah.</b><br><b>Agenda 1: Approval of the Company's plan for a series of transactions consisting of:</b><br><b>a. Asset sales transactions</b><br><b>b. Securities purchase transactions</b><br><b>c. Sukuk/Sharia Loan issuance transactions.</b>                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                       |
| <ol style="list-style-type: none"> <li>Menyetujui pelaksanaan Rangkaian Transaksi sebagai berikut: <ol style="list-style-type: none"> <li>Penjualan Aset Perseroan berupa pembiayaan pada nilai buku (at par), sampai dengan Rp10 triliun (sepuluh triliun Rupiah);</li> <li>Pembelian surat berharga berupa Sukuk dengan nilai nominal senilai Rp13,1 triliun (tiga belas koma satu triliun Rupiah) dan tenor selama 20 (dua puluh) tahun; dan</li> <li>Penerbitan surat berharga berupa Sukuk atau transaksi fasilitas pembiayaan senilai Rp2,4 triliun (dua koma empat triliun Rupiah) dengan tenor selama 20 (dua puluh) tahun.</li> </ol> </li> <li>Memberikan kewenangan kepada Direksi Perseroan untuk melaksanakan Transaksi dan segala tindakan yang dianggap perlu dalam melaksanakan Transaksi.</li> </ol> | <ol style="list-style-type: none"> <li>Transaksi Penjualan Aset,</li> <li>Transaksi Pembelian Surat Berharga, dan</li> <li>Transaksi Penerbitan Sukuk/Pinjaman Syariah telah direalisasikan pada tanggal 15 November 2021.</li> </ol> |
| <ol style="list-style-type: none"> <li>Approved the implementation of the following Series of Transactions: <ol style="list-style-type: none"> <li>Sale of the Company's Assets in the form of financing at book value (at par), up to Rp10 trillion (ten trillion Rupiah);</li> <li>Purchase of securities in the form of Sukuk with a nominal value of Rp13.1 trillion (thirteen point one trillion Rupiah) and a tenor of 20 (twenty) years; and</li> <li>Issuance of securities in the form of Sukuk or financing facility transactions worth Rp2.4 trillion (two point four trillion Rupiah) with a tenor of 20 (twenty) years.</li> </ol> </li> <li>Authorized the Board of Directors of the Company to carry out the Transaction and all actions deemed necessary in carrying out the Transaction.</li> </ol>  | <ol style="list-style-type: none"> <li>Asset Sale Transaction,</li> <li>Securities Purchase Transaction, and</li> <li>The Sukuk / Sharia Loan Issuance Transaction has been realized on November 15, 2021.</li> </ol>                 |
| Menyetujui untuk melakukan pembahasan dan persetujuan atas rencana PUT VI pada RUPS selanjutnya                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Pembahasan dan persetujuan atas rencana PUT VI telah dilakukan pada RUPSLB tanggal 30 Agustus 2021.                                                                                                                                   |
| Approved the discussion and approval of the PUT VI plan at the next GMS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Discussion and approval of the PUT VI plan was carried out at the EGMS on 30 August 2021.                                                                                                                                             |

### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Pertama tanggal 29 April 2021 telah direalisasikan pada tahun 2021.

### Reasons for Unrealized Resolution

All of the resolutions of the First Extraordinary GMS on 29 April 2021 have been realized in 2021.

**Keputusan RUPS Luar Biasa Kedua  
30 Agustus 2021**

**Resolution of the Second Extraordinary General  
Meeting August 30, 2021**

| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| <b>Agenda 1: Perubahan Anggaran Dasar Perseroan<br/>Agenda 1: Amendment of the Company's Articles of Association</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p>1. Menyetujui perubahan Anggaran Dasar Perseroan tentang Modal Dasar dan Nilai Nominal saham Perseroan sehingga untuk selanjutnya pada Pasal 4 ayat 1 berbunyi dan harus dibaca sebagai berikut: Modal dasar Perseroan berjumlah Rp5.600.000.000.000 (lima triliun enam ratus miliar rupiah), yang terbagi atas 83.173.350.825 (delapan puluh tiga miliar seratus tujuh puluh tiga juta tiga ratus lima puluh ribu delapan ratus dua puluh lima) saham, yang terdiri dari:</p> <ol style="list-style-type: none"> <li>Sejumlah 826.649.175 (delapan ratus dua puluh enam juta enam ratus empat puluh sembilan ribu seratus tujuh puluh lima) Saham Seri A masing-masing dengan nilai nominal Rp200,- (dua ratus Rupiah) atau seluruhnya bernilai nominal Rp165.329.835.000 (seratus enam puluh lima miliar tiga ratus dua puluh Sembilan juta delapan ratus tiga puluh lima ribu Rupiah);</li> <li>Sejumlah 42.346.701.650 (empat puluh dua miliar tiga ratus empat puluh enam juta tujuh ratus satu ribu enam ratus lima puluh) Saham Seri B masing-masing dengan nilai nominal Rp100 (seratus Rupiah) atau seluruhnya bernilai nominal Rp4.234.670.165.000 (empat triliun dua ratus tiga puluh-empat miliar enam ratus tujuh puluh juta seratus enam puluh lima ribu Rupiah); dan</li> <li>Sejumlah 40.000.000.000 (empat puluh miliar) Saham Seri C masing-masing dengan nilai nominal Rp30 (tiga puluh Rupiah) atau seluruhnya bernilai nominal Rp1.200.000.000.000,- (satu triliun dua ratus miliar Rupiah).</li> </ol> <p>2. Menyetujui perubahan Anggaran Dasar Perseroan atas beberapa pasal termasuk namun tidak terbatas pada Pasal 4, 8, 9, 10, 11, 18 sebagaimana konsep dalam matriks yang ditayangkan dalam Rapat, yang termasuk dalam rangka penyesuaian maupun berkaitan dengan peraturan POJK No.14/POJK.04/2019 tentang Perubahan POJK No.32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, POJK No.15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan POJK No.16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik.</p> <p>3. Menyetujui pemberian kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan dan penyusunan serta menyatakan kembali seluruh ketentuan Anggaran Dasar Perseroan ke dalam akta Notaris dan mengajukan permohonan persetujuan dan menyampaikan pemberitahuan atas perubahan Anggaran Dasar tersebut kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.</p>         | <p>Perubahan Anggaran Dasar Perseroan telah direalisasikan dan dituangkan dalam Akta No. 51 tanggal 30 Agustus 2021 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Keputusannya tertanggal 25 September 2021 No. AHU-0052441. AH.01.02. Tahun 2021 serta pemberitahuan atas perubahan anggaran dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 25 September 2021 No. AHUAH.01.03-0453018 serta diumumkan dalam Berita Negara Republik Indonesia No. 78 tanggal 28 September 2021 Tambahan Berita Negara Republik Indonesia No. 030306.</p>                                                                 |
| <p>1. Approved the amendment to the Company's Articles of Association regarding the Authorized Capital and Nominal Value of the Company's shares, so that henceforth, the Article 4 paragraph 1 would read and should read as follows: The authorized capital of the Company amounts to Rp5,600,000,000,000 (five trillion six hundred billion rupiah), which is divided into 83,173,350,825 (eighty three billion one hundred seventy three million three hundred fifty thousand eight hundred twenty five) shares, consisting of:</p> <ol style="list-style-type: none"> <li>826,649,175 (eight hundred twenty-six million six hundred forty-nine thousand one hundred seventy-five) Series A Shares, each with a nominal value of Rp200,- (two hundred Rupiah), or a total nominal value of Rp165,329,835,000 (one hundred sixty-five billion three hundred twenty-nine million eight hundred thirty-five thousand Rupiah);</li> <li>42,346,701,650 (forty-two billion three hundred forty-six million seven hundred one thousand six hundred fifty) Series B Shares, each with a nominal value of Rp100 (one hundred Rupiah), or in the aggregate nominal value of Rp4,234,670,165,000 (four trillion two hundred thirty-four billion six hundred seventy million one hundred sixty-five thousand Rupiah); and</li> <li>40,000,000,000 (forty billion) Series C Shares each with a nominal value of Rp30 (thirty Rupiah) or in the aggregate nominal value of Rp1,200,000,000,000 (one trillion two hundred billion Rupiah).</li> </ol> <p>2. Approved the amendments to the Company's Articles of Association on several articles including but not limited to Articles 4, 8, 9, 10, 11, 18 as drafted in the matrix displayed in the Meeting, which are included in the framework of adjustments and related to POJK No.14/POJK.04/2019 concerning Amendments to POJK No.32/POJK.04/2015 concerning Capital Increase of Public Companies with Pre-emptive Rights, POJK No.15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies and POJK No.16/POJK.04/2020 concerning Implementation of Electronic General Meetings of Shareholders of Public Companies.</p> <p>3. Approved the authorization to the Board of Directors of the Company with the right of substitution, to restate the decision regarding the amendment and preparation and restate all provisions of the Company's Articles of Association into a Notarial deed and to apply for approval and submit a notification of the amendment to the Articles of Association to the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.</p> | <p>Amendment to the Company's Articles of Association has been realized and set forth in Deed No. 51 dated 30 August 2021 made before Notary Ashoya Ratam, S.H. M.Kn, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his Decree dated 25 September 2021 No. AHU-0052441. AH.01.02. Year 2021 and notification of the amendment to the 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 September 25, 2021, No. AHUAH.01.03-0453018 and announced in the State Gazette of the Republic of Indonesia No. 78 dated September 28, 2021 Supplement to the State Gazette of the Republic of Indonesia No. 030306.</p> |



| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| <b>Agenda 2: Persetujuan rencana penambahan modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD")</b><br><b>Agenda 2: Approval of capital increase plan with Pre-emptive Rights ("PMHMETD")</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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| <p>1. Menyetujui pelaksanaan Rencana Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD"), dengan persyaratan dan ketentuan sebagai berikut:</p> <ol style="list-style-type: none"> <li>Penerbitan Saham baru Perseroan paling banyak 40.000.000.000 (empat puluh miliar) Saham Seri C dengan nilai nominal Rp30 (tiga puluh Rupiah) setiap saham, dengan harga pelaksanaan sebesar Rp30,- (tiga puluh Rupiah) lembar saham. Dengan demikian, jika saham baru tersebut seluruhnya diambil oleh Pemegang Saham Perseroan maka, modal ditempatkan dan disetor Perseroan akan meningkat dari 10.207.702.335 (sepuluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) Saham atau seluruhnya dengan nilai nominal sebesar Rp1.103.435.151.000 (satu triliun seratus tiga miliar empat ratus tiga puluh lima juta seratus lima puluh satu ribu rupiah), menjadi paling banyak sejumlah 50.207.702.335 (lima puluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) Saham yang terdiri dari Saham Seri A, Saham Seri B dan Saham Seri C, dengan jumlah nominal seluruhnya sebesar Rp2.303.435.151.000 (dua triliun tiga ratus tiga miliar empat ratus tiga puluh lima juta seratus lima puluh satu ribu rupiah).</li> <li>Penerbitan saham baru tersebut, akan dilakukan dengan cara penerbitan HMETD kepada para Pemegang Saham Perseroan. Jumlah saham yang akan diterbitkan serta rasio jumlah HMETD terhadap saham yang akan diterbitkan akan diinformasikan dalam prospektus PMHMETD mendatang.</li> <li>Jumlah saham yang ditawarkan dalam PMHMETD dengan cara penerbitan HMETD tersebut, adalah jumlah maksimum saham baru yang diterbitkan, yang seluruhnya akan dikeluarkan dari portepel dengan memperhatikan peraturan perundangan yang berlaku. Saham hasil pelaksanaan PMHMETD ini, memiliki hak yang sama dan sederajat dalam segala hal dengan saham yang telah disetor penuh lainnya, termasuk hak untuk memperoleh dividen.</li> <li>Setiap PMHMETD dalam bentuk pecahan akan dibulatkan ke bawah (round down).</li> <li>Apabila saham yang ditawarkan dalam PMHMETD ini tidak seluruhnya diambil oleh pemegang HMETD, maka sisanya akan dialokasikan kepada pemegang HMETD lainnya yang melakukan pemesanan lebih besar dari haknya secara proporsional, berdasarkan jumlah HMETD yang telah dilaksanakan oleh masing-masing pemegang HMETD yang menghendaki penambahan saham berdasarkan harga pemesanan. Apabila setelah alokasi tersebut masih terdapat sisa HMETD yang belum dilaksanakan, maka terhadap seluruh HMETD yang tersisa tersebut akan dibeli seluruhnya/sebagian oleh Pembeli Siaga (jika ada) dan jika tidak dibeli seluruhnya/sebagian oleh Pembeli Siaga tersebut, maka saham tidak akan dikeluarkan dari portepel. Sebagai informasi tambahan, Perseroan tidak akan mencatatkan saham yang ditawarkan dalam PMHMETD ini pada Bursa Efek.</li> <li>Pemegang saham lama yang tidak melaksanakan haknya untuk membeli saham baru yang ditawarkan dalam PMHMETD ini sesuai dengan HMETD-nya akan mengalami penurunan persentase kepemilikan saham atau dilusi.</li> <li>Dana yang diperoleh dari hasil PMHMETD setelah dikurangi biaya emisi, akan digunakan untuk memperkuat struktur permodalan Perseroan, guna mengembangkan kegiatan pembiayaan syariah yang merupakan bagian dari kegiatan usaha utama Perseroan serta peruntukan lainnya yang dapat mendukung pertumbuhan bisnis Perseroan.</li> </ol> <p>2. Menyetujui memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan untuk menyatakan kepastian jumlah saham yang telah dikeluarkan dalam rangka PMHMETD dan peningkatan modal ditempatkan dan disetor setelah pelaksanaan pengeluaran saham dalam rangka PMHMETD telah selesai dilaksanakan; dan</p> <p>3. Memberikan kuasa dan wewenang kepada Direksi Perseroan, dengan hak substitusi, untuk melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, termasuk tetapi tidak terbatas untuk:</p> <ol style="list-style-type: none"> <li>melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, kesemuanya dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku, termasuk peraturan Pasar Modal; dan</li> <li>menyatakan/ menuangkan keputusan tersebut dalam akta yang dibuat di hadapan Notaris, untuk mengubah dan/atau menyusun kembali ketentuan Pasal 4 Anggaran Dasar Perseroan secara keseluruhan sesuai keputusan tersebut (termasuk peningkatan modal ditempatkan dan disetor setelah PMHMETD selesai dilaksanakan);</li> </ol> <p>- satu dan lain sebagaimana yang disyaratkan oleh serta sesuai dengan ketentuan perundangundangan yang berlaku untuk itu membuat atau suruh membuat serta menandatangani akta dan surat maupun dokumen yang diperlukan, hadir dihadapan pihak/pejabat yang berwenang termasuk notaris, dan selanjutnya untuk mengajukan permohonan kepada pihak/pejabat yang berwenang, untuk memperoleh persetujuan dan/atau menyampaikan pemberitahuan atas keputusan Rapat ini dan/atau atas perubahan Anggaran Dasar Perseroan berdasarkan keputusan Rapat ini, serta melakukan semua dan setiap tindakan yang diperlukan, sesuai dengan peraturan perundang-undangan yang berlaku. Dengan ketentuan bahwa, khusus untuk penetapan jumlah modal ditempatkan dan disetor serta perubahan modal dasar (jika diperlukan) akan dilakukan oleh Direksi dengan persetujuan Dewan Komisaris</p> | <ul style="list-style-type: none"> <li>Bank Muamalat telah menyelesaikan proses Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") yang berlangsung pada tanggal 30 Desember 2021 sampai dengan penjumlahan saham tanggal 12 Januari 2022.</li> <li>Peningkatan modal ditempatkan dan disetor setelah pelaksanaan pengeluaran saham dalam rangka PMHMETD telah selesai dilaksanakan dan dituangkan dalam Akta No. 18 tanggal 28 Januari 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 31 Januari 2022 No. AHUAH.01.03-0070769 serta diumumkan dalam Berita Negara Republik Indonesia No. 10 tanggal 3 Februari 2022 Tambahan Berita Negara Republik Indonesia No. 004853.</li> </ul> |



| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| <p>1. Approved the implementation of the Capital Increase Plan by granting Pre-emptive Rights ("Rights Issue"), with the following terms and conditions:</p> <p>a. Issuance of new Shares of the Company of a maximum of 40,000,000,000 (forty billion) Series C Shares with a nominal value of Rp30 (thirty Rupiah) per share, with an exercise price of Rp30 (thirty Rupiah)/share. Thus, if the new shares are fully subscribed by the Shareholders of the Company, the issued and paid-up capital of the Company will increase from 10,207,702,335 (ten billion two hundred seven million seven hundred two thousand three hundred thirty five) Shares or in total with a nominal value of Rp1,103,435,151,000 (one trillion one hundred three billion four hundred thirty five million one hundred fifty one thousand Rupiah), to a maximum of 50. 207,702,335 (fifty billion two hundred seven million seven hundred two thousand three hundred thirty five) Shares consisting of Series A Shares, Series B Shares and Series C Shares, with a total nominal value of Rp2,303,435,151,000 (two trillion three hundred three billion four hundred thirty five million one hundred fifty one thousand rupiah).</p> <p>b. The issuance of the new shares will be carried out by issuing Pre-emptive Rights to the Shareholders of the Company. The number of shares to be issued as well as the ratio of the number of Pre-emptive Rights to the shares to be issued will be informed in the upcoming Rights Issue prospectus.</p> <p>c. The number of shares offered in the Rights Issue is the maximum number of new shares issued, all of which will be issued from the portepel with due observance of the prevailing laws and regulations. The shares resulting from the Rights Issue shall have the same and equal rights in all respects with other fully paid shares, including the right to receive dividends.</p> <p>d. Each Rights Issue in the form of fractions will be rounded down</p> <p>e. If the shares offered in this Rights Issue are not fully subscribed by the Pre-emptive Rights holders, then the remainder will be allocated to other Pre-emptive Rights holders who subscribe more than their rights proportionally, based on the number of Pre-emptive Rights that have been exercised by each Pre-emptive Rights holder who wants additional shares based on the subscription price. If after the allocation there are still remaining Pre-emptive Rights that have not been exercised, then all of the remaining Pre-emptive Rights will be purchased in whole/part by the Standby Buyer (if any) and if not purchased in whole/part by the Standby Buyer, the shares will not be issued from the portepel. As additional information, the Company will not list the shares offered in this Rights Issue on the Stock Exchange.</p> <p>f. Existing shareholders who do not exercise their rights to purchase new shares offered in this Rights Issue in accordance with their Pre-emptive Rights will experience a decrease in the percentage of share ownership or dilution.</p> <p>g. Proceeds from the Rights Issue after deducting issuance costs, will be used to strengthen the Company's capital structure, to develop sharia financing activities which are part of the Company's main business activities and other purposes that can support the Company's business growth.</p> <p>2. Approved to grant authority and power to the Board of Commissioners of the Company to declare the certainty of the number of shares issued in the framework of Rights Issue and the increase in issued and paid-up capital after the shares issuance in the framework of Rights Issue has been completed; and</p> <p>3. Granted power and authority to the Board of Directors of the Company, with the right of substitution, to take all and any necessary actions in connection with the Rights Issue, including but not limited to:</p> <p>a. take all and any necessary actions in relation to the Rights Issue, all with due observance of the provisions of the prevailing laws and regulations, including Capital Market regulations; and</p> <p>b. state/pour out the resolution in a deed made before a Notary, to amend and/or rearrange the provisions of Article 4 of the Company's Articles of Association as a whole in accordance with the resolution (including the increase in issued and paid-up capital after the Rights Issue is completed);</p> <p>- one and other as required by and in accordance with the applicable laws and regulations to make or order to make and sign deeds and letters and documents required, to appear before the authorized parties/officials including notaries, and subsequently to submit applications to the authorized parties/officials, to obtain approval and/or submit notifications of the resolutions of this Meeting and/or of the amendments to the Company's Articles of Association based on the resolutions of this Meeting, and to take all and any necessary actions, in accordance with the applicable laws and regulations. Provided that, specifically for the determination of the amount of issued and paid-up capital and changes in authorized capital (if needed) will be carried out by the Board of Directors with the approval of the Board of Commissioners</p> | <ul style="list-style-type: none"> <li>Bank Muamalat has completed the process of Capital Increase with Pre-emptive Rights ("Rights Issue") which took place on December 30, 2021 until the allotment of shares on January 12, 2022.</li> <li>The increase in issued and paid-up capital after the issuance of shares in the framework of Rights Issue has been completed and set forth in Deed No. 18 dated January 28, 2022 made before Notary Ashoya Ratam S.H. M.Kn, and notification of the amendment to the 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 January 31, 2022 No. AHUAH.01.03-0070769 and announced in the State Gazette of the Republic of Indonesia No. 10 dated February 3, 2022 Supplement to the State Gazette of the Republic of Indonesia No. 004853.</li> </ul> |



| Keputusan<br>Resolution                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Realisasi<br>Realization                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <b>Agenda 3: Persetujuan penerbitan instrumen subordinasi oleh Perseroan.</b><br><b>Agenda 3: Approval of the issuance of subordinated instruments by the Company.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <ol style="list-style-type: none"> <li>Menyetujui penerbitan Instrumen Subordinasi dengan nilai sebanyak-banyaknya Rp2.000.000.000.000,- (dua triliun rupiah) atau setara dengan nilai lain yang akan disesuaikan dengan kebutuhan Perseroan secara sekaligus maupun bertahap; dan;</li> <li>Memberikan kewenangan kepada Direksi Perseroan untuk melaksanakan segala tindakan yang diperlukan dalam rangka penerbitan Instrumen Subordinasi dimaksud, termasuk untuk menentukan struktur, skema dan akad Instrumen Subordinasi tersebut, serta hal-hal yang lain yang berkaitan dengan penerbitan Instrumen Subordinasi.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p>Penerbitan Instrumen Subordinasi oleh Perseroan telah selesai dilaksanakan pada 15 Maret 2022.</p>                                                                                                                                                                                                                                                                                                                                                                                                          |
| <ol style="list-style-type: none"> <li>Approved the issuance of Subordinated Instruments with a maximum value of Rp2,000,000,000,000,- (two trillion rupiah) or equivalent to other values that will be adjusted to the needs of the Company at once or gradually; and;</li> <li>Authorized the Board of Directors of the Company to take all necessary actions in relation to the issuance of the Subordinated Instruments, including to determine the structure, scheme and contract of the Subordinated Instruments, as well as other matters relating to the issuance of the Subordinated Instruments.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>The issuance of Subordinated Instruments by the Company has been completed on March 15, 2022.</p>                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Agenda 4: Persetujuan perubahan susunan pengurus Perseroan.</b><br><b>Agenda 4: Approval of changes in the composition of the Company's management.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <ol style="list-style-type: none"> <li>Menyetujui penunjukan Bapak Dr. H. Agung Danarto, M.Ag sebagai Anggota Dewan Pengawas Syariah Perseroan yang baru.</li> <li>Maka susunan selengkapny Dewan Pengawas Syariah Perseroan menjadi sebagai berikut:<br/> <b>Dewan Pengawas Syariah</b> <ul style="list-style-type: none"> <li>Ketua: Bapak Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>Anggota: Ibu Hj. Siti Haniatunnisa, LLB., MH</li> <li>Anggota: Dr. H. Agung Danarto, M.Ag</li> </ul> dengan ketentuan bahwa:<br/> pengangkatan Bapak Dr. H. Agung Danarto, M.Ag selaku anggota Dewan Pengawas Syariah Perseroan, akan berlaku efektif setelah memperoleh persetujuan dari OJK. Dalam hal yang bersangkutan tidak memperoleh persetujuan dari OJK, maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham.</li> <li>Menyetujui pemberian kuasa kepada Direksi guna mewakili Perseroan untuk menandatangani perjanjian dengan Bapak Dr. H. Agung Danarto, M.Ag sehubungan dengan pengangkatannya selaku anggota Dewan Pengawas Syariah Perseroan.</li> <li>Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan pengangkatan anggota Dewan Pengawas Syariah Perseroan tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku</li> </ol>                                 | <ul style="list-style-type: none"> <li>Sehubungan dengan pengangkatan Dr. H. Agung Danarto, M.Ag sebagai anggota Dewan Pengawas Syariah Perseroan, yang bersangkutan telah mendapatkan persetujuan OJK tanggal 7 Juli 2022.</li> <li>Keputusan berkenaan dengan pengangkatan anggota Dewan Pengawas Syariah Perseroan telah ditungkan ke dalam akta Notaris No. 52 tanggal 30 Agustus 2021 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang</li> </ul> |
| <ol style="list-style-type: none"> <li>Approved the appointment of Mr. Dr. H. Agung Danarto, M.Ag as the new Member of Sharia Supervisory Board of the Company.</li> <li>Thus, the complete composition of the Company's Sharia Supervisory Board is as follows:<br/> <b>Sharia Supervisory Board</b> <ul style="list-style-type: none"> <li>Chairman: Mr. Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>Member: Mrs. Siti Haniatunnisa, LLB, MH</li> <li>Member: Dr. H. Agung Danarto, M.Ag</li> </ul> with the provision that:<br/> The appointment of Mr. Dr. H. Agung Danarto, M.Ag as a member of the Sharia Supervisory Board of the Company, will be effective after obtaining approval from the OJK. In the event that the person concerned failed to obtain approval from the OJK, then the appointment concerned will be canceled, without the need for a resolution from the General Meeting of Shareholders.</li> <li>Approved the authorization to the Board of Directors to represent the Company to sign an agreement with Mr. Dr. H. Agung Danarto, M.Ag in connection with his appointment as a member of the Company's Sharia Supervisory Board.</li> <li>Approved the authorization to the Board of Directors with the right of substitution, to restate the resolution regarding the appointment of the members of the Company's Sharia Supervisory Board into a Notarial deed and notify the competent authorities and in connection with the matter to do everything necessary in accordance with the provisions of the applicable laws and regulations</li> </ol> | <ul style="list-style-type: none"> <li>In connection with the appointment of Dr. H. Agung Danarto, M.Ag as a member of the Company's Sharia Supervisory Board, has obtained FSA approval on 7 July 2022.</li> <li>The decision regarding the appointment of members of the Company's Sharia Supervisory Board has been recorded in Notarial Deed No. 52 dated August 30, 2021 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.</li> </ul>                            |

### Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Pertama tanggal 30 Agustus 2021 telah direalisasikan pada tahun 2021.

### Reasons for Unrealized Resolution

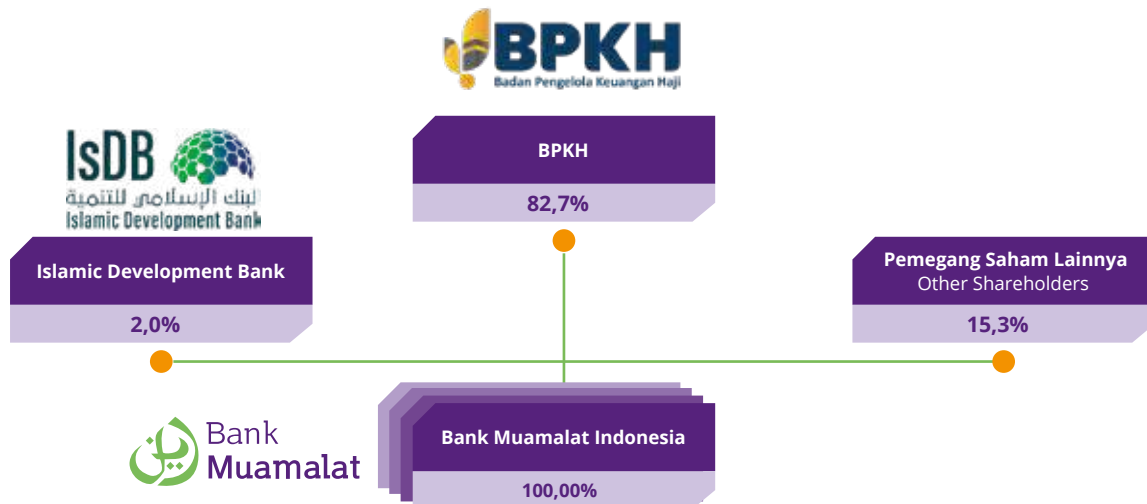
All of the resolutions of the First Extraordinary GMS on August 30, 2021 have been realized in 2021.

# Informasi Pemegang Saham Utama/ Pengendali

## Information on Majority/Controlling Shareholders

Pengendali Bank Muamalat Indonesia ialah pihak yang memiliki saham Perseroan sebesar 25% (dua puluh lima persen) atau lebih dari jumlah saham yang dikeluarkan dan mempunyai hak suara sebagaimana dimaksud dalam Peraturan OJK No. 39/POJK.03/2017 tentang Kepemilikan Tunggal pada Perbankan Indonesia. Sampai dengan laporan ini diterbitkan, Pemegang saham utama Bank Muamalat ialah Badan Pengelola Keuangan Haji (BPKH) dengan kepemilikan saham sebesar 82,7% dari total keseluruhan saham yang ada. Berikut ialah bagan terkait informasi pemegang saham utama Bank:

(twenty-five percent) or more of the Company's shares of the total shares issued by the Bank. It has voting rights as referred to in OJK Regulation No. 39/POJK.03/2017 concerning Sole Ownership in Indonesian Banking. As of the issuance of this report, the main shareholder of Bank Muamalat is the Hajj Financial Management Agency (BPKH), with a shared ownership of 82.7% of the total shares available. The following is a chart related to information on the Bank's major shareholders:





# Dewan Pengawas Syariah

## Sharia Supervisory Board

Dewan Pengawas Syariah ialah salah satu organ Bank yang berperan penting dalam penerapan prinsip-prinsip *Good Corporate Governance*. Berdasarkan pada Undang-Undang No. 21 tahun 2008 tentang Perbankan Syariah, Bank Muamalat menjalankan kegiatan usahanya berlandaskan pada prinsip syariah yang mengacu pada fatwa yang dikeluarkan oleh lembaga yang berwenang, yaitu Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI).

Dewan Pengawas Syariah memiliki tugas dan fungsi utama untuk memastikan dan mengawasi kesesuaian kegiatan operasional bank terhadap fatwa yang dikeluarkan oleh DSN MUI serta berperan dalam memberikan nasihat dan saran kepada Direksi. Hasil pengawasan Dewan Pengawas Syariah atas Bank kemudian dilaporkan kepada Direktur Utama untuk ditindaklanjuti dan disampaikan kepada Otoritas Jasa Keuangan (OJK) setiap semester.

### DASAR HUKUM

Dasar hukum pembentukan dan pelaksanaan tugas Dewan Pengawas Syariah, ialah sebagai berikut:

1. Undang Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas
2. Undang Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
3. Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah
4. Anggaran Dasar Bank Muamalat Indonesia
5. Akta tertanggal 20 Juli 2022 No. 20 dibuat dihadapan Notaris Ashoya Ratam dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 21 Juli 2022 No. AHU-AH.01.09-0035247.

### TUGAS DAN TANGGUNG JAWAB DEWAN PENGAWAS SYARIAH

Tugas dan tanggung jawab Dewan Pengawas Syariah Bank Muamalat Indonesia ialah 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.

The Sharia Supervisory Board is one of the Bank's organs that plays an important role in implementing the principles of Good Corporate Governance. Based on Law No. 21 of 2008 concerning Islamic Banking, Bank Muamalat conducts business activities based on sharia principles that refer to fatwas issued by authorized institutions, namely the National Sharia Council-Majelis Ulama Indonesia (DSN-MUI).

The Sharia Supervisory Board has the main task and function to ensure and oversee the suitability of the Bank's operational activities to the fatwas issued by the DSN MUI and plays a role in providing advice and suggestions to the Board of Directors. The results of the Sharia Supervisory Board's supervision of the Bank are then reported to the President Director for follow-up and submitted to the Financial Services Authority (OJK) every semester.

### LEGAL BASIS

The legal basis for the establishment and implementation of the duties of the Sharia Supervisory Board is as follows:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;
2. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking;
3. Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units;
4. Articles of Association of Bank Muamalat Indonesia;
5. Deed dated July 20, 2022, No. 20, made before Notary Ashoya Ratam and notification of changes in company data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated July 21, 2022, No. AHU-AH.01.09-0035247.

### DUTIES AND RESPONSIBILITIES OF THE SYARIAH SUPERVISORY BOARD

The duties and responsibilities of the Sharia Supervisory Board of Bank Muamalat Indonesia are as follows:

1. Provide advice and suggestions to the Board of Directors on matters related to sharia aspects;
2. Assess and ensure the fulfillment of sharia principles on operational guidelines and products that have been issued by Bank Muamalat Indonesia;
3. As a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for the development of products and services from Bank Muamalat Indonesia that require review and fatwa from DSN-MUI;

4. Mengawasi proses pengembangan produk baru dan kegiatan Bank Muamalat Indonesia agar sesuai dengan fatwa DSN-MUI.
  5. Meminta fatwa kepada DSN-MUI untuk produk baru Bank Muamalat Indonesia yang belum ada fatwanya.
  6. Sebagai perwakilan DSN-MUI yang ditempatkan di Bank Muamalat Indonesia, Dewan Pengawas Syariah wajib melaporkan atas hasil pengawasannya kepada DSN-MUI dan OJK dalam waktu 6 (enam) bulan sekali.
  7. Memberikan opini dari aspek syariah terhadap pelaksanaan operasional Bank Muamalat Indonesia secara keseluruhan dalam laporan publikasi Bank Muamalat Indonesia.
  8. Melakukan *review* secara berkala atas pemenuhan prinsip syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank Muamalat Indonesia.
  9. Memberikan opini aspek syariah atas temuan/penyimpangan yang dijumpai oleh Unit Kerja Internal Audit.
  10. Meminta data dan informasi terkait dengan aspek syariah dari satuan kerja di Bank Muamalat Indonesia dalam rangka pelaksanaan tugasnya.
4. Supervise the process of developing new products and activities of Bank Muamalat Indonesia to comply with the DSN-MUI fatwa;
  5. Requesting a fatwa to DSN-MUI for new products of Bank Muamalat Indonesia for which there is no fatwa
  6. As a representative of DSN-MUI placed in Bank Muamalat Indonesia, the Sharia Supervisory Board is required to report on the results of its supervision to DSN-MUI and OJK within 6 (six) months;
  7. Provide an opinion from the sharia aspect of the implementation of Bank Muamalat Indonesia's overall operations in the Bank Muamalat Indonesia publication report;
  8. Conducting periodic reviews on the fulfillment of sharia principles on the mechanism of raising funds and channeling funds and services of Bank Muamalat Indonesia
  9. Provide sharia aspect opinion on the findings/irregularities encountered by the Internal Audit Unit;
  10. Request data and information related to sharia aspects of the work unit at Bank Muamalat Indonesia in the context of carrying out its duties.

Adapun tugas dan tanggung jawab pengawasan DPS terhadap proses pengembangan produk baru Bank Muamalat ialah 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 DSNMUI.
  - 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.
4. Memberikan pendapat syariah atas produk baru yang akan dikeluarkan.

Tugas dan tanggung jawab pengawasan Dewan Pengawas Syariah terhadap kegiatan Bank Muamalat ialah 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

The duties and responsibilities of DPS supervision of Bank Muamalat's new product development process are as follows:

1. Request explanations from authorized Bank Muamalat Indonesia officials regarding the objectives, characteristics, and contracts used in new products to be issued;
2. Checking whether the contract used in the new product has a DSN-MUI fatwa:
  - a. In the event that there is a fatwa, the Sharia Supervisory Board analyzes the suitability of the new product contract with the DSNMUI fatwa.
  - b. In the event that there is no fatwa, the Sharia Supervisory Board proposes to the Bank's Board of Directors to complete the new product contract with a fatwa from DSN-MUI.
3. Review of systems and procedures for new products to be issued related to the fulfillment of sharia principles.
4. Provide sharia opinion on new products to be issued.

The duties and responsibilities of the Sharia Supervisory Board's supervision of Bank Muamalat's activities are as follows:

1. Analyzing reports submitted by and/or requested from the Board of Directors, implementing the internal audit function and/or compliance function to determine the quality of implementation of the fulfillment of sharia principles on the activities of raising funds and channeling funds and services of the Bank.
2. Determining the number of samples of transactions to be examined by taking into account the quality of the



pelaksanaan pemenuhan prinsip syariah dari masing-masing kegiatan.

3. Memeriksa dokumen transaksi yang diuji petik (sampel) untuk mengetahui pemenuhan prinsip syariah sebagaimana dipersyaratkan dalam Standar Operasional Prosedur (SOP), di antaranya:
  - 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. Memeriksa, mengamati, meminta 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 pengumpulan dana dan penyaluran dana serta pelayanan jasa Bank.
7. Melaporkan hasil pengawasan Dewan Pengawas Syariah kepada Direksi dan Dewan Komisaris.

implementation of the fulfillment of sharia principles of each activity.

3. Examine transaction documents that are tested (samples) to determine the fulfillment of sharia principles as required in the Standard Operating Procedure (SOP), including:
  - a. The presence or absence of proof of purchase of goods for *murabahah* contracts is evidence of fulfilling the *murabahah* sale-purchase requirements.
  - b. The presence or absence of customer business reports, for *mudharabah/musyarakah* contracts, as a basis for calculating profit-sharing distribution.
4. Examine, observe, request information and/or confirmation to Bank Muamalat Indonesia employees and/or customers to strengthen the results of document examination, if necessary.
5. Conduct a review of procedures related to sharia aspects if there are indications of non-compliance with the fulfillment of sharia principles for the activity in question.
6. Provide sharia opinion on the activities of raising funds and channeling funds and services of the Bank.
7. Reporting the results of the supervision of the Sharia Supervisory Board to the Board of Directors and the Board of Commissioners.

## PEDOMAN DAN TATA TERTIB KERJA DEWAN PENGAWAS SYARIAH

Pedoman dan tata tertib kerja Dewan Pengawas Syariah Bank Muamalat merujuk pada ketentuan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah dan Board Manual Bank Muamalat No. CPL.KBJ.013.2016, yang antara lain meliputi:

1. Fungsi
2. Persyaratan
3. Komposisi
4. Pengangkatan
5. Rangkap Jabatan
6. Masa Jabatan dan Pemberhentian
7. Program Orientasi Dan Peningkatan Kapabilitas
8. Standar Etika Dewan Pengawas Syariah
9. Tugas dan Tanggung Jawab Dewan Pengawas Syariah
10. Tata Kerja Dewan Pengawas Syariah
11. Pembagian Tugas Dewan Pengawas Syariah
12. Rapat Dewan Pengawas Syariah
13. Hubungan Kerja dengan Dewan Komisaris dan Direksi
14. Pelaporan Dewan Pengawas Syariah
15. Hak Kompensasi Dewan Pengawas Syariah
16. Evaluasi Kinerja Dewan Pengawas Syariah

## SHARIA SUPERVISORY BOARD CHARTER

The guidelines and work rules of the Sharia Supervisory Board of Bank Muamalat refer to the provisions of the Financial Services Authority Regulation (POJK) Number 16/POJK.03/2022 concerning Islamic Commercial Banks and Bank Muamalat's Board Manual No. CPL.KBJ.013.2016, which includes:

1. Function;
2. Requirements;
3. Composition;
4. Appointment;
5. Concurrent Position;
6. Term of Office and Dismissal
7. Orientation and Capability Enhancement Program;
8. Ethical Standards of the Sharia Supervisory Board;
9. Duties and Responsibilities of the Sharia Supervisory Board;
10. Sharia Supervisory Board Work Procedure;
11. Division of Duties of the Sharia Supervisory Board;
12. Sharia Supervisory Board Meeting;
13. Working Relationship with the Board of Commissioners and Board of Directors;
14. Sharia Supervisory Board Reporting;
15. Compensation Rights of the Sharia Supervisory Board;
16. Performance Evaluation of the Sharia Supervisory Board.



## KRITERIA ANGGOTA DEWAN PENGAWAS SYARIAH

Kriteria anggota Dewan Pengawas Syariah Bank merujuk pada ketentuan Pasal 60 POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah dan tertuang pada Board Manual Bank Muamalat No. CPL.KBJ.013.2016 dengan uraian sebagai berikut:

1. Memiliki akhlak dan moral yang baik.
2. Memiliki komitmen untuk mematuhi peraturan perbankan syariah dan peraturan perundang-undangan lain yang berlaku.
3. Memiliki komitmen yang tinggi terhadap pengembangan Bank yang sehat dan tangguh (sustainable).
4. Tidak termasuk dalam Daftar Tidak Lulus sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia dan/atau Otoritas Jasa Keuangan.
5. Memiliki keahlian di bidang fiqh mu'amalah.
6. Memiliki pengetahuan dan pengalaman di bidang syariah mu'amalah dan pengetahuan di bidang perbankan dan/atau keuangan secara umum.
7. Jika diperlukan anggota DPS dapat pula memiliki keahlian selain fiqh mu'amalah, tetapi harus memiliki pengalaman di bidang perbankan dan atau lembaga keuangan syariah.
8. Tidak termasuk dalam daftar kredit/pembiayaan macet.
9. Tidak pernah dinyatakan pailit atau menjadi pemegang saham, anggota Dewan Komisaris atau anggota Direksi yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

## SUSUNAN KEANGGOTAAN DEWAN PENGAWAS SYARIAH DAN PERIODE PENUGASAN

Bank memiliki acuan dalam menentukan susunan keanggotaan Dewan Pengawas Syariah yaitu POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah Pasal 59 ayat (2) yang menyebutkan jumlah anggota Dewan Pengawas Syariah paling kurang 2 (dua) orang atau paling banyak 50% (lima puluh persen) dari jumlah anggota Direksi.

Pada tahun 2022, jumlah anggota Dewan Pengawas Syariah Bank berjumlah 3 (tiga) orang dengan detail sebagai berikut:

## CRITERIA FOR MEMBERS OF THE SHARIA SUPERVISORY BOARD

The criteria for members of the Bank's Sharia Supervisory Board refer to the provisions of Article 60 POJK Number 16/POJK.03/2022 concerning Islamic Commercial Banks and are contained in the Bank Muamalat Board Manual No. CPL.KBJ.013.2016 with the following description:

1. Have a good character and morals;
2. Have the commitment to comply with Islamic banking regulations and other applicable laws and regulations.
3. Have a high commitment to developing a sound and resilient (sustainable) Bank.
4. Not included in the List of Not Pass the Fit and Proper Test, in accordance with the provisions stipulated by Bank Indonesia and/or the Financial Services Authority;
5. Have expertise in the field of mu'amalah fiqh.
6. Have knowledge and experience in the field of sharia mu'amalah and knowledge in the field of banking and/or finance in general.
7. If necessary, DPS members may also have expertise other than mu'amalah fiqh, but must have experience in banking and or Islamic financial institutions.
8. Not included in the list of bad debts/financing.
9. Never been declared bankrupt or become a shareholder, member of the Board of Commissioners, or member of the Board of Directors who was found guilty of causing a Company to be declared bankrupt within the last 5 (five) years before nomination.

## COMPOSITION OF MEMBERS OF THE SHARIA SUPERVISORY BOARD AND TERMS OF ASSIGNMENT

The Bank has a reference in determining the composition of the Sharia Supervisory Board membership, namely, POJK Number 16/POJK.03/2022 concerning Islamic Commercial Banks Article 59 paragraph (2), which states that the number of members of the Sharia Supervisory Board is at least 2 (two) people or at most 50% (fifty percent) of the total number of members of the Board of Directors.

In 2022, the number of members of the Bank's Sharia Supervisory Board amounted to 3 (three) people with the following details:





## Susunan Dewan Pengawas Syariah Tahun 2022

## Composition of the Sharia Supervisory Board in 2022

| Nama<br>Name                         | Jabatan<br>Position | RUPS<br>Pengangkatan<br>Appointment GMS                                     | Persetujuan OJK<br>FSA Approval                                                                                              | Tanggal Efektif<br>Effective Date      | Pengangkatan<br>Kembali<br>Reappointment                           | Periode<br>Penugasan<br>Assignment<br>Period |
|--------------------------------------|---------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------------------------------------------------------|----------------------------------------------|
| Drs. H. Sholahudin<br>Al Aiyub, M.Si | Ketua<br>Chairman   | RUPS LB<br>16 Desember 2019<br>Extraordinary GMS<br>on December 16,<br>2019 | Surat OJK No. SR-2/<br>PB.13/2017 tanggal<br>2 Februari 2017<br>FSA Letter No. SR-2/<br>PB.13/2017 dated February<br>2, 2017 | 2 Februari 2017<br>February 2,<br>2017 | 16 Desember 2019<br>(Ketua DPS)<br>December 16, 2019<br>(Chairman) | 2019-2024                                    |
| Hj. Siti<br>Haniatunnisa,LLB.,<br>MH | Anggota<br>Member   | RUPS LB<br>16 Desember 2019<br>Extraordinary GMS<br>on December 16,<br>2019 | Surat OJK No. S-13/<br>PB.1/2021 tanggal<br>22 Januari 2021<br>FSA Letter No. S-13/<br>PB.1/2021 dated January<br>22, 2021   | 22 Januari 2021<br>January 22,<br>2021 | -                                                                  | 2019-2024                                    |
| Dr. H. Agung<br>Danarto, M.Ag        | Anggota<br>Member   | RUPS LB<br>30 Agustus 2021<br>Extraordinary GMS<br>on August 30, 2021       | Surat OJK No.SR-8/<br>PB.1/2022 tanggal 7 Juli<br>2022<br>FSA Letter No.SR-8/<br>PB.1/2022 dated 7 July<br>2022              | 7 Juli 2022<br>July 7, 2022            | -                                                                  | 2021-2024                                    |

RANGKAP JABATAN DEWAN PENGAWAS  
SYARIAH

Ketentuan mengenai rangkap jabatan DPS mengacu pada POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah Pasal 59 ayat (4) yang menyebutkan bahwa anggota Dewan Pengawas Syariah hanya dapat merangkap jabatan sebagai anggota Dewan Pengawas Syariah paling banyak pada 4 (empat) lembaga keuangan syariah lain. Bank Muamalat telah mematuhi ketentuan rangkap jabatan tersebut, yang mana DPS Bank Muamalat tidak memiliki rangkap jabatan pada lebih dari 4 (empat) lembaga keuangan syariah lain. Berikut detail mengenai rangkap jabatan DPS Bank Muamalat

CONCURRENT POSITION OF SHARIA  
SUPERVISORY BOARD

The provisions regarding concurrent positions of DPS refer to POJK Number 16/POJK.03/2022 concerning Sharia Commercial Banks Article 59 paragraph (4), which states that members of the Sharia Supervisory Board can only concurrently serve as members of the Sharia Supervisory Board at a maximum of 4 (four) other Islamic financial institutions. Bank Muamalat has complied with the provisions of the dual position, whereas DPS Bank Muamalat does not have concurrent positions in more than 4 (four) other Islamic financial institutions. The following are the details of DPS Bank Muamalat's dual positions.

## Daftar Rangkap Jabatan Dewan Pengawas Syariah

## List of Concurrent Position of Sharia Supervisory Board

| Nama<br>Name                      | Jabatan<br>Position                                       | Nama Perusahaan<br>Name of Company                        |
|-----------------------------------|-----------------------------------------------------------|-----------------------------------------------------------|
| Drs. H. Sholahudin Al Aiyub, M.Si | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | Indo Mobil Finance Indonesia Syariah                      |
|                                   | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | PT Reasuransi Syariah Indonesia (ReINDO Syariah)          |
|                                   | Dewan Penasihat Syariah<br>Sharia Advisor Board           | BP TAPERA                                                 |
|                                   | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | Bank Aladin Syariah                                       |
| Hj. Siti Haniatunnisa,LLB., MH    | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | PT BNI Life Insurance                                     |
|                                   | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | DPLK Syariah Muamalat                                     |
|                                   | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | PT Asuransi Jasindo Syariah                               |
|                                   | Dewan Pengawas Syariah<br>Sharia Supervisory Board        | PT Asuransi BRI Life                                      |
| Dr. H. Agung Danarto, M.Ag        | Tidak memiliki rangkap jabatan<br>No concurrent positions | Tidak memiliki rangkap jabatan<br>No concurrent positions |

## INDEPENDENSI DEWAN PENGAWAS SYARIAH

Dalam melaksanakan tugas pengawasannya, DPS Bank Muamalat berkomitmen untuk selalu mengedepankan kesesuaian dengan prinsip syariah dan mengutamakan kepentingan Bank di atas kepentingan pribadi dan tidak dipengaruhi oleh pihak mana pun.

Seluruh anggota DPS Bank Muamalat ialah pihak independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan dengan Perseroan, Dewan Komisaris, Direksi, atau Pemegang Saham.

### Pernyataan Independensi Dewan Pengawas Syariah

| Aspek Independensi<br>Independence Aspect                                                                                                                                                                                                                                             | Drs. H. Sholahudin Al Aiyub, M.Si | Hj. Siti Haniatunnisa, LLB., MH | Dr. H. Agung Danarto, M.Ag |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|---------------------------------|----------------------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br>Have no financial relationship with the Boards of Commissioners and Directors                                                                                                                                  | ✓                                 | ✓                               | ✓                          |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br>Have no management relationship in the Company, its subsidiaries, or affiliated companies                                                                                          | ✓                                 | ✓                               | ✓                          |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br>Have no management relationship in the Company, its subsidiaries, or affiliated companies                                                                                          | ✓                                 | ✓                               | ✓                          |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG<br>Have no any family relations with the Boards of Commissioners or Directors, and/or fellow members of the Nomination, Remuneration and GCG Committees | ✓                                 | ✓                               | ✓                          |
| Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah<br>Have not served as a manager of political parties, officials, and government                                                                                                                               | ✓                                 | ✓                               | ✓                          |

## INDEPENDENCE OF SHARIA SUPERVISORY BOARD

In carrying out its supervisory duties, DPS Bank Muamalat is committed to always prioritizing conformity with sharia principles, prioritizing the Bank's interests over personal interests, and not being influenced by any party.

All members of DPS Bank Muamalat are independent parties who have no financial, management, share ownership, and/or relationship with the Company, Board of Commissioners, Directors, or Shareholders.

### Statement of Independence of the Sharia Supervisory Board

## KEPEMILIKAN SAHAM DEWAN PENGAWAS SYARIAH

Salah satu wujud independensi DPS Bank Muamalat ialah tidak terdapatnya kepemilikan saham yang bersangkutan pada Bank Muamalat hingga berakhirnya tahun buku 2022. Dengan demikian, tidak terdapat *conflict of interest* dalam proses pengawasan yang dijalankan.

### Pernyataan Kepemilikan Saham Dewan Pengawas Syariah

| Nama<br>Name                      | Jabatan<br>Position   | Kepemilikan Saham (Lembar Saham)<br>Share Ownership (Number of Shares) |                          |                                                |                          |
|-----------------------------------|-----------------------|------------------------------------------------------------------------|--------------------------|------------------------------------------------|--------------------------|
|                                   |                       | Bank Muamalat                                                          | Bank Lain<br>Other Banks | LJK-Non Bank<br>Non-Bank Financial Institution | Bank Lain<br>Other Banks |
| Drs. H. Sholahudin Al Aiyub, M.Si | Ketua DPS<br>Chairman | -                                                                      | -                        | -                                              | -                        |
| Hj. Siti Haniatunnisa, LLB., MH   | Anggota DPS<br>Member | -                                                                      | -                        | -                                              | -                        |
| Dr. H. Agung Danarto, M.Ag        | Anggota DPS<br>Member | -                                                                      | -                        | -                                              | -                        |

## SHARE OWNERSHIP OF SHARIA SUPERVISORY BOARD

One evidence of the independence of Bank Muamalat's DPS is the absence of DPS members who own Bank Muamalat shares until the end of the 2022 financial year. Thus, there is no conflict of interest in their supervisory process.

### Statement of Share Ownership of Sharia Supervisory Board



## PEMBAGIAN TUGAS DEWAN PENGAWAS SYARIAH

Pembagian tugas di antara anggota DPS telah merujuk pada ketentuan dalam Board Manual Dewan Pengawas Syariah Bank Muamalat Indonesia. Adapun uraian tugas dari masing-masing jabatan DPS ialah sebagai berikut:

### Ketua

- Memimpin semua kegiatan anggota Dewan Pengawas Syariah.
- Menyusun program kerja pelaksanaan tugasnya.
- Memimpin rapat Dewan Pengawas Syariah.
- Menetapkan pembagian tugas para anggota Dewan Pengawas Syariah.

### Anggota

- Membantu Ketua Dewan Pengawas Syariah dalam melaksanakan tugasnya menurut pembidangan yang telah ditetapkan oleh ketua Dewan Pengawas Syariah.
- Melakukan tugas-tugas lain yang diberikan oleh Ketua Dewan Pengawas Syariah.

## HUBUNGAN KERJA ANTARA DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS DAN DIREKSI

Hubungan kerja *check and balance* antara Dewan Pengawas Syariah, Dewan Komisaris dan Direksi yang diciptakan Bank memiliki beberapa tujuan akhir, yaitu untuk kemajuan Bank, pelaksanaan kegiatan bisnis dan operasional Bank yang sesuai dengan prinsip syariah, dan pemenuhan peraturan dan perundang-undangan yang berlaku, termasuk implementasi GCG di dalamnya.

Merujuk pada fungsinya masing-masing, Dewan Pengawas Syariah, Dewan Komisaris dan Direksi bertanggung jawab untuk menjaga kelangsungan usaha Bank Muamalat dalam jangka panjang, yang tercermin pada:

1. Terpeliharanya kesehatan Bank Muamalat Indonesia sesuai prinsip kehati-hatian dan mematuhi (*comply*) terhadap prinsip syariah Islam serta peraturan dan perundang-undangan yang berlaku.
2. Terlaksananya dengan baik pengendalian internal (*internal control*) dan manajemen risiko (*risk management*).
3. Terlindunginya kepentingan *shareholders* dan *stakeholders* secara wajar.
4. Terpenuhinya pelaksanaan *Good Corporate Governance*.
5. Terlaksananya suksesi kepemimpinan dan kontinuitas Manajemen di semua lini organisasi.

## DIVISION OF DUTIES OF THE SYARIAH SUPERVISORY BOARD

The division of duties among DPS members has referred to the provisions in the Board Manual of the Sharia Supervisory Board of Bank Muamalat Indonesia. The job description of each DPS position is as follows.

### Chairman

- Leads all activities of the members of the Sharia Supervisory Board.
- Developing work program for the implementation of his/her duties.
- Presiding over meetings of the Sharia Supervisory Board.
- Determining the division of duties of the members of the Sharia Supervisory Board.

### Member

- Assisting the Chairman of the Sharia Supervisory Board in carrying out his duties according to the division determined by the Chairman of the Sharia Supervisory Board.
- Performing other duties assigned by the Chairman of the Sharia Supervisory Board.

## WORKING RELATIONSHIP BETWEEN SHARIA SUPERVISORY BOARD, BOARD OF COMMISSIONERS, AND BOARD OF DIRECTORS

The check and balance working relationship between the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors created by the Bank is carried out for the progress of the Bank, ensuring the implementation of the Bank's business and operational activities in accordance with sharia principles, and the fulfillment of applicable laws and regulations, including the implementation of GCG in it.

Referring to their respective functions, the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors are responsible for maintaining Bank Muamalat's long-term business continuity, which is reflected in:

1. The maintenance of the health of Bank Muamalat Indonesia in accordance with the principles of prudence and compliance with the principles of Islamic sharia and applicable laws and regulations.
2. Implementation of good internal control and risk management.
3. Protecting the interests of shareholders and stakeholders in a reasonable manner.
4. Fulfillment of the implementation of Good Corporate Governance.
5. Implementation of leadership succession and Management continuity in all lines of the organization.

## KEBIJAKAN PENGAWASAN DEWAN PENGAWAS SYARIAH

Dewan Pengawas Syariah dalam menjalankan tugas pengawasannya pada Bank Muamalat dibantu oleh *Sharia Compliance Officer*. *Sharia Compliance Officer* berfungsi sebagai *liaison officer* yang salah satunya bertugas untuk mendokumentasikan rincian kegiatan kerja DPS dengan baik ke dalam kertas kerja pengawasan. Kertas kerja tersebut selanjutnya dituangkan dalam Laporan Pengawasan Dewan Pengawas Syariah yang disampaikan kepada Direksi Bank Muamalat Indonesia, DSN-MUI dan Otoritas Jasa Keuangan secara semesteran.

## RAPAT DEWAN PENGAWAS SYARIAH

Penyelenggaraan rapat DPS ialah paling kurang 1 (satu) kali dalam 1 (satu) bulan, sesuai dengan ketentuan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan tertuang pada *Board Manual* Bank Muamalat Indonesia.

Adapun materi-materi dalam rapat Dewan Pengawas Syariah telah diatur di dalam *Board Manual* Dewan Pengawas Syariah Bank Muamalat Indonesia, di antaranya:

1. Hal-hal yang berkaitan dengan pengembangan produk baru dan hasil *review* produk yang telah ada, antara lain mengenai tujuan, karakteristik dan akad yang digunakan sesuai dengan prinsip syariah.
2. Pengajuan aktivitas baru dan *review* aktivitas Bank yang telah berjalan dari aspek syariah.
3. Permasalahan yang timbul akibat aktivitas Bank yang membutuhkan opini dari DPS.
4. Hasil temuan syariah dari auditor, baik auditor eksternal maupun auditor internal.

Pengambilan keputusan pada rapat Dewan Pengawas Syariah dilakukan berdasarkan musyawarah untuk mufakat. Apabila terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dicantumkan dalam risalah rapat beserta alasannya. Detail frekuensi dan rekapitulasi kehadiran anggota Dewan Pengawas Syariah pada rapat disajikan dalam Sub Bab Rapat Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

## TATA CARA PEMBERIAN NASIHAT DAN SARAN SERTA PENGAWASAN PEMENUHAN PRINSIP SYARIAH DI PASAR MODAL

Mekanisme pemberian nasihat, saran, serta pengawasan, Dewan Pengawas Syariah dilakukan dengan tata cara sebagai berikut:

- a. Melakukan rapat rutin setiap bulan.
- b. Memberikan opini atas produk/aktivitas dan program baru yang diterbitkan oleh unit bisnis.
- c. Melakukan uji petik terhadap kegiatan operasional penyaluran dan penghimpunan dana.

## SHARIA SUPERVISORY BOARD SUPERVISION POLICY

In carrying out its supervisory duties at Bank Muamalat, the Sharia Supervisory Board is assisted by the Sharia Compliance Officer. Sharia Compliance Officer functions as a liaison officer, one of which is tasked with properly documenting the details of DPS work activities into supervisory work papers. The working paper is then set forth in the Sharia Supervisory Board Supervisory Report submitted to the Board of Directors of Bank Muamalat Indonesia, DSN-MUI, and the Financial Services Authority on a semesterly basis.

## SHARIA SUPERVISORY BOARD MEETING

The organization of DPS meeting is at least once a month, in accordance with the provisions of Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and contained in the Board Manual of Bank Muamalat Indonesia.

The materials in the Sharia Supervisory Board meeting have been regulated in the Board Manual of the Sharia Supervisory Board of Bank Muamalat Indonesia, including:

1. Matters relating to the development of new products and the results of the review of existing products, including the objectives, characteristics, and contracts used in accordance with sharia principles.
2. Submission of new activities and review of Bank activities that have been running from sharia aspects.
3. Problems arising from the Bank's activities that require an opinion from DPS.
4. Sharia findings from auditors, both external and internal auditors.

Decision-making at the Sharia Supervisory Board meeting is based on deliberation for consensus. If there is a difference of opinion, the difference of opinion is included in the minutes of the meeting, along with the reasons. Details of the frequency and recapitulation of attendance of members of the Sharia Supervisory Board at meetings are presented in the Meetings of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors Subchapter.

## PROCEDURES FOR PROVIDING ADVICE AND SUGGESTION AND SUPERVISION OF THE FULFILLMENT OF SHARIA PRINCIPLES IN THE CAPITAL MARKET

The mechanism for providing advice, suggestions, and supervision, the Sharia Supervisory Board is carried out in the following manner:

- a. Conducting regular meetings every month.
- b. Providing opinions on new products/activities and programs issued by business units.
- c. Conducting a petition test on operational activities of distribution and collection of funds.



- d. Memberikan *sharing knowledge* terkait aspek syariah secara berkala ke semua level.
- e. Memberikan *advise* dalam hal peningkatan akhlaqul karimah.

## PELAKSANAAN KEGIATAN DEWAN PENGAWAS SYARIAH TAHUN 2022

Penyampaian Laporan Pengawasan Dewan Pengawas Syariah kepada manajemen Bank Muamalat dilakukan setiap 6 (enam) bulan sekali. Selanjutnya, laporan tersebut disampaikan kepada DSN-MUI dan Otoritas Jasa Keuangan oleh manajemen Bank. Laporan Hasil Pengawasan DPS telah disampaikan kepada OJK paling lambat 2 (dua) bulan setelah periode laporan semester. Untuk laporan Semester I tahun 2022 telah disampaikan kepada OJK tanggal 24 Agustus 2022 melalui surat No. 100/B/CRD-SRT/VIII/2022 tanggal 24 Agustus 2022, sedangkan Laporan Pengawasan DPS Semester II tahun 2022 telah disampaikan kepada OJK tanggal 28 Februari 2023 melalui surat No. 044/B/CRD-SRT/II/2023 tanggal 28 Februari 2023.

Aktivitas pengawasan Dewan Pengawas Syariah pada kegiatan bisnis Bank Muamalat mencakup pengawasan terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa. Dalam melakukan pengawasan, Dewan Pengawas Syariah dibantu 2 (dua) *liaison officer* dari Unit Kepatuhan Syariah. Rincian pengawasan Dewan Pengawas Syariah terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dan penyaluran dana serta pelayanan jasa pada tahun 2022 adalah sebagai berikut.

### Pengawasan terhadap Penghimpunan Dana

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan pengawasan atas produk penghimpunan dana Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian produk penghimpunan dana dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat produk-produk penghimpunan dana yang bertentangan dengan fatwa DSN-MUI.

### Produk Penghimpunan Dana

| Jenis Produk<br>Type of Product | Nama Produk<br>Name of Product                                                                                                                                                                                                                                                                                                                           |
|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tabungan<br>Savings             | <ul style="list-style-type: none"> <li>• Tabungan iB Hijrah</li> <li>• Tabungan iB Hijrah Haji</li> <li>• Tabungan iB Hijrah Rencana</li> <li>• Tabungan iB Hijrah Valas</li> <li>• Tabungan iB Hijrah Prima</li> <li>• Tabungan iB Hijrah Bisnis</li> <li>• Tabungan iB Muamalat Sahabat</li> <li>• TabunganKu</li> <li>• Tabungan Simple iB</li> </ul> |
| Giro<br>Current Accounts        | <ul style="list-style-type: none"> <li>• Giro iB Hijrah</li> <li>• Giro iB Hijrah Ultima</li> </ul>                                                                                                                                                                                                                                                      |
| Deposito<br>Deposits            | Deposito iB Hijrah                                                                                                                                                                                                                                                                                                                                       |

- d. Providing knowledge sharing related to sharia aspects periodically to all levels.
- e. Providing advice in terms of improving akhlaqul karimah.

## IMPLEMENTATION OF SHARIA SUPERVISORY BOARD ACTIVITIES IN 2022

Submission of the Sharia Supervisory Board Supervisory Report to the management of Bank Muamalat is carried out every 6 (six) months. Furthermore, the report is submitted to DSN-MUI and the Financial Services Authority by the Bank's management. The DPS Supervisory Report has been submitted to OJK no later than 2 (two) months after the semester reporting period. The report for Semester I of 2022 has been submitted to OJK on August 24, 2022, through letter No. 100/B/CRD-SRT/VIII/2022 dated August 24, 2022, while the DPS Supervision Report for Semester II of 2022 has been submitted to OJK on February 28, 2023, through letter No. 044/B/CRD-SRT/II/2023 dated February 28, 2023..

The supervisory activities of the Sharia Supervisory Board on Bank Muamalat's business activities include supervision of the implementation of sharia principles in the activities of raising funds and channeling funds and services. In conducting supervision, the Sharia Supervisory Board is assisted by 2 (two) liaison officers from the Sharia Compliance Unit. The details of the Sharia Supervisory Board's supervision of the implementation of sharia principles in raising and channeling funds and services in 2022 are as follows.

### Supervision of Fundraising

In 2022, the Sharia Supervisory Board supervised Bank Muamalat Indonesia's fundraising products and reviewed the suitability of fundraising products with the DSN-MUI fatwa. From this supervision, no fundraising products conflict with the DSN-MUI fatwa. Division of Duties of the Syariah Supervisory Board

### Fund Raising Products

### Pengawasan terhadap Penyaluran Dana

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan pengawasan atas produk penyaluran dana Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian produk penyaluran dana dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat produk-produk penyaluran dana yang bertentangan dengan fatwa DSN-MUI.

### Supervision of Fund Disbursement

In 2022, the Sharia Supervisory Board supervised the funding products of Bank Muamalat Indonesia and reviewed their compliance with the DSN-MUI fatwa. DPS found no funding products from this supervision that conflicted with the DSN-MUI fatwa.

#### Produk Penyaluran Dana

| Jenis Produk<br>Type of Product        | Nama Produk<br>Name of Product                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Produk Pembiayaan<br>Financing Product | <ul style="list-style-type: none"> <li>• KPR iB Hijrah</li> <li>• Multiguna iB Hijrah</li> <li>• iB Asset Refinance Hijrah</li> <li>• iB Investasi Hijrah</li> <li>• iB Properti Bisnis Hijrah</li> <li>• iB Modal Kerja Hijrah</li> <li>• iB Modal Kerja Konstruksi Developer Hijrah</li> <li>• iB Modal Kerja kepada LKS Hijrah</li> <li>• iB Pembiayaan Rekening Koran Syariah Hijrah</li> <li>• iB Koperasi Segmen Konsumer Hijrah</li> <li>• iB Multifinance Hijrah</li> <li>• iB Pensiun Hijrah</li> <li>• Pembiayaan Pro Hajj</li> </ul> |

#### Fund Disbursement Products

### Pengawasan terhadap Layanan

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan pengawasan atas layanan Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian layanan dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat layanan-layanan yang bertentangan dengan fatwa DSN-MUI.

### Supervision of Services

In 2022, the Sharia Supervisory Board supervised the services provided by Bank Muamalat Indonesia and reviewed its compliance with the DSN-MUI fatwa. Based on the supervision, DPS did not find services contradicting the DSN-MUI fatwa.

#### Layanan Bank Muamalat

| Jenis Produk<br>Type of Product                                                            | Nama Produk<br>Name of Product                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Remittance                                                                                 | <ul style="list-style-type: none"> <li>• Remittance iB Muamalat</li> <li>• Remittance BMI-National Commercial Bank</li> </ul>                                                                                                                                                                                                                                                                                                                                        |
| Trade Finance                                                                              | <ul style="list-style-type: none"> <li>• Bank Garansi   Bank Guarantee</li> <li>• Trade Finance-Ekspor   Trade Finance-Export</li> <li>• Trade Finance-Impor   Trade Finance-Import</li> <li>• SBLC (Standby L/C)</li> <li>• Letter of Credit</li> <li>• Produk/Layanan untuk Perdagangan Dalam Negeri SKBDN (Surat Kredit Berdokumen Dalam Negeri)   Products/Services for Domestic Trade SKBDN (Domestic Letter of Credit)</li> <li>• Vendor Payment iB</li> </ul> |
| Layanan Corporate<br>Corporate Services                                                    | <ul style="list-style-type: none"> <li>• Layanan Muamalat Cash Management-MADINA   Muamalat Cash Management-MADINA services</li> <li>• Jasa Layanan Escrow   Escrow Services</li> <li>• Layanan Cash Pick-up and Delivery   Cash Pick-up and Delivery services</li> </ul>                                                                                                                                                                                            |
| e-Banking                                                                                  | <ul style="list-style-type: none"> <li>• Mobile Banking Muamalat   Muamalat Mobile Banking</li> <li>• Internet Banking Muamalat   Muamalat Internet Banking</li> <li>• ATM Muamalat   Muamalat ATM</li> <li>• Gerai Muamalat   Muamalat Outlet</li> <li>• Layanan Host to Host Web Service   Host to Host Web Services</li> <li>• Kartu ATM/Debit Shar-e   ATM/Shar-e Debit Cards</li> </ul>                                                                         |
| Layanan 24 Jam<br>24 Hour Services                                                         | <ul style="list-style-type: none"> <li>• Salam Muamalat</li> <li>• Virtual Account</li> </ul>                                                                                                                                                                                                                                                                                                                                                                        |
| Layanan Treasury<br>Treasury Services                                                      | <ul style="list-style-type: none"> <li>• Muamalat Foreign Exchange (FX)</li> <li>• Muamalat Multicurrency</li> <li>• Money Market &amp; Fixed Income</li> <li>• Lindung Nilai Sederhana   Simple Hedging</li> <li>• Lindung Nilai Kompleks   Complex Hedging</li> </ul>                                                                                                                                                                                              |
| Layanan Investasi dan Wealth<br>Management<br>Investment and Wealth<br>Management Services | <ul style="list-style-type: none"> <li>• Muamalat Investment Service</li> <li>• Bancassurance</li> <li>• Layanan Muamalat Prioritas   Muamalat Priority Services</li> <li>• Safe Deposit Box</li> <li>• Layanan Gerai Online Rekasa Dana Syariah   Sharia Mutual Fund Online Outlet Service</li> </ul>                                                                                                                                                               |

#### Bank Muamalat Services





## Pengawasan terhadap Usulan Produk/Aktivitas Baru

Dewan Pengawas Syariah melalui *Liasion Officer (Sharia Compliance)* telah melakukan kajian dan pembahasan usulan produk/aktivitas baru sepanjang tahun 2022 dengan detail sebagai berikut:

1. Lindung Nilai Kompleks;
2. *Vendor Payment iB*;
3. Layanan Gerai *Online* Reksa Dana Syariah;
4. *Bancassurance*-Asuransi Sun Healthcare Solution Syariah (SHSS) Sunlife;
5. *Bancassurance*-Asuransi Gempa Bumi, Kebakaran, Mobil dan Property All Risk Syariah PT Sampo Insurance Indonesia;
6. *Bancassurance*-Asuransi Takaful Kebakaran Standar;
7. Layanan Perbankan Digital berupa *Digital Account Opening* melalui *Mobile Banking*-COB MDIN;
8. Layanan Tarik Tunai di *Merchant* melalui *Mobile Banking*.

## Uji Petik dan Kunjungan Dewan Pengawas Syariah

Dalam rangka menjalankan fungsi pengawasan, Dewan Pengawas Syariah melakukan kegiatan Uji Petik. Uji petik dilakukan oleh Dewan Pengawas Syariah dengan cara berkunjung, mengamati dan/atau *sharing session* dengan karyawan di beberapa Kantor Cabang Bank Muamalat Indonesia. Dewan Pengawas Syariah juga memeriksa dokumen-dokumen transaksi untuk memastikan pemenuhan prinsip syariah telah terlaksana. Pemeriksaan tersebut dilakukan dengan metode uji petik yang dibantu oleh Unit Kepatuhan Syariah sebagai *liaison officer* Dewan Pengawas Syariah. Melanjutkan metode uji petik tahun sebelumnya, pada tahun 2022, uji petik dilakukan masih dilakukan secara virtual dan *online* sebagai antisipasi dari kondisi pandemi COVID-19.

## Supervision of Proposed New Products/Activities

The Sharia Supervisory Board, through the *Liasion Officer (Sharia Compliance)*, has reviewed and discussed the proposed new products/activities throughout 2022 with the following details:

1. Complex Hedging;
2. *Vendor Payment iB*;
3. Sharia Mutual Fund *Online* Outlet Service;
4. *Bancassurance* - Sunlife Sun Healthcare Solution Syariah (SHSS) Insurance;
5. *Bancassurance* - Sharia Earthquake, Fire, Car and Property All Risk Insurance of PT Sampo Insurance Indonesia;
6. *Bancassurance* - Standard Takaful Fire Insurance;
7. Digital Banking Services in the form of Digital Account Opening through *Mobile Banking*- COB MDIN;
8. Cash Withdrawal Service at *Merchants* through *Mobile Banking*.

## Random Sampling and Visit of Sharia Supervisory Board

In order to carry out the supervisory function, the Sharia Supervisory Board conducts Random Sampling activities by visiting, observing and/or sharing sessions with employees at several Bank Muamalat Indonesia Branch Offices. The Sharia Supervisory Board also examines transaction documents to ensure compliance with sharia principles. The examination is assisted by the Sharia Compliance Unit, which acts as a *liaison officer* for the Sharia Supervisory Board. In 2022, Random Sampling is still carried out virtually due to the conditions of the COVID-19 pandemic.



Kegiatan Uji Petik Dewan Pengawas Syariah

Random Sampling activity by the Sharia Supervisory Board

| Tanggal<br>Date                                                                                         | Cabang/Unit Kerja                 | Branch/Work Unit                    |
|---------------------------------------------------------------------------------------------------------|-----------------------------------|-------------------------------------|
| Semester I tahun 2022<br>9 s.d 23 Mei 2022<br>First semester of 2022<br>May 9 to 23, 2022               | Kantor Cabang Ambon               | Ambon Branch Office                 |
|                                                                                                         | Kantor Cabang Palembang           | Palembang Branch Office             |
|                                                                                                         | Kantor Cabang Samarinda           | Samarinda Branch Office             |
|                                                                                                         | Kantor Cabang Batam               | Batam Branch Office                 |
|                                                                                                         | Kantor Cabang Gorontalo           | Gorontalo Branch Office             |
|                                                                                                         | Kantor Cabang Pekanbaru           | Pekanbaru Branch Office             |
|                                                                                                         | Kantor Cabang Mataram             | Mataram Branch Office               |
|                                                                                                         | Kantor Cabang Kelapa Gading       | Kelapa Gading Branch Office         |
| Semester II tahun 2022<br>12 s.d 23 Desember 2022<br>Second semester of 2022<br>December 12 to 23, 2022 | Kantor Cabang Pangkal Pinang      | Pangkal Pinang Branch Office        |
|                                                                                                         | Kantor Cabang Bintaro Jaya        | Bintaro Jaya Branch Office          |
|                                                                                                         | Kantor Cabang Sukabumi            | Sukabumi Branch Office              |
|                                                                                                         | Kantor Cabang Solo                | Solo Branch Office                  |
|                                                                                                         | Kantor Cabang Kendari             | Kendari Branch Office               |
|                                                                                                         | Kantor Pusat Fungsi Trade Finance | Head Office, Trade Finance Function |

REVIEW, ENDORSEMENT ATAS KEBIJAKAN, DAN STANDARD OPERATIONAL PROCEDURE (SOP)

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan *review* dan/atau *endorsement* terhadap kebijakan dan prosedur Bank Muamalat agar sesuai dengan fatwa DSN-MUI dan ketentuan terkait yang dibantu oleh Unit Kepatuhan Syariah. Beberapa kebijakan dan *Standard Operational Procedure* (SOP) yang menjadi perhatian Dewan Pengawas Syariah yakni:

1. Prosedur Pelaksanaan Layanan Madina *Wholesale Banking*.
2. Revisi Prosedur Pelaksanaan Layanan Madina *Wholesale Banking*
3. *Loose Leaf* Prosedur Pelaksanaan Hadiah Komitmen
4. Prosedur *Buyer Financing* IB

REVIEW, ENDORSEMENT OF POLICIES, AND STANDARD OPERATIONAL PROCEDURE (SOP)

In 2022, assisted by the Sharia Compliance Unit, the Sharia Supervisory Board reviewed and/or endorsed Bank Muamalat's policies and procedures to be in accordance with the DSN-MUI fatwa and related provisions. Some policies and Standard Operational Procedures (SOP) that are of concern to the Sharia Supervisory Board are:

1. Madina Wholesale Banking Service Implementation Procedure;
2. Revision of Madina Wholesale Banking Service Implementation Procedure;
3. Loose Leaf Commitment Gift Implementation Procedure;
4. IB Buyer Financing Procedure



# Dewan Komisaris

## Board of Commissioners

Dewan Komisaris ialah organ Perseroan yang bertugas melakukan pengawasan baik secara umum dan atau khusus sesuai dengan anggaran dasar, memberi nasihat kepada Direksi serta bertugas memastikan Bank Muamalat telah melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik. Pengangkatan dan pemberhentian, tugas dan wewenang, serta hak dan kewajiban Dewan Komisaris serta hal-hal lain yang bertalian dengan Dewan Komisaris diatur dalam Anggaran Dasar Bank serta ketentuan-ketentuan lain berdasarkan *best practices* tata kelola perusahaan.

Selanjutnya pengangkatan dan pemberhentian serta penetapan masa jabatan anggota Dewan Komisaris Bank Muamalat dilaksanakan melalui RUPS. Dewan Komisaris kemudian melaporkan hasil pengawasannya terhadap Perseroan kepada para pemegang Saham dan pemangku kepentingan melalui forum RUPS.

### DASAR HUKUM

Bank merujuk pada beberapa ketentuan sebagai dasar hukum untuk pengangkatan Dewan Komisaris yaitu:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
4. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 tentang Bank Umum Syariah.
5. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
6. Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
7. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan & Keputusan bagi Pihak Utama Lembaga Jasa Keuangan
8. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.
9. Anggaran Dasar Bank Muamalat Indonesia.

The Board of Commissioners is an organ of the Company that supervises both generally and specifically, in accordance with the Company's Articles of Association. The Board of Commissioners is also in charge of advising the Board of Directors and ensuring that the Bank implements the principles of Good Corporate Governance. The appointment and dismissal policies of the Board of Commissioners, duties and authorities, rights and obligations of the Board of Commissioners, as well as other matters relating to the Board of Commissioners, are regulated in the Bank's Articles of Association, other provisions, and also based on corporate governance best practices.

Furthermore, the appointment and dismissal, and determination of the term of office of the members of the Board of Commissioners of Bank Muamalat are carried out through the GMS. The Board of Commissioners then reports the results of its supervision to shareholders and stakeholders through the GMS.

### LEGAL BASIS

The Bank refers to several provisions as the legal basis for the appointment of the Board of Commissioners, namely:

1. Law Number 8 Year 1995 on Capital Market;
2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
3. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking;
4. Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks;
5. Regulation of the Financial Services Authority No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies;
6. Financial Services Authority Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies;
7. Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Capability & Appropriateness Assessment for Main Parties of Financial Services Institutions;
8. Financial Services Authority Regulation No. 37/POJK.03/2017 regarding the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector;
9. Articles of Association of Bank Muamalat Indonesia;

10. Akta tertanggal 26 Januari 2023 No. 22 dibuat dihadapan Notaris Ashoya Ratam dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 30 Januari 2023 No. AHU-AH.01.09-0062375.

## TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab Dewan Komisaris Perseroan antara lain sebagai berikut:

1. Melakukan 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. Mengawasi 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. Mengawasi 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. 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 Bank Muamalat 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.
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.

10. Deed dated January 26, 2023 No. 22 made before Notary Ashoya Ratam and notification of changes in company data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated January 30, 2023 No. AHU-AH.01.09-0062375.

## DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Company's Board of Commissioners are as follows:

1. Perform duties and responsibilities in accordance with GCG principles.
2. Prepare guidelines and work rules that are binding for each member of the Board of Commissioners, which at least include work time and meeting rules;
3. Supervise the implementation of GCG in every business activity of the Bank at all levels of the organization;
4. Comply with the provisions of the prevailing laws and regulations, the Bank's Articles of Association and the resolutions of the GMS;
5. Perform duties for the interests and business of the Bank in good faith, in accordance with prudential principles, and with full responsibility, and endeavor to take action to prevent the incidence, or continuation, of losses and/ or the occurrence of bankruptcy;
6. Supervise the policies of the Board of Directors in carrying out the management of the Bank, including the implementation of the Articles of Association, resolutions of the General Meeting of Shareholders and prevailing laws and regulations;
7. Ensure that the Board of Directors complies with the Bank's internal regulations and provide advice to the Board of Directors in carrying out the management of the Bank;
8. Providing opinions and suggestions to the Board of Directors and all its staff related to the management of the Bank;
9. Provide opinions and suggestions to the Board of Directors and all its staff regarding the preparation of the Vision, Mission and other strategic plans of Bank Muamalat as stipulated in the Articles of Association;
10. Providing opinions and suggestions as well as ratifying the Bank's business plan proposed by the Board of Directors.
11. Examining and reviewing reports from the Board of Directors and all its staff, especially those related to specific tasks that have been decided together.
12. Examining and reviewing reports from the Committees under the Board of Commissioners.
13. Following the development of the Bank's activities, both from internal information provided by management and external information from the media and other sources.



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 Perusahaan 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 obyektif 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.

## HAK DAN WEWENANG

Hak dan wewenang Dewan Komisaris Perseroan 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.

14. Attend working/coordination meetings with the Board of Directors and its staff.
15. Ensure that the Board of Directors and its staff have complied with statutory provisions and regulations in managing Bank Muamalat Indonesia.
16. Prepare the Board of Commissioners' work plan for the current year.
17. Monitor and evaluate the implementation of the Bank's strategic policies.
18. Monitor the effectiveness of Good Corporate Governance practices, among others, by holding periodic meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.
19. Establish at least a Risk Monitoring Committee, Nomination and Remuneration Committee, Audit Committee, and Corporate Governance Committee, and ensure that the established committees perform their duties effectively.
20. The Board of Commissioners must be independent in its duties and responsibilities. In the sense of carrying out its duties objectively and free from pressure and the interests of any party, including in relationships with each other and with the Board of Directors.
21. Must actively supervise the implementation of the Compliance Function.
22. Approve AML/CFT policy and supervise the AML/CFT program implementation.
23. Conduct a review of the effectiveness of the internal control system by assessing the competence and number of resources, the scope of duties and authority, and independence of the Internal Auditor in accordance with the Standards for Implementation of the Internal Audit Function of Commercial Banks (SPFAIB) issued/ issued by Bank Indonesia/Financial Services Authority.
24. Conduct a review of the effectiveness of implementing the External Auditor's duties by assessing the competence, independence, and scope of responsibilities of the External Auditor.

## THE RIGHTS AND AUTHORITIES

The rights and authorities of the Company's Board of Commissioners are as follows:

1. The right to request explanations and inquire about all matters related to the duties of the Board of Commissioners and the Board of Directors. The Board of Directors shall submit an explanation of all matters inquired by the Board of Commissioners.
2. The right to request all information relating to the Bank from the Board of Directors. The BOD shall provide all information relating to the Bank as required by the members of the BOC through the BOC.

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. Tiap anggota Dewan Komisaris memiliki hak untuk menerima honorarium dan tunjangan lain sesuai yang ditetapkan sesuai dengan Anggaran Dasar atau keputusan Rapat Umum Pemegang Saham.
3. The division of labor and membership among the members of the Board of Commissioners is regulated by the members of the Board of Commissioners themselves. For the smooth running of its duties, the BOC may be assisted by a Secretary appointed by the BOC.
4. Based on the resolution of the Board of Commissioners Meeting, at any time the Board of Commissioners may temporarily suspend any member of the Board of Directors from his/her position by stating the reasons, with the provisions as described in the Limited Liability Company Law.
5. Based on the resolution of the Board of Commissioners meeting, the Board of Commissioners has the authority to grant temporary power to one or more Commissioners to carry out the management of the Bank and represent the Bank with other parties at the discretion of the Board of Commissioners if, for whatever reason, the position of the member of the Board of Directors is vacant and/or the Bank does not have a single member of the Board of Directors.
6. Each member of the Board of Commissioners has the right to receive an honorarium and other allowances as determined in accordance with the Articles of Association or the resolution of the General Meeting of Shareholders.

## PEDOMAN KERJA/PIAGAM DEWAN KOMISARIS

Dewan Komisaris Bank Muamalat telah memiliki pedoman dan tata tertib kerja yang tertuang pada *Board Manual*. Pedoman kerja tersebut dibuat untuk memudahkan Dewan Komisaris dalam menjalankan tugas dan fungsinya. Pedoman kerja Dewan Komisaris ini senantiasa dievaluasi dan diperbarui secara berkala dengan mengacu pada peraturan dan ketentuan perundang-undangan yang berlaku di Indonesia.

Setiap anggota Dewan Komisaris wajib mematuhi pedoman dan tata tertib kerja tersebut agar dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen dan akuntabel. Adapun dasar penyusunan pedoman dan tata tertib kerja Dewan Komisaris adalah sebagai berikut:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Peraturan OJK dan Surat Edaran OJK terkait penerapan dan organ Tata Kelola Perusahaan;
4. Anggaran Dasar Bank
5. Ketentuan dan peraturan perundang-undangan terkait lainnya.

## WORK GUIDELINES / CHARTER OF THE BOARD OF COMMISSIONERS

The Board of Commissioners of Bank Muamalat already has guidelines and work rules in the Board Manual. The work guidelines are intended to facilitate the Board of Commissioners to carry out its duties and functions. The Board of Commissioners' work guidelines is always evaluated and updated regularly regarding the prevailing laws and regulations in Indonesia.

Each member of the Board of Commissioners is obliged to comply with the guidelines and work rules to carry out the supervisory function efficiently, effectively, transparently, independently, and accountably. The guidelines and work rules of the Board of Commissioners are based on the following:

1. Law Number 8 the Year 1995 on Capital Market
2. Law No. 40 of 2007 concerning Limited Liability Companies;
3. OJK Regulations and OJK Circular Letters related to the implementation and organs of Corporate;
4. Articles of Association of the Bank
5. Other relevant laws and regulations





Berikut ialah isi dari Piagam Dewan Komisaris Bank Muamalat:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Rangkap Jabatan
5. Pengunduran Diri dan Pemberhentian
6. Komisaris Independen
7. Program Orientasi dan Peningkatan Kapabilitas
8. Etika Jabatan
9. Tugas dan Kewajiban Dewan Komisaris
10. Hak dan Wewenang Dewan Komisaris
11. Rapat Dewan Komisaris
12. Hubungan Kerja antara Dewan Komisaris dan Direksi
13. Evaluasi Kinerja Dewan Komisaris
14. Komite-komite Dewan Komisaris
15. Sekretaris Dewan Komisaris

### KRITERIA DEWAN KOMISARIS

Bank Muamalat telah menetapkan kriteria Dewan Komisaris sebagai berikut:

1. Memiliki akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam lima tahun sebelum pengangkatan tidak pernah menjadi anggota Direksi dan atau anggota Dewan Komisaris yang selama menjabat:
  - i. Pernah tidak menyelenggarakan RUPS tahunan.
  - ii. Pertanggungjawabannya sebagai anggota Direksi dan atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan atau anggota Dewan Komisaris kepada RUPS.
  - iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan atau Laporan Keuangan kepada Otoritas Jasa Keuangan.
4. Tidak pernah dihukum karena melakukan tindak pidana yang disebutkan dalam Undang-Undang No. 8 Tahun 2010 tentang Tindak Pidana Pencucian Uang, tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan, dalam waktu 20 (dua puluh) tahun terakhir sebelum dicalonkan.
5. Mempunyai komitmen untuk memenuhi peraturan perundang-undangan yang berlaku.
6. Mempunyai komitmen terhadap pengembangan operasional Bank Syariah yang sehat.
7. Tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cedera janji serta perbuatan lain yang merugikan perusahaan di mana yang bersangkutan bekerja atau pernah bekerja.
8. Tidak tercantum dalam Daftar Tidak Lulus (DTL).
9. Mempunyai pengetahuan di bidang perbankan dan perbankan syariah yang memadai dan relevan dengan jabatannya.

The following are the contents of the Bank Muamalat Board of Commissioners Charter:

1. Function
2. Composition and Requirements
3. Appointment and Term of Office
4. Concurrent Position
5. Resignation and Dismissal
6. Independent Commissioner
7. Orientation and Capability Enhancement Program
8. Position Ethics
9. Duties and Obligations of the Board of Commissioners
10. Rights and Authorities of the Board of Commissioners
11. Meeting of the Board of Commissioners
12. Working Relationship between the Board of Commissioners and the Board of Directors
13. Performance Evaluation of the Board of Commissioners
14. Committees of the Board of Commissioners
15. Secretary of the Board of Commissioners

### CRITERIA FOR THE BOARD OF COMMISSIONERS

Bank Muamalat has set the criteria for the Board of Commissioners as follows:

1. Have good character, morals and integrity.
2. Capable of taking legal actions.
3. In the five years prior to appointment, they were never a member of the Board of Directors and/or a member of the Board of Commissioners during their tenure:
  - i. Failed to implement the annual GMS.
  - ii. Had his/her responsibilities as member of the Board of Directors and/or Board of Commissioners not accepted by the GMS or has never given accountability as member of the Board of Directors and/or Board of Commissioners to the GMS.
  - iii. Cause a company that obtained a license, approval, or registration from the Financial Services Authority to fail to meet its obligation to submit an Annual Report and/or Financial Report to the Financial Services Authority.
4. Has never been convicted of committing a crime as stated in Law No. 8 of 2010 on Money Laundering Crime, a crime that causes losses to state finances and/or is related to the financial sector, within the last 20 (twenty) years prior to being nominated.
5. Has a commitment to comply with the prevailing laws and regulations.
6. Has a commitment to the development of sound Shariah Bank operations.
7. Has never been directly or indirectly involved in engineering acts and deviant practices, defaults as well as other actions that are detrimental to the company where the person concerned is working or has worked.
8. Not listed in the Disqualified List (DTL).
9. Possess adequate knowledge in the field of banking and sharia banking relevant to the position.

10. Mempunyai kemauan dan kemampuan untuk mengawasi kegiatan usaha BMI agar sesuai dengan prinsip kehati-hatian dan prinsip syariah di bidang perbankan syariah.
11. Mempunyai pengetahuan dan pemahaman dalam penerapan manajemen risiko.
12. Tidak mempunyai kredit/pembiayaan macet.
13. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan/atau Dewan Komisaris yang dinyatakan bersalah yang menyebabkan suatu perseroan dinyatakan pailit, dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

### **KETENTUAN MASA JABATAN DEWAN KOMISARIS**

Masa jabatan anggota Dewan Komisaris Bank Muamalat ialah terhitung sejak tanggal RUPS pengangkatan dan berakhir pada saat penutupan RUPS tahunan yang ke 5 (lima) setelah tanggal pengangkatannya. Ketentuan atas masa jabatan tersebut tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan anggota Dewan Komisaris sebelum masa jabatan berakhir dengan menyebutkan alasan pemberhentian. Ketentuan tersebut merujuk pada dengan UU Perseroan Terbatas, Anggaran Dasar, dan ketentuan terkait.

Dewan Komisaris dapat menjabat paling banyak 2 (dua) kali masa jabatan dengan 1 (satu) periode masa jabatan paling lama 5 (lima) tahun. Dalam hal seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya, maka masa jabatan penggantinya ialah sisa masa jabatan anggota Dewan Komisaris yang digantikannya. Adapun apabila terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris lainnya yang telah ada.

Jabatan Dewan Komisaris dinyatakan berakhir apabila anggota Dewan Komisaris tersebut diberhentikan melalui RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, meninggal dunia atau masa jabatannya berakhir.

### **KOMPOSISI DAN DASAR PENGANGKATAN DEWAN KOMISARIS**

Pada 31 Desember 2022, komposisi susunan keanggotaan Dewan Komisaris Bank ialah 5 (lima) orang anggota Dewan Komisaris yang terdiri atas 4 (empat) orang Komisaris Independen dan 1 (satu) Komisaris Non-Independen. Jumlah tersebut telah memenuhi ketentuan Pasal 53 POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah yang mengatur bahwa jumlah anggota Dewan Komisaris paling kurang 3 (tiga) orang dan paling banyak sama dengan jumlah

10. Has the will and ability to supervise BMI's business activities to comply with the prudential principles and sharia principles in the field of sharia banking.
11. Has the knowledge and understanding in the application of risk management.
12. Has no bad credit/financing.
13. Has never been declared bankrupt or been a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to go bankrupt, within the last 5 (five) years prior to being nominated.

### **TERM OF OFFICE OF THE BOARD OF COMMISSIONERS**

Members of the Board of Commissioners are appointed starting from the date of the GMS of appointment and ending at the closing of the 5th (fifth) annual GMS after the appointment date. These provisions are without prejudice to the right of the GMS to dismiss at any time before the term of office ends by stating the reasons. This is under the Articles of Association/GMS and the Limited Liability Company Law.

The Board of Commissioners may serve a maximum of 2 (two) terms of office with 1 (one) term of office of a maximum of 5 (five) years. Suppose a member of the Board of Commissioners resigns or is dismissed before his/her term of office. In that case, the term of office of his/her replacement is the remaining term of office of the member of the Board of Commissioners he/she replaces. In the event there are additional members of the Board of Commissioners, the term of office of the member of the Board of Commissioners will end at the same time as the end of the term of office of the other existing Board of Commissioners.

The position of a member of the Board of Commissioners is declared terminated if the member of the Board of Commissioners is dismissed based on the GMS resolution, resigns, passes away, reaches the end of his/her term, and no longer meets the requirements as a member of the Board of Commissioners based on the provisions of the Articles of Association and the prevailing laws and regulations.

### **COMPOSITION AND BASIS FOR APPOINTMENT OF THE BOARD OF COMMISSIONERS**

As of 31 December 2022, the membership composition of the Bank's Board of Commissioners consists of 5 (five) members of the Board of Commissioners, consisting of 4 (four) Independent Commissioners and 1 (one) Non-Independent Commissioner. This amount has complied with the provisions of Article 53 POJK Number 16/POJK.03/2022 concerning Sharia Commercial Banks that stipulate that the number of members of the Board of Commissioners is at





anggota Direksi, paling kurang 1 (satu) orang anggota Dewan Komisaris wajib berdomisili di Indonesia serta sedikitnya 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen.

Selanjutnya berdasarkan POJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Hingga akhir tahun buku 2022, tercatat 3 (tiga) orang anggota Dewan Komisaris Bank Muamalat yang telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh OJK.

Berikut ini adalah susunan anggota Dewan Komisaris beserta dasar pengangkatannya:

least 3 (three) and at most equal to the number of members of the Board of Directors, at least 1 (one) member of the Board of Commissioners must be domiciled in Indonesia and at least 50% (fifty percent) ) of the total members of the Board of Commissioners are Independent Commissioners.

Furthermore, based on POJK No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for Main Parties of Financial Services Institutions, prospective members of the Board of Commissioners must obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as the Board of Commissioners. Until the end of the 2022 financial year, 3 (three) members of the Board of Commissioners of Bank Muamalat had passed the Fit and Proper Assessment (PKK) by the OJK.

The following is the composition of the members of the Board of Commissioners and the basis for their appointment:

| Nama<br>Name            | Jabatan<br>Position                                         | RUPS Pengangkatan<br>Appointment GMS  | Persetujuan OJK<br>FSA Approval                                                                                                                                                                                                                                  | Tanggal Efektif<br>Effective Date   | Pengangkatan Kembali<br>Reappointment |
|-------------------------|-------------------------------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|---------------------------------------|
| Mardiasmo <sup>*)</sup> | Komisaris Utama<br>Independent<br>President<br>Commissioner | 29 November 2022<br>November 29, 2022 | Proses penyiapan dokumen persyaratan Penilaian Kemampuan dan Kepatutan<br>in process of preparing the Fit and Proper Test requirements document                                                                                                                  | -                                   | -                                     |
| Suwarda <sup>*)</sup>   | Komisaris<br>Independent<br>Independent<br>Commissioner     | 29 November 2022<br>November 29, 2022 | Sedang dalam proses Penilaian Kemampuan dan Kepatutan dari OJK<br>In the process of Fit and Proper Assessment from OJK                                                                                                                                           | -                                   | -                                     |
| Sartono                 | Komisaris<br>Independent<br>Independent<br>Commissioner     | 24 Juni 2022<br>June 24, 2022         | Salinan Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan nomor KEP-8/D.03/2023 tanggal 16 Januari 2023<br>Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority number KEP-8/D.03/2023 dated January 16, 2023    | 16 Januari 2023<br>January 16, 2023 | -                                     |
| Amin Said Husni         | Komisaris<br>Independent<br>Independent<br>Commissioner     | 24 Juni 2022<br>June 24, 2022         | Salinan Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan nomor KEP-9/D.03/2023 tanggal 16 Januari 2023<br>Copy of Decision of the Member of the Board of Commissioners of the Financial Services Authority number KEP-9/D.03/2023 dated January 16, 2023 | 16 Januari 2023<br>January 16, 2023 | -                                     |
| Andre Mirza Hartawan    | Komisaris<br>Commissioner                                   | 24 Juni 2022<br>June 24, 2022         | Salinan Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan nomor KEP-114/D.03/2022 tanggal 19 Juli 2022<br>Copy of Decision of the Member 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       | -                                     |

<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

## KEPEMILIKAN SAHAM DEWAN KOMISARIS

Berdasarkan ketentuan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah pasal 16 serta sebagai wujud penerapan prinsip transparansi dalam GCG, seluruh anggota Dewan Komisaris Perseroan wajib mengungkapkan kepemilikan sahamnya pada BUS yang bersangkutan.

Pada 31 Desember 2022, terdapat satu anggota Dewan Komisaris Bank Muamalat Indonesia yang memiliki saham, baik atas nama sendiri maupun secara bersama-sama yang melebihi 5% (lima persen) dari modal disetor pada Bank Muamalat Indonesia, sebagaimana disajikan pada tabel berikut ini:

| Nama<br>Name            | Jabatan<br>Position                                         | Persentase<br>Kepemilikan<br>Percentage of<br>Ownership | Jumlah Kepemilikan Saham<br>Number of Share Ownership |                    |                    | Jumlah Nominal Saham<br>Total Nominal Shares |                    |                    |
|-------------------------|-------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------|--------------------|--------------------|----------------------------------------------|--------------------|--------------------|
|                         |                                                             |                                                         | Seri A<br>Series A                                    | Seri B<br>Series B | Seri C<br>Series C | Seri A<br>Series A                           | Seri B<br>Series B | Seri C<br>Series C |
| Mardiasmo <sup>*)</sup> | Komisaris Utama<br>Independent<br>President<br>Commissioner | -                                                       | -                                                     | -                  | -                  | -                                            | -                  | -                  |
| Suwarda <sup>*)</sup>   | Komisaris<br>Independent<br>Commissioner                    | -                                                       | -                                                     | -                  | -                  | -                                            | -                  | -                  |
| Sartono                 | Komisaris<br>Independent<br>Commissioner                    | -                                                       | -                                                     | -                  | -                  | -                                            | -                  | -                  |
| Amin Said Husni         | Komisaris<br>Independent<br>Commissioner                    | -                                                       | -                                                     | -                  | -                  | -                                            | -                  | -                  |
| Andre Mirza<br>Hartawan | Komisaris<br>Commissioner                                   | 5,19%                                                   | -                                                     | 169.500.000        | 2.427.050.000      | -                                            | 16.950.000.000     | 72.811.500.000     |

<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

## KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Ketentuan rangkap jabatan Anggota Dewan Komisaris Bank Muamalat Indonesia mengacu pada ketentuan POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, yang mana anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada:

- lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank; dan/atau
- lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri.

## SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS

According to Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units article 16 and as a form of the implementation of the transparency principle in GCG, all members of the Board of Commissioners are required to disclose their share ownership in the relevant BUS.

As of 31 December 2022, it was recorded that there were no members of the Board of Commissioners of Bank Muamalat Indonesia who owned shares, either on their behalf or collectively, which exceeded 5% (five percent) of the paid-up capital of Bank Muamalat Indonesia, as presented in the following table:

## POLICY ON CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS

Concurrent positions of Member of the Board of Commissioners of Bank Muamalat Indonesia refers to OJK Regulation No. 16/POJK.03/2022 on Sharia Commercial Banks, which members of the Board of Commissioners are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board Commissioner, or Executive Officer at:

- financial institutions or financial companies, both banks and non-banks; and/or
- more than 1 (one) non-financial institution or non-financial company, whether domiciled inside or outside the country.



## Rangkap Jabatan Dewan Komisaris Bank Muamalat Indonesia

## Dual Position of Board of Commissioners of Bank Muamalat Indonesia

| Nama<br>Name            | Jabatan<br>Position                                              | Jabatan pada Lembaga atau Perusahaan Lain<br>Position at Other Companies | Nama Lembaga atau Perusahaan Lain<br>Company Name                  |
|-------------------------|------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------|
| Mardiasmo <sup>*)</sup> | Komisaris Utama Independen<br>Independent President Commissioner | Komisaris Independen<br>Independent Commissioner                         | PT TASPEN (Persero) atau Dana Tabungan dan Asuransi Pegawai Negeri |
| Suwarda <sup>*)</sup>   | Komisaris Independen<br>Independent Commissioner                 | Partner                                                                  | JMT Law House                                                      |
| Sartono                 | Komisaris Independen<br>Independent Commissioner                 | Jaksa Fungsional<br>Jaksa Fungsional                                     | Kejaksaan Agung<br>Attorney General's Office                       |
| Amin Said Husni         | Komisaris Independen<br>Independent Commissioner                 | -                                                                        | -                                                                  |
| Andre Mirza Hartawan    | Komisaris<br>Commissioner                                        | Komisaris Utama<br>President Commissioner                                | PT Wisma Seratus Sejahtera                                         |

<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

## PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Program orientasi berupa pengenalan perusahaan kepada anggota Dewan Komisaris baru dilakukan atas dasar beberapa pertimbangan, salah satunya adalah ketentuan peraturan perundang-undangan. Prosedur Program Orientasi Bank Muamalat mencakup hal-hal sebagai berikut:

1. Program orientasi mengenai Bank Muamalat Indonesia (Bank) wajib diberikan kepada Anggota Dewan Komisaris yang baru pertama kali menjabat di Bank.
2. Tanggung jawab pelaksanaan program orientasi ada pada Komisaris Utama. Jika Komisaris Utama berhalangan maka tanggung jawab pelaksanaan program orientasi berada pada Direktur Utama.
3. Materi yang diberikan pada program orientasi meliputi hal-hal sebagai berikut:
  - a. Gambaran mengenai BMI berkaitan dengan tujuan, sifat, lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, risiko dan berbagai masalah strategis lainnya.
  - b. Penjelasan mengenai produk-produk jasa perbankan Bank.
  - c. Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh Bank.
  - d. Tanggung jawab hukum anggota Dewan Komisaris.
  - e. Penjelasan yang berkaitan dengan kewenangan yang didelegasikan, audit internal dan eksternal, system dan kebijakan pengendalian internal serta tugas dan peran Komite Audit dan Komite-komite lain yang dibentuk oleh Dewan Komisaris.
  - f. Penjelasan mengenai kewajiban, tugas, tanggung jawab dan hak-hak Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi.

## COMPANY INTRODUCTION PROGRAM FOR NEW COMMISSIONERS

The orientation program in the form of a company introduction to new members of the Board of Commissioners is carried out based on several considerations, one of which is the provisions of laws and regulations. Bank Muamalat Orientation Program procedures include the following:

1. An orientation program regarding Bank Muamalat Indonesia (the Bank) must be given to new members of the Board of Commissioners who serves at the Bank for the first time.
2. The responsibility for implementing the orientation program lies with the President Commissioner. In the event the President Commissioner is absent, the responsibility for implementing the orientation program lies with the President Director.
3. The materials provided in the orientation program include the following:
  - a. The description of BMI regarding the objectives, nature, scope of activities, financial and operational performance, strategy, short-term and long-term business plans, competitive market position, risks and various other strategic issues.
  - b. Explanation of the Bank's banking services products.
  - c. Implementation of the principles of Good Corporate Governance by the Bank.
  - d. Legal responsibility of members of the Board of Commissioners.
  - e. Explanations relating to delegated authority, internal and external audit, internal control systems and policies as well as the duties and roles of the Audit Committee and other Committees established by the Board of Commissioners.
  - f. An explanation of the obligations, duties, responsibilities and rights of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors.

- g. *Team building*, yang menyertakan seluruh anggota Dewan Komisaris, baik yang baru menjabat maupun yang pernah menjabat sebelumnya dengan tujuan mewujudkan kekompakan dan kerja sama tim sebagai Dewan Komisaris.
- h. Program orientasi yang diberikan dapat berupa presentasi, pertemuan atau kunjungan ke fasilitas Bank, pengenalan dengan para karyawan senior dan para karyawan Bank serta program lainnya.

Pada tahun 2022, Bank Muamalat telah melaksanakan 3 (tiga) kali program orientasi/pengenalan perusahaan kepada anggota Dewan Komisaris Baru pada tanggal 8 Februari 2022, 1 Juli 2022, dan 5 Desember 2022 sesuai dengan perubahan struktur keanggotaan Dewan Komisaris pada RUPSLB 28 Februari 2022, 24 Juni 2022, dan 29 November 2022.

## PEMBIDANGAN TUGAS PENGAWASAN DEWAN KOMISARIS

Dalam rangka membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris dibantu oleh komite-komite tingkat Dewan Komisaris. Yang mana keanggotaan setiap anggota Dewan Komisaris pada masing-masing komite sesuai dengan kompetensi, pengalaman, dan bidang masing-masing anggota. Uraian mengenai komite-komite tingkat Dewan Komisaris adalah sebagai berikut:

- g. Team building, which includes all members of the Board of Commissioners, both those who have just served and those who have served previously with the aim of realizing cohesiveness and teamwork as the Board of Commissioners.
- h. The orientation program provided can be in the form of presentations, meetings or visits to the Bank's facilities, introductions to senior employees and Bank employees and other programs.

In 2022, Bank Muamalat carried out 3 (three) company orientation/introduction programs for New Board of Commissioners members on February 8, 2022, July 1, 2022, and December 5, 2022, in accordance with changes in the membership structure of the Board of Commissioners at the EGMS on February 28, 2022, June 24, 2022, and November 29, 2022.

## DIVISION OF SUPERVISORY DUTIES OF THE BOARD OF COMMISSIONERS

In order to assist the implementation of the duties and responsibilities of the Board of Commissioners, the Board of Commissioners is assisted by Board of Commissioners-level committees. The membership of each member of the Board of Commissioners in each committee is in accordance with each member's competence, experience, and field. A description of the Board of Commissioners level committees is as follows:

| Nama<br>Name            | Keanggotaan Komite Level Komisaris<br>Commissioner Level Committee Membership | Jabatan<br>Position |
|-------------------------|-------------------------------------------------------------------------------|---------------------|
| Mardiasmo <sup>*)</sup> | Komite Audit<br>Audit Committee                                               | Ketua<br>Chairman   |
|                         | Komite Tata Kelola Perusahaan<br>Corporate Governance Committee               | Anggota<br>Member   |
| Suwarta <sup>*)</sup>   | Komite Audit<br>Audit Committee                                               | Anggota<br>Member   |
|                         | Komite Pemantau Risiko<br>Risk Monitoring Committee                           | Ketua<br>Chairman   |
|                         | Komite Nominasi dan Remunerasi<br>Nomination and Remuneration Committee       | Anggota<br>Member   |
| Sartono                 | Komite Audit<br>Audit Committee                                               | Anggota<br>Member   |
|                         | Komite Pemantau Risiko<br>Risk Monitoring Committee                           | Anggota<br>Member   |
|                         | Komite Tata Kelola Perusahaan<br>Corporate Governance Committee               | Ketua<br>Chairman   |
| Amin Said Husni         | Komite Pemantau Risiko<br>Risk Monitoring Committee                           | Anggota<br>Member   |
|                         | Komite Nominasi dan Remunerasi<br>Nomination and Remuneration Committee       | Ketua<br>Chairman   |
|                         | Komite Tata Kelola Perusahaan<br>Corporate Governance Committee               | Anggota<br>Member   |
| Andre Mirza Hartawan    | Komite Audit<br>Audit Committee                                               | Anggota<br>Member   |
|                         | Komite Nominasi dan Remunerasi<br>Nomination and Remuneration Committee       | Anggota<br>Member   |
|                         | Komite Tata Kelola Perusahaan<br>Corporate Governance Committee               | Anggota<br>Member   |

<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



## KEPUTUSAN YANG PERLU MENDAPAT PERSETUJUAN DEWAN KOMISARIS

Menindaklanjuti Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah pasal 8 ayat (4), dalam melakukan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank. Ketentuan itu tidak termasuk dalam pengambilan keputusan untuk pemberian pembiayaan kepada Direksi sepanjang kewenangan Dewan Komisaris tersebut ditetapkan dalam Anggaran Dasar Bank atau dalam Rapat Umum Pemegang Saham.

Selanjutnya PBI tersebut juga mengatur bahwa Dewan Komisaris dapat ikut serta dalam pengambilan keputusan atas hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud di atas ialah bagian dari tugas pengawasan oleh Dewan Komisaris. Sehingga, tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

## SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan yang harus dikuasai Dewan Komisaris sehingga dapat mengawasi pelaksanaan manajemen risiko Bank secara efektif. Hal tersebut juga ditegaskan oleh Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun 2022 Tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum yang mengatur bahwa Dewan Komisaris dan Direksi wajib memiliki Sertifikasi Kompetensi Kerja di bidang manajemen risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi terkait.

### Kepemilikan Sertifikasi Manajemen Risiko Dewan Komisaris

| Nama<br>Name            | Jabatan<br>Position                                                          | Level<br>Sertifikasi<br>Certification<br>Level | Bidang<br>Subject                   | Lembaga yang<br>Mengeluarkan<br>Sertifikasi<br>Certifying<br>Agency | Tanggal<br>Dikeluarkan<br>Issuing Date        | Tanggal<br>Kadaluarsa<br>Expiration<br>Date   | Program<br>Pemeliharaan<br>Maintenance<br>Program |
|-------------------------|------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------|---------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------------|
| Mardiasmo <sup>*)</sup> | Komisaris<br>Utama<br>Independen<br>Independent<br>President<br>Commissioner | 2                                              | Risk<br>Management<br>Certification | BSMR (Badan<br>Sertifikasi<br>Manajemen<br>Risiko)                  | 5 Desember<br>2022<br>December 5,<br>2022     | 5 Desember<br>2026<br>December 5,<br>2026     | -                                                 |
| Suwarda <sup>*)</sup>   | Komisaris<br>Independen<br>Independent<br>Commissioner                       | 5                                              | Risk<br>Management<br>Certification | Lembaga<br>Sertifikasi<br>Profesi<br>Perbankan<br>(LSPP)            | 4 Agustus<br>2022<br>August 4,<br>2022        | 23 Agustus<br>2024<br>August 23,<br>2024      | -                                                 |
| Sartono                 | Komisaris<br>Independen<br>Independent<br>Commissioner                       | 2                                              | Risk<br>Management<br>Certification | Lembaga<br>Sertifikasi<br>Profesi<br>Perbankan<br>(LSPP)            | 12 September<br>2022<br>September<br>12, 2022 | 12 September<br>2026<br>September 12,<br>2026 | -                                                 |

## DECISIONS REQUIRING THE APPROVAL BOARD OF COMMISSIONERS

Following up on Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units article 8 paragraph (4), in conducting supervision, the Board of Commissioners is prohibited from participating in decision-making on the Bank's operational activities. This provision does not include decision-making for financing to the Board of Directors to the extent that the authority of the Board of Commissioners is stipulated in the Bank's Articles of Association or the General Meeting of Shareholders.

Furthermore, the PBI stipulates that the Board of Commissioners may participate in decision-making on other matters stipulated in the Bank's Articles of Association or laws and regulations. Decision-making on the Bank's operational activities by the Board of Commissioners, as referred to above, is part of the supervisory duties of the Board of Commissioners. Thus, it does not negate the responsibility of the Board of Directors to implement the Bank's management.

## RISK MANAGEMENT CERTIFICATION

Competence and expertise in risk management are the requirements that must be acquired by the Board of Commissioners to effectively oversee the implementation of the Bank's risk management. This is also confirmed by the Regulation of the Financial Services Authority of the Republic of Indonesia Number 24 of 2022 concerning the Development of the Quality of Human Resources of Commercial Banks, which stipulates that the Board of Commissioners and Directors are required to have Work Competency Certification in the field of risk management issued by the relevant Professional Certification Institution.

### Board of Commissioners Risk Management Certification

| Nama<br>Name            | Jabatan<br>Position                                    | Level<br>Sertifikasi<br>Certification<br>Level | Bidang<br>Subject                   | Lembaga yang<br>Mengeluarkan<br>Sertifikasi<br>Certifying<br>Agency | Tanggal<br>Dikeluarkan<br>Issuing Date        | Tanggal<br>Kadaluarsa<br>Expiration<br>Date   | Program<br>Pemeliharaan<br>Maintenance<br>Program |
|-------------------------|--------------------------------------------------------|------------------------------------------------|-------------------------------------|---------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------------|
| Amin Said<br>Husni      | Komisaris<br>Independen<br>Independent<br>Commissioner | 2                                              | Risk<br>Management<br>Certification | Lembaga<br>Sertifikasi<br>Profesi<br>Perbankan<br>(LSPP)            | 12 September<br>2022<br>September<br>12, 2022 | 12 September<br>2026<br>September 12,<br>2026 | -                                                 |
| Andre Mirza<br>Hartawan | Komisaris<br>Commissioner                              | 2                                              | Risk<br>Management<br>Certification | Lembaga<br>Sertifikasi<br>Profesi<br>Perbankan<br>(LSPP)            | 4 Mei 2019<br>May 4, 2019                     | 4 Mei 2023<br>May 4, 2023                     | 24 Februari 2021<br>February 24, 2021             |

<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

## PROGRAM PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Dewan Komisaris sepanjang tahun 2022 telah mengikuti berbagai pelatihan untuk meningkatkan kompetensi, yang secara rinci disampaikan dalam bab "Profil Perusahaan" dalam Laporan Tahunan ini.

## PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS

Sesuai ketentuan Pasal 61 Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, Bank telah memiliki pengaturan atas pengelolaan benturan kepentingan. Apabila terdapat benturan kepentingan, anggota Dewan Komisaris tidak boleh mengambil tindakan yang berpotensi dapat mengurangi aset atau mengurangi keuntungan Bank Umum Syariah (BUS) dan wajib mengungkapkan benturan kepentingan dalam setiap keputusannya.

Anggota Dewan Komisaris juga diharuskan untuk senantiasa mengutamakan kepentingan Bank dan tidak mengurangi keuangan Bank dalam hal terjadi benturan kepentingan dan menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan.

Selanjutnya, Anggota Dewan Komisaris diminta untuk melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau pemegang saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Bank serta melakukan keterbukaan dalam hal pengambilan keputusan diambil pada kondisi adanya benturan kepentingan.

## BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT PROGRAM

The Board of Commissioners throughout 2022 has attended various training to improve competence, which are detailed in the "Company Profile" chapter in this Annual Report.

## MANAGEMENT OF CONFLICT OF INTEREST OF THE BOARD OF COMMISSIONERS

In accordance with Article 61 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the Bank has arrangements for managing conflicts of interest. If there is a conflict of interest, members of the Board of Commissioners must not take actions that could potentially reduce the assets or reduce the profits of the Islamic Commercial Bank (BUS) and must disclose the conflict of interest in each decision.

Members of the Board of Commissioners are also required to always prioritize the interests of the Bank and not reduce the Bank's finances in the event of a conflict of interest and avoid making decisions in situations and conditions of a conflict of interest.

Furthermore, members of the Board of Commissioners are required to disclose family relationships, financial relationships, management relationships, and ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties in the context of the Bank's business as well as conducting transparency in terms of decision making in conditions of conflict of interest.





## KEPUTUSAN, REKOMENDASI, DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Dalam melakukan pengawasan terhadap kinerja Bank Muamalat Indonesia, Dewan Komisaris memberikan rekomendasi, saran dan nasihat kepada Direksi melalui rapat Dewan Komisaris bersama Direksi. Pengawasan dan nasihat Dewan Komisaris juga disampaikan melalui komite-komite tingkat Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Perusahaan yang pembahasannya disampaikan pada rapat Dewan Komisaris.

## PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

### Dasar Penilaian

Penilaian atas kinerja komite-komite tingkat Dewan Komisaris dilakukan secara berkala dengan metode *self-assessment* secara kolektif dan kolegial. Berikut merupakan dasar penilaian atas kinerja anggota komite tingkat Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya:

1. Pemenuhan Struktur Organisasi Komite
2. Ketersediaan Piagam/*Charter* Komite
3. Pelaksanaan Rapat Komite
4. Dokumentasi Hasil Rekomendasi Komite

### Hasil Penilaian

Selama tahun 2022, Dewan Komisaris menilai bahwa seluruh komite tingkat Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik dalam membantu fungsi pengawasan yang dijalankan Dewan Komisaris. Penilaian tersebut berlandaskan atas kinerja komite-komite yang telah memberikan masukan dan saran kepada Dewan Komisaris sesuai dengan bidang tanggung jawabnya.

## DECISION, RECOMMENDATION, AND IMPLEMENTATION OF BOARD OF COMMISSIONERS DUTIES

In supervising the performance of Bank Muamalat Indonesia, the Board of Commissioners provides recommendations, advice, and counsel to the Board of Directors through the Board of Commissioners meeting with the Board of Directors. Supervision and advice of the Board of Commissioners are also conveyed through the Board of Commissioners level committees, namely the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee, and the Corporate Governance Committee, whose discussion is submitted at the Board of Commissioners meeting.

## PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

### Basis of Assessment

Assessment of the committees' performance at the Board of Commissioners level is conducted periodically using the self-assessment method collectively and collegially. The following is the basis for assessing the performance of members of the Board of Commissioners level committees in carrying out their duties and responsibilities:

1. Fulfillment of Committee Organizational Structure;
2. Availability of Committee Charter/*Charter*;
3. Implementation of Committee Meetings;
4. Documentation of Committee Recommendation Results

### Assessment Result

During 2022, the Board of Commissioners assessed that all Board of Commissioners-level committees performed admirably in aiding the Board of Commissioners in carrying out its supervisory activities. The evaluation is based on the performance of the committees that gave input and recommendations to the BOC in their respective areas of responsibility.



## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

Merujuk pada ketentuan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan, mekanisme pengunduran diri dan pemberhentian Dewan Komisaris Bank Muamalat ialah sebagai berikut:

1. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan dalam jangka waktu 90 (Sembilan puluh) hari sebelum pengunduran diri dimaksud.
2. Perusahaan wajib menyelenggarakan RUPS untuk memutuskan permohonan diri anggota Dewan Komisaris tersebut dalam jangka waktu selambat-lambatnya 90 (Sembilan puluh) hari setelah diterimanya surat permohonan pengunduran diri.
3. Perusahaan wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
  - a. diterimanya permohonan pengunduran diri anggota Dewan Komisaris
  - b. hasil penyelenggaraan RUPS
4. Pengunduran diri dan/atau pemberhentian anggota Dewan Komisaris wajib dilaporkan kepada Otoritas Jasa Keuangan paling lambat 10 (sepuluh) hari sejak pemberhentian dan/atau pengunduran diri efektif.
5. Apabila seluruh anggota Dewan Komisaris diberhentikan dari jabatannya, mengundurkan diri dari jabatannya, atau oleh suatu sebab apa pun jabatan Anggota Dewan Komisaris lowong dan Bank tidak mempunyai seorang pun anggota Dewan Komisaris maka masa jabatan penggantinya atau masa jabatan seluruh penggantinya adalah sisa masa jabatan Anggota Dewan Komisaris yang digantikannya.
6. Apabila terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan masa jabatan anggota Dewan Komisaris lainnya yang telah ada.

## MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF COMMISSIONERS

With reference to the prevailing laws and regulations and the Company's Articles of Association, the mechanism of resignation and dismissal of the Board of Commissioners of Bank Muamalat is as follows:

1. Members of the Board of Commissioners have the right to resign from their position by notifying the Company in writing within 90 (Ninety) days prior to the resignation.
2. The Company must hold a GMS to resolve the resignation of the member of the Board of Commissioners no later than 90 (Ninety) days after receipt of the resignation application letter.
3. The Company shall disclose information to the public and submit to the Financial Services Authority no later than 2 (two) business days after:
  - a. receipt of application for resignation of member of the Board of Commissioners
  - b. the result of the GMS
4. Resignation and/or dismissal of members of the Board of Commissioners must be reported to the Financial Services Authority no later than 10 (ten) days after the dismissal and/or resignation is effective.
5. If all members of the Board of Commissioners are dismissed from office, resign from office, or for any reason the position of a member of the Board of Commissioners is vacant and the Bank does not have a member of the Board of Commissioners, the term of office of his/her successor or the term of office of all his/her successors shall be the remaining term of office of the member of the Board of Commissioners he/she replaces.
6. If there is an additional member of the Board of Commissioners, the term of office of the member of the Board of Commissioners will end at the same time as the term of office of the other existing members of the Board of Commissioners.



# Komisaris Independen

## Independent Commissioners

Komisaris Independen ialah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, Dewan Komisaris lainnya dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen. Pengangkatan Komisaris Independen Bank Muamalat merujuk pada Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan komisaris Emiten atau Perusahaan Publik.

Komisaris Independen bertanggung jawab untuk melakukan pengawasan dan juga mewakili kepentingan Pemegang Saham minoritas. Selain itu, keberadaan Komisaris Independen bertujuan untuk mendorong terwujudnya iklim dan lingkungan kerja yang lebih objektif dan dapat menempatkan kewajaran (*fairness*) serta kesetaraan di antara berbagai kepentingan, termasuk kepentingan *stakeholders* dan *shareholders* minoritas.

### KRITERIA KOMISARIS INDEPENDEN

Merujuk ketentuan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, Komisaris Independen ialah anggota Dewan Komisaris yang tidak memiliki:

1. Hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan pemegang saham pengendali, anggota Dewan Komisaris dan/atau anggota Direksi; atau
2. Hubungan keuangan dan/atau hubungan kepemilikan saham dengan Bank, sehingga dapat mendukung kemampuannya untuk bertindak independen.

Adapun berdasarkan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Komisaris Independen merupakan anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan telah memenuhi persyaratan sebagai Komisaris Independen sebagai berikut:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya;
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut;

Independent Commissioner is a member of the Board of Commissioners who has no financial, management, share ownership and / or family relationship with members of the Board of Directors, other Board of Commissioners and/or Controlling Shareholders or relationships with the Company that may affect the ability to act independently. The appointment of the Independent Commissioner of Bank Muamalat refers to OJK Regulation No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.

Independent Commissioners are responsible for supervising and also representing the interests of minority shareholders. In addition, the existence of an Independent Commissioner aims to encourage the realization of a climate and work environment that is more objective and can place fairness and equality among various interests, including the interests of stakeholders and minority shareholders.

### INDEPENDENT COMMISSIONER CRITERIA

Referring to the provisions of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, an Independent Commissioner is a member of the Board of Commissioners who does not have:

1. Financial, management, share ownership and / or family relationships with controlling shareholders, members of the Board of Commissioners and / or members of the Board of Directors; or
2. Financial relationship and/or share ownership relationship with the Bank, which may support his/her ability to act independently.

Based on Financial Services Authority Regulation No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies, an Independent Commissioner is a member of the Board of Commissioners who comes from outside the Issuer or Public Company and has fulfilled the following requirements as an Independent Commissioner:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Issuer or Public Company in the following period;
2. Not having shares either directly or indirectly in the Issuer or Public Company;

3. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Emiten atau Perusahaan Publik tersebut; dan
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut.

Berkaitan dengan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah serta Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Bank Muamalat telah menyusun kriteria Komisaris Independen yang tertuang dalam *Board Manual* dengan ketentuan sebagai berikut:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya;
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
3. Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan;
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan; dan
5. Wajib menjalani masa tunggu (*cooling off*) paling kurang selama 6 (enam) bulan bagi calon anggota Komisaris Independen yang sebelumnya menjabat sebagai anggota Direksi Bank Muamalat kecuali jabatan sebelumnya sebagai Direksi Bank Muamalat yang melakukan fungsi pengawasan.

3. Has no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Issuer or Public Company; and
4. Not having a business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.

In connection with Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Financial Services Authority Regulation No. 33 / POJK.04 / 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, Bank Muamalat has compiled the criteria for Independent Commissioners contained in the Board Manual with the following provisions:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Company in the following period;
2. Does not own shares either directly or indirectly in the Company;
3. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Company;
4. Not having any direct or indirect business relationship related to the Company's business activities; and
5. Must undergo a waiting period (*cooling off*) for at least 6 (six) months for prospective members of the Independent Commissioner who previously served as members of the Board of Directors of Bank Muamalat, except for their previous position as Directors of Bank Muamalat who performed supervisory functions.

#### Pemenuhan Kriteria Independensi Komisaris Independen

#### Fulfillment of Independence Criteria of Independent Commissioner

| Kriteria<br>Criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Komisaris Independen<br>Independent Commissioner |                       |         |                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------|---------|-----------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Mardiasmo <sup>a)</sup>                          | Suwarda <sup>a)</sup> | Sartono | Amin Said Husni |
| Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya.<br>Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Issuer or Public Company in the following period. | √                                                | √                     | √       | √               |
| Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut.<br>Does not have shares either directly or indirectly in the Issuer or Public Company.                                                                                                                                                                                                                                                                                                                                                                                                                                                             | √                                                | √                     | √       | √               |



| Kriteria<br>Criteria                                                                                                                                                                                                                                                                                                                                                           | Komisaris Independen<br>Independent Commissioner |                       |         |                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-----------------------|---------|-----------------|
|                                                                                                                                                                                                                                                                                                                                                                                | Mardiasmo <sup>*)</sup>                          | Suwarda <sup>*)</sup> | Sartono | Amin Said Husni |
| Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut.<br>Have no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Issuer or Public Company. | ✓                                                | ✓                     | ✓       | ✓               |
| Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut.<br>Has no direct or indirect business relationship related to the business activities of the Issuer or Public Company.                                                                                                         | ✓                                                | ✓                     | ✓       | ✓               |

<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

### JUMLAH KOMISARIS INDEPENDEN

Pada tahun 2022 Komposisi anggota Dewan Komisaris Bank berjumlah 5 (lima) orang di mana 4 (empat) orang anggota atau setara dengan 80% di antaranya menjabat sebagai Komisaris Independen. Dengan demikian jumlah Komisaris Independen Bank telah memenuhi Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah yang mengatur paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen dan memenuhi Peraturan OJK No. 33/POJK.04/2014 tentang jumlah anggota Dewan Komisaris Bank yang mengatur jumlah Komisaris Independen wajib paling kurang 30% (tiga puluh persen) dari jumlah seluruh anggota Dewan Komisaris.

### PERNYATAAN INDEPENDENSI KOMISARIS INDEPENDEN

Pernyataan Independensi Komisaris Independen Bank telah dikuatkan dengan tersedianya Surat Pernyataan Independensi oleh masing-masing Komisaris Independen yang memuat pernyataan bahwa Komisaris Independen tidak memiliki saham Bank serta tidak memiliki hubungan keuangan maupun hubungan keluarga dengan anggota Direksi dan Dewan Komisaris serta Pemegang Saham Utama dan Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuan saya untuk bertindak independen, pada saat beliau diangkat menjadi Komisaris Independen Bank.

### NUMBER OF INDEPENDENT COMMISSIONERS

The composition of the Bank's Board of Commissioners in 2022 comprised 5 (five) members, including 4 (four) members, or 80% of them, serving as Independent Commissioners. Thus the number of Independent Commissioners of the Bank has fulfilled the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Sharia Commercial Banks, which regulates that at least 50% (fifty percent) of the total number of members of the Board of Commissioners are Independent Commissioners and fulfills OJK Regulation No. 33/POJK.04/2014 concerning the number of members of the Board of Commissioners of Banks, which regulates that the number of Independent Commissioners must be at least 30% (thirty percent) of the total number of members of the Board of Commissioners.

### INDEPENDENT COMMISSIONER'S STATEMENT OF INDEPENDENCE

The Independence Statement of the Bank's Independent Commissioners has been corroborated by the availability of an Independence Statement Letter by each Independent Commissioner which contains a statement that the Independent Commissioner does not own shares of the Bank and does not have a financial or family relationship with members of the Board of Directors and Board of Commissioners as well as Major and Controlling Shareholders or a relationship with the bank, which may affect my ability to act independently, at the time he was appointed as Independent Commissioner of the Bank.

Pernyataan Independensi yang ditandatangani oleh masing-masing anggota Komisaris Independen juga mencakup hal-hal sebagai berikut:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
  - a. Tidak pernah dinyatakan pailit;
  - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
  - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;
  - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
    - i. Pernah tidak menyelenggarakan RUPS tahunan;
    - ii. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
    - iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.
  - e. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
  - f. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau Perusahaan Publik.

The Independence Statement signed by each member of the Independent Commissioner also includes statements regarding the following matters:

1. Having good morals, character, and integrity;
2. Capable of performing legal acts;
3. Within 5 (five) years prior to appointment and during office:
  - a. Has never been declared bankrupt;
  - b. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt;
  - c. Never been convicted of a criminal offense that is detrimental to state finances and/or related to the financial sector;
  - d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his/her tenure:
    - i. Has not held an annual GMS;
    - ii. His/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners has not been accepted by the GMS or has not provided accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS; and
    - iii. Has caused a company that obtained a license, approval, or registration from the Financial Services Authority to not fulfill the obligation to submit annual reports and/or financial reports to the Financial Services Authority.
  - e. Have a commitment to comply with laws and regulations; and
  - f. Have knowledge and/or expertise in the field required by the Issuer or Public Company.



# Direksi

## Board of Directors

Direksi ialah organ perusahaan yang berwenang dan bertanggung jawab penuh atas pengurusan Bank Muamalat untuk kepentingan Bank Muamalat sesuai dengan maksud dan tujuan Bank serta mewakili Bank Muamalat, baik di dalam maupun di luar pengadilan sesuai ketentuan Anggaran Dasar.

Anggota Direksi Bank Muamalat dituntut untuk mencurahkan pikiran, tenaga, perhatian dan pengabdian secara penuh pada tugas, kewajiban, rencana bisnis, dan target serta tujuan perusahaan. Anggota Direksi juga senantiasa mematuhi Anggaran Dasar Perusahaan dan peraturan perundang-undangan serta melaksanakan prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban, kewajaran, dan mengedepankan kepentingan Bank, dalam rangka meningkatkan nilai tambah bagi pemangku kepentingan dan keberlanjutan usaha Bank.

### DASAR HUKUM

Penunjukan dan Pengangkatan Direksi Bank Muamalat Indonesia merujuk pada beberapa ketentuan, antara lain:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
4. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 tentang Bank Umum Syariah.
5. Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum
6. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
7. Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
8. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan & Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan
9. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.

The Board of Directors is the organ of the Company that is authorized and fully responsible for the management of Bank Muamalat for the benefit of Bank Muamalat in accordance with the aims and objectives of the Bank and represents Bank Muamalat, both inside and outside the court in accordance with the provisions of the Articles of Association.

Members of the Board of Directors of Bank Muamalat are required to devote their full thoughts, energy, attention, and services to the Company's duties, obligations, business plans, and targets and objectives. Members of the Board of Directors also always comply with the Company's Articles of Association and laws and regulations and implement the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, fairness, and prioritize the interests of the Bank to increase added value for stakeholders and the sustainability of the Bank's business.

### LEGAL BASIS

The appointment of the Board of Directors of Bank Muamalat Indonesia refers to several provisions, among others:

1. Law Number 8 Year 1995 on Capital Market;
2. Law of the Republic of Indonesia No. 40 Year 2007 on Limited Liability Company
3. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking;
4. Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks;
5. Regulation of the Financial Services Authority Number 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.
6. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;
7. Financial Services Authority Regulation No. 15/POJK.04/2020 regarding the Plan and Implementation of the General Meeting of Shareholders of Public Companies;
8. Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Capability & Appropriateness Assessment for Main Parties of Financial Services Institutions
9. Financial Services Authority Regulation No. 37/POJK.03/2017 regarding the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector



10. Anggaran Dasar Bank Muamalat Indonesia.
11. Akta tertanggal 9 Desember 2022 No. 22 dibuat dihadapan Notaris Ashoya Ratam dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 15 Desember 2022 No. AHU-AH.01.09-0087267.

## TUGAS DAN TANGGUNG JAWAB

Tanggung jawab atas tugas dan fungsi utama Direksi ialah melakukan pengurusan dan pengelolaan Bank. Pembagian tugas Direksi Bank Muamalat merujuk pada peraturan perundang-undangan yang berlaku, Anggaran Dasar, keputusan RUPS atau keputusan rapat Direksi. Anggota Direksi Bank Muamalat bertanggung jawab penuh atas pelaksanaan tugasnya sesuai pembagian tugas masing-masing.

Tugas dan kewajiban Direksi, antara lain namun tidak terbatas berkaitan dengan strategi dan rencana kerja, pelaksanaan fungsi kepatuhan, penerapan manajemen risiko, sistem pengendalian internal, keterbukaan dan kerahasiaan informasi, hubungan dengan para pemangku kepentingan, sistem akuntansi dan pembukuan, pelaksanaan prinsip mengenal nasabah dan Pemberantasan Tindak Pidana Pencucian Uang/Transaksi Keuangan yang Mencurigakan.

Berikut adalah rincian tugas dan kewajiban Direksi Bank Muamalat Indonesia:

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. Memimpin dan mengurus Perseroan sesuai dengan maksud dan tujuan Perseroan dan senantiasa memastikan peningkatan efisiensi, efektivitas dan produktivitas setinggi-tingginya bagi Perseroan secara berkesinambungan.
3. Untuk menerapkan *Good Corporate Governance* sesuai dengan prinsip-prinsip dan praktek *Good Corporate Governance*, buku pedoman dan petunjuk bagi Direksi, petunjuk *corporate governance* lainnya yang berlaku dan sebagaimana yang telah ditentukan oleh Dewan Komisaris, dari waktu ke waktu di setiap kegiatan usaha dan pada semua tingkat organisasi Perseroan.
4. Menguasai, memelihara, dan mengurus kekayaan Bank Muamalat Indonesia.
5. Direksi wajib memiliki fungsi paling kurang Audit Intern, Manajemen Risiko dan Komite Manajemen Risiko serta Kepatuhan dalam rangka melaksanakan GCG.

10. Articles of Association of Bank Muamalat Indonesia;
11. Deed dated December 9, 2022 No. 22 made before Notary Ashoya Ratam and notification of changes in company data 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 15, 2022 No. AHU-AH.01.09-0087267.

## DUTIES AND RESPONSIBILITIES

The responsibility for main duties and functions of the Board of Directors is to perform the management of the Bank. The division of duties of the Board of Directors of Bank Muamalat refers to the applicable laws and regulations, Articles of Association, resolutions of the GMS, or the Board of Directors meeting. Members of the Board of Directors of Bank Muamalat are fully responsible for implementing their duties according to the division of their respective duties.

The duties and obligations of the Board of Directors, including but not limited to relating to strategies and work plans, implementation of compliance functions, implementation of risk management, internal control systems, disclosure and confidentiality of information, relationships with stakeholders, accounting and bookkeeping systems, implementation of know your customer principles and Eradication of Money Laundering / Suspicious Financial Transactions.

The following are details of the duties and obligations of the Board of Directors of Bank Muamalat Indonesia:

1. Develop a code of ethics that applies to all members of the Board of Directors and members of the Board of Commissioners, employees / employees, and supporting organs owned by Bank Muamalat Indonesia and socialize it to all employees / employees who work at Bank Muamalat Indonesia and post it in full on the Bank Muamalat Indonesia website;
2. Lead and manage the Company in accordance with the purposes and objectives of the Company and always ensure the highest efficiency, effectiveness and productivity improvements for the Company on an ongoing basis.
3. To implement Good Corporate Governance in accordance with the principles and practices of Good Corporate Governance, guidelines and guidelines for the Board of Directors, other applicable corporate governance guidelines and as determined by the Board of Commissioners, from time to time in every business activity and at all levels of the Company's organization.
4. Mastering, maintaining, and managing the assets of Bank Muamalat Indonesia.
5. The Board of Directors must have at least Internal Audit, Risk Management and Risk Management Committee and Compliance functions in order to implement GCG.





6. Menjalankan tugas untuk kepentingan dan usaha Bank Muamalat Indonesia dengan itikad baik dan penuh tanggung jawab.
  7. Tunduk 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. Bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank Muamalat Indonesia dalam mencapai maksud dan tujuannya.
  14. Mewakili Bank Muamalat Indonesia baik di dalam maupun di luar pengadilan.
  15. 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.
  16. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
  17. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham.
  18. 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.
  19. Anggota Direksi, baik sendiri-sendiri maupun secara bersama-sama dilarang memiliki saham lebih dari 25% dari modal disetor perusahaan lain.
  20. Setiap anggota Direksi bertanggung jawab secara pribadi atas kerugian Bank Muamalat Indonesia apabila yang bersangkutan bersalah atau lalai menjalankan tugas.
  21. Anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% atau lebih baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri.
  22. Direksi wajib menyediakan data dan informasi yang akurat, relevan, serta tepat waktu kepada Dewan Komisaris dan Dewan Pengawas Syariah.
6. Performing duties for the interests and business of Bank Muamalat Indonesia in good faith and full responsibility.
  7. Subject to the provisions of the applicable laws and regulations, Articles of Association and GMS decisions and ensure that all Bank activities are in accordance with the provisions of the applicable laws and regulations, Articles of Association and GMS decisions.
  8. Comply with the Bank's internal regulations.
  9. Manage Bank Muamalat Indonesia for the benefit and purpose of Bank Muamalat Indonesia.
  10. Establish the organizational structure of Bank Muamalat Indonesia at the central, regional and branch levels complete with the implementation of its duties.
  11. Act as the leader in the management of Bank Muamalat Indonesia.
  12. The Board of Directors must convey the strategic policy of Bank Muamalat Indonesia in the field of employment to employees.
  13. Fully responsible in carrying out its duties for the benefit of Bank Muamalat Indonesia in achieving its goals and objectives.
  14. Represent Bank Muamalat Indonesia both inside and outside the court.
  15. Perform all actions and deeds, both regarding the management and ownership of the assets of Bank Muamalat Indonesia and binding Bank Muamalat Indonesia with other parties and or other parties with Bank Muamalat Indonesia, with certain restrictions.
  16. Members of the Board of Directors are prohibited from giving general power of attorney to other parties that result in the transfer of duties and functions of the Board of Directors.
  17. The Board of Directors must be accountable for the implementation of its duties to the shareholders through the General Meeting of Shareholders.
  18. The Board of Directors must make and maintain all shareholder lists, special lists, GMS minutes and minutes of Board of Directors meetings as well as financial documents and other Bank Muamalat Indonesia documents.
  19. Members of the Board of Directors, either individually or collectively are prohibited from owning shares of more than 25% of the paid-up capital of other companies.
  20. Each member of the Board of Directors is personally responsible for the loss of Bank Muamalat Indonesia if the person concerned is guilty or negligent in carrying out his duties.
  21. Members of the Board of Directors must disclose share ownership that reaches 5% or more both in the Bank concerned and in other banks and companies domiciled at home and abroad.
  22. The Board of Directors shall provide accurate, relevant and timely data and information to the Board of Commissioners and Sharia Supervisory Board.

23. Setiap keputusan Direksi bersifat mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

## HAK DAN WEWENANG DIREKSI

Direksi Bank Muamalat juga memiliki hak dan wewenang yang mengacu pada peraturan perundangan-undangan serta Anggaran Dasar Perusahaan, yakni sebagai berikut:

1. Memutuskan kebijakan dalam pengelolaan 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 pengelolaan 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.
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 peraturan perundangan yang berlaku.
12. Melakukan aktivitas di luar Bank yang tidak secara langsung berhubungan dengan kepentingan Perseroan seperti kegiatan mengajar, menjadi pengurus asosiasi bisnis dan sejenisnya diperkenankan sebatas menggunakan waktu yang wajar dan sepengetahuan Direktur Utama atau Direktur lainnya.
13. Jika diperlukan, mempergunakan saran profesional.

23. Every decision of the Board of Directors is binding and the responsibility of all members of the Board of Directors.

## RIGHTS AND AUTHORITIES OF THE BOARD OF DIRECTORS

The Board of Directors of Bank Muamalat also has rights and authorities that refer to the laws and regulations and the Company's Articles of Association, which are as follows:

1. Deciding policies in the management of the Bank, including the determination of the Bank's organizational structure.
2. Refuse to register the transfer of rights to shares in the Register of Shareholders if the transfer does not meet the provisions in the Bank's Articles of Association.
3. To represent the Bank in and out of court.
4. Perform all actions, both regarding the management and ownership of the Bank.
5. Bind the Bank with other parties and other parties with the Bank, with restrictions in accordance with existing regulations.
6. Regulate the transfer of power of the Board of Directors to represent the Bank inside and outside the Court to a person or several Directors specifically appointed for that purpose or to a person or several employees of the Bank either individually or jointly or to other persons or entities.
7. Regulate the provisions regarding the employment of BMI including the determination of salaries, pensions, old age insurance and income for Bank employees based on applicable regulations.
8. Appoint, reward and sanction and dismiss BMI employees based on the Bank's personnel regulations
9. Ensure the competence of the relevant Human Resources.
10. Write off bad debt books which are then reported and accounted for in the Annual Report.
11. Purchasing part or all of the collateral, either through auction or outside the auction based on voluntary submission by the collateral owner or based on the power to sell outside the auction from the collateral owner in the event that the Debtor does not fulfill its obligations to the Bank, provided that the purchased collateral must be disbursed as soon as possible, with due observance of the prevailing laws and regulations.
12. Conducting activities outside the Bank that are not directly related to the interests of the Company such as teaching activities, being a board member of business associations and the like are permitted to the extent of using reasonable time and to the knowledge of the President Director or other Directors.
13. If necessary, utilize professional advice.



14. Menerima gaji berikut fasilitas dan tunjangan lainnya termasuk santunan purnajabatan yang jumlahnya ditetapkan oleh RUPS atau Dewan Komisaris berdasarkan pelimpahan wewenang dari RUPS.
15. Apabila 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.

### Kewenangan Direksi yang Harus Mendapatkan Persetujuan Dewan Komisaris

Kewenangan Direksi yang harus mendapatkan persetujuan Dewan Komisaris terlebih dahulu adalah sebagai berikut:

1. Meminjam atau meminjamkan uang atas nama Bank sejumlah uang yang melampaui kewenangan Direksi yang dari waktu ke waktu akan ditentukan secara tertulis oleh Dewan Komisaris.
2. Membeli, menjual, atau dengan cara lain melepaskan hak-hak atas harta tetap (tanah dan/atau bangunan) dan perusahaan-perusahaan atau memberati harta kekayaan Perseroan yang nilainya sama atau lebih besar dari nilai transaksi material sesuai dengan peraturan pasar modal yang berlaku.
3. Mengikat Bank sebagai penjamin/penanggung utang (*corporate guarantor*).
4. Mendirikan suatu badan usaha baru.
5. Mengalihkan, melepaskan hak atau menjadikan jaminan utang seluruh atau sebagian besar harta kekayaan Bank baik dalam 1 (satu) transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam 1 (satu) tahun buku.
6. Membeli atau melepaskan saham Bank dalam perusahaan lain.
7. Mengambil tindakan-tindakan hukum atau transaksi yang bersifat strategis yang dapat mempengaruhi kelangsungan usaha Bank secara materiil sesuai dengan peraturan pasar modal yang berlaku, jenis tindakan hukum atau transaksi tersebut dari waktu ke waktu akan ditetapkan oleh Dewan Komisaris.

### PEDOMAN KERJA/PIAGAM DIREKSI

Pedoman Kerja Bank Muamalat tertuang pada *Board Manual* Direksi Bank Muamalat No. CPL. KBJ.013.2016 yang mencakup hal-hal sebagai berikut:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Pengunduran Diri dan Pemberhentian
5. Program Orientasi dan Peningkatan Kapabilitas

14. Receive a salary along with other facilities and benefits including retirement benefits, the amount of which shall be determined by the GMS or the Board of Commissioners based on the delegation of authority from the GMS.
15. If BMI achieves a profit level, the Board of Directors may receive incentives as a reward for their work performance, the amount of which is determined by the GMS.
16. Use the Bank's facilities for activities related to the interests of the Bank, in accordance with laws and regulations and Bank policies
17. Eligible to receive facilities set by the Bank.

### Board of Directors Authorities that Must Obtain Board of Commissioners Approval

The authorities of the Board of Directors that must obtain prior approval from the Board of Commissioners are as follows:

1. Borrowing or lending money on behalf of the Bank in an amount that exceeds the authority of the Board of Directors which from time to time will be determined in writing by the Board of Commissioners.
2. To purchase, sell, or otherwise dispose of rights to fixed assets (land and/or buildings) and companies or encumber the Company's assets with a value equal to or greater than the value of material transactions in accordance with applicable capital market regulations.
3. Binding the Bank as corporate guarantor.
4. Establishing a new business entity.
5. Transferring, releasing rights or making debt collateral for all or most of the Bank's assets either in 1 (one) transaction or several transactions that stand alone or are related to one another that occur within 1 (one) fiscal year.
6. Purchasing or releasing the Bank's shares in other companies.
7. Taking legal actions or transactions of a strategic nature that may materially affect the Bank's business continuity in accordance with the prevailing capital market regulations, the type of such legal actions or transactions from time to time to be determined by the Board of Commissioners.

### BOARD OF DIRECTORS CHARTER / MANUAL

Bank Muamalat's Work Guidelines are contained in the Board Manual of the Board of Directors of Bank Muamalat No. CPL. KBJ.013.2016, which includes the following matters:

1. Function;
2. Composition and Requirements;
3. Appointment and Term of Office;
4. Resignation and Dismissal;
5. Orientation and Capability Enhancement Program;

6. Independensi (Kemandirian) Direksi
7. Etika Jabatan
8. Tugas dan Kewajiban Direksi
9. Hak dan Wewenang Direksi
10. Penetapan Kebijakan Pengurusan Perusahaan oleh Direksi
11. Pendelegasian Wewenang di antara Direktur Perusahaan
12. Pembagian Tugas Direksi
13. Rapat Direksi
14. Komite-Komite Direksi
15. Hubungan Kerja
16. Hubungan Dengan Profesi Pasar Modal
17. Penggunaan Saran Profesional.

## KRITERIA DIREKSI

Kriteria anggota Direksi Bank Muamalat terdiri dari tiga bagian yakni integritas, kompetensi dan reputasi keuangan. Uraian dari masing-masing kriteria tersebut adalah berikut.

### Integritas

1. Mempunyai akhlak dan moral yang baik
2. Cakap melakukan perbuatan hukum
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat, tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang:
  - a. pernah tidak menyelenggarakan RUPS tahunan;
  - b. pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
  - c. pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.
4. Tidak pernah dihukum karena terbukti melakukan tindak pidana asal yang disebut dalam Undang-Undang No. 8 Tahun 2010 tentang Tindak Pidana Pencucian Uang, tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan, dalam waktu 20 (dua puluh) tahun terakhir sebelum dicalonkan.
5. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
6. Memiliki komitmen terhadap pengembangan operasional Bank Syariah yang sehat.
7. Tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cedera janji serta perbuatan lain yang merugikan Perseroan di mana yang bersangkutan bekerja atau pernah bekerja.
8. Tidak tercantum dalam Daftar Tidak Lulus (DTL).

6. Independence of the Board of Directors;
7. Position Ethics;
8. Duties and Obligations of the Board of Directors;
9. Rights and Authorities of the Board of Directors;
10. Determination of Company Management Policy by the Board of Directors;
11. Delegation of Authority among Directors of the Company;
12. Division of Duties of the Board of Directors;
13. Meeting of the Board of Directors;
14. Committees of the Board of Directors;
15. Working Relationship;
16. Relationship with Capital Market Professionals;
17. Use of Professional Advice.

## BOARD OF DIRECTORS CRITERIA

The criteria for members of the Board of Directors of Bank Muamalat consist of three parts: integrity, competence, and financial reputation. The description of each of these criteria is as follows.

### Integrity

1. Have good morals and morals;
2. Capable of performing legal acts;
3. Within 5 (five) years prior to appointment and during the term of office, has never been a member of the Board of Directors and/or a member of the Board of Commissioners who:
  - a. has not held an annual GMS;
  - b. his/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners has not been accepted by the GMS or has not provided accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS; and
  - c. has caused a company that obtained a license, approval, or registration from the Financial Services Authority to not fulfill the obligation to submit annual reports and/or financial reports to the Financial Services Authority.
4. Never been convicted of a criminal offense as referred to in Law No. 8 of 2010 on the Crime of Money Laundering, a criminal offense that harms state finances and/or is related to the financial sector, within the last 20 (twenty) years before nomination;
5. Have a commitment to comply with laws and regulations;
6. Have a commitment to the development of healthy Syariah Bank operations
7. Never directly or indirectly involved in engineering and deviant practices, broken promises and other actions that are detrimental to the Company where the person works or has worked;
8. Not listed in the Do Not Pass List (DTL).



### Kompetensi

1. Memiliki pengetahuan dan pemahaman di bidang operasional perbankan syariah yang cukup;
2. Memiliki pengalaman dan keahlian di bidang operasional perbankan, perbankan syariah, bidang keuangan atau keuangan syariah;
3. Memiliki kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dan tangguh; dan
4. Memiliki pengetahuan dan pemahaman dalam penerapan manajemen risiko.

### Reputasi Keuangan

1. Tidak memiliki kredit/pembiayaan macet; dan
2. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan/atau Dewan Komisaris yang dinyatakan bersalah yang menyebabkan suatu perseroan dinyatakan pailit, dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

### MASA JABATAN DIREKSI

Masa jabatan anggota Direksi mengacu pada Undang-Undang Perseroan Terbatas, Anggaran Dasar, dan keputusan RUPS, yang antara lain mengatur:

1. Direksi Bank Muamalat diangkat untuk jangka waktu terhitung sejak tanggal RUPS pengangkatan dan berakhir pada penutupan RUPS tahunan yang ke 5 (lima) setelah tanggal pengangkatannya. Ketentuan tersebut tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan sebelum masa jabatan berakhir dengan menyebutkan alasannya.
2. Dewan Komisaris berdasarkan keputusan Rapat Dewan Komisaris dapat memberhentikan anggota Direksi untuk sementara waktu, tidak terbatas oleh waktu dengan menyebutkan alasannya.
3. Jabatan Direktur dinyatakan berakhir, apabila anggota Direksi yang bersangkutan diberhentikan berdasarkan keputusan RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, kemudian meninggal dunia atau masa jabatannya berakhir.
4. Anggota Direksi dapat diangkat kembali oleh RUPS setelah masa jabatannya berakhir, dengan ketentuan yakni masa jabatan Direktur Utama dibatasi hanya 2 (dua) kali masa jabatan sebagai Direktur Utama serta masa jabatan anggota Direksi (selain Direktur Utama) dibatasi maksimal 2 (dua) kali masa jabatan. Ketentuan tersebut tidak termasuk apabila yang bersangkutan diangkat menjadi Direktur Utama, maka masa jabatannya hanya 1 (satu) kali masa jabatan.

### Competence

1. Have sufficient knowledge and understanding in the field of Islamic banking operations;
2. Have experience and expertise in the field of banking operations, Islamic banking, finance or Islamic finance;
3. Have the ability to carry out strategic management in the context of developing a healthy and resilient Bank; and
4. Have knowledge and understanding in the implementation of risk management.

### Financial Reputation

1. Does not have bad debts/financing; and
2. Never been declared bankrupt or become a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to be declared bankrupt, within the last 5 (five) years before nomination.

### TERM OF OFFICE OF THE BOARD OF DIRECTORS

The term of office of members of the Board of Directors refers to the Limited Liability Company Law, Articles of Association, and resolutions of the GMS, which among others, stipulate:

1. The Board of Directors of Bank Muamalat is appointed for a period commencing from the date of the GMS of appointment and ends at the closing of the 5th (fifth) annual GMS after the date of appointment. This provision does not reduce the right of the GMS to dismiss at any time before the term ends by stating the reasons.
2. The Board of Commissioners based on the decision of the Board of Commissioners Meeting may temporarily dismiss a member of the Board of Directors, not limited by time by stating the reasons.
3. The position of Director shall be declared terminated, if the member of the Board of Directors concerned is dismissed by resolution of the GMS, resigns, and no longer meets the requirements as a member of the Board of Commissioners based on the provisions of the Articles of Association and prevailing laws and regulations, then dies or his/her term of office expires.
4. Members of the Board of Directors may be reappointed by the GMS after their term of office expires, provided that the term of office of the President Director is limited to 2 (two) times the term of office as President Director and the term of office of members of the Board of Directors (other than the President Director) is limited to a maximum of 2 (two) times the term of office. This provision does not include if the person concerned is appointed as President Director, then his term of office is only 1 (one) term of office.



## KOMPOSISI DAN DASAR PENGANGKATAN DIREKSI

Pengangkatan anggota Direksi Bank Muamalat telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi kemudian pengangkatannya ditetapkan melalui RUPS. Direksi yang diangkat tersebut ialah calon yang diajukan oleh pemegang saham dan/atau kuasanya yang mewakili sekurang-kurangnya 1/10 (satu per sepuluh) dari jumlah seluruh saham Bank yang ditempatkan dengan hak suara yang sah dan pencalonan tersebut mengikat bagi RUPS. Direksi dinyatakan efektif ketika sudah mendapat persetujuan atau dinyatakan lulus Penilaian Kemampuan dan Kepatutan oleh OJK.

Pada tahun 2022, Bank memiliki 5 (lima) Direktur yang terdiri dari Direktur Utama, Direktur Kepatuhan, Risiko & Hukum, Direktur Risiko Bisnis Pembiayaan, Direktur Operasi & Digital, serta Direktur Keuangan dan Strategi. Jumlah Direksi Bank Muamalat telah memenuhi ketentuan pasal 48 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah yang mengatur bahwa jumlah anggota Direksi paling kurang 3 (tiga) orang dan dipimpin oleh Direktur Utama serta setiap anggota Direksi harus berdomisili di Indonesia. Direktur Utama Bank Muamalat tersebut berasal dari pihak yang independen terhadap pemegang saham pengendali.

Selain itu, Bank Muamalat juga telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum yang mengatur kewajiban Bank untuk memiliki 1 (satu) orang Direktur Kepatuhan yang diangkat oleh Rapat Umum Pemegang Saham.

Berikut komposisi dan dasar hukum pengangkatan Direksi Bank Muamalat Indonesia per 31 Desember 2022.

## COMPOSITION AND BASIS FOR APPOINTMENT OF THE BOARD OF DIRECTORS

The appointment of members of the Board of Directors of Bank Muamalat has taken into account the recommendations of the Nomination and Remuneration Committee then the appointment is determined through the GMS. The appointed Directors are candidates proposed by shareholders and/or their proxies representing at least 1/10 (one-tenth) of the total number of Bank shares issued with valid voting rights, and the nomination is binding for the GMS. The Board of Directors is declared effective when it has received approval or passed the Fit and Proper Assessment by OJK.

In 2022, the Bank had 5 (five) Directors consisting of the President Director, Compliance, Risk & Legal Director, Financing Business Risk Director, Operations & Digital Director, and Finance and Strategy Director. The number of Directors of Bank Muamalat has fulfilled the provisions of article 48 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks, which stipulates that the number of members of the Board of Directors is at least 3 (three) people and is led by the President Director and each member of the Board of Directors must be domiciled in Indonesia. The President Director of Bank Muamalat comes from a party independent of the controlling shareholder.

In addition, Bank Muamalat has also fulfilled the provisions of Financial Services Authority Regulation Number 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks, which regulates the Bank's obligation to have 1 (one) Compliance Director appointed by the General Meeting of Shareholders.

The following is the composition and legal basis for the appointment of the Board of Directors of Bank Muamalat Indonesia as of December 31, 2022.

| Nama<br>Name       | Jabatan<br>Position                                                              | RUPS<br>Pengangkatan<br>Appointment GMS                                    | Persetujuan OJK<br>FSA Approval                                                                                                                                                                                                                                                                   | Tanggal Efektif<br>Effective Date | Pengangkatan<br>Kembali<br>Reappointment |
|--------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------|
| Indra<br>Falatehan | Direktur Utama<br>President Director                                             | RUPSLB<br>29 November 2022<br>Extraordinary GMS<br>on<br>November 29, 2022 | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan<br>nomor Kep-21/D.03/2022 tanggal 18<br>April 2023<br>Copy of the Decision of the<br>Members of the Board of<br>Commissioners of the Financial<br>Services Authority number Kep-<br>21/D.03/2022 dated April 18, 2023        | 18 April 2023<br>April 18, 2023   | -                                        |
| Karno              | Direktur<br>Kepatuhan, Risiko<br>& Hukum<br>Compliance, Risk<br>& Legal Director | RUPSLB<br>24 Juni 2022<br>Extraordinary GMS<br>on<br>June 24, 2022         | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan<br>nomor Kep-153/D.03/2022 tanggal 3<br>Oktober 2022<br>Copy of the Decision of the<br>Members of the Board of<br>Commissioners of the Financial<br>Services Authority number Kep-<br>153/D.03/2022 dated October 3,<br>2022 | 3 Oktober 2022<br>October 3, 2022 | -                                        |



| Nama<br>Name  | Jabatan<br>Position                                                                                                                             | RUPS<br>Pengangkatan<br>Appointment<br>GMS                                   | Persetujuan OJK<br>FSA Approval                                                                                                                                                                                                                                                                          | Tanggal Efektif<br>Effective Date | Pengangkatan<br>Kembali<br>Reappointment |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------|
| Hery Safril   | Direktur<br>Risiko Bisnis<br>Pembiayaan/ Plt.<br>Direktur Utama<br>Director of<br>Financing<br>Business Risk /<br>Acting. President<br>Director | RUPSLB<br>20 September 2015<br>Extraordinary GMS<br>on<br>September 20, 2015 | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan<br>nomor No. Kep-9/D.03/2018 tanggal<br>21 Maret 2016<br>Copy of Decision of Members of<br>the Board of Commissioners of the<br>Financial Services Authority No. Kep-<br>9/D.03/2018 dated March 21, 2016                           | 21 Maret 2016<br>March 21, 2016   | 29 November 2022<br>November 29, 2022    |
| Wahyu Avianto | Direktur Operasi<br>& Digital<br>Director of<br>Operations &<br>Digital                                                                         | RUPSLB<br>29 November 2022<br>Extraordinary GMS<br>on<br>November 29, 2022   | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan<br>nomor No. Kep-154/D.03/2022<br>tanggal 3 Oktober 2022<br>Copy of the Decision of the<br>Members of the Board of<br>Commissioners of the Financial<br>Services Authority number No.<br>Kep-154/D.03/2022 dated October<br>3, 2022 | 3 Oktober 2022<br>October 3, 2022 | -                                        |
| Suhendar      | Direktur<br>Keuangan dan<br>Strategi<br>Director of<br>Finance and<br>Strategy                                                                  | RUPSLB<br>29 November 2022<br>Extraordinary GMS<br>on<br>November 29, 2022   | Salinan Keputusan Anggota Dewan<br>Komisioner Otoritas Jasa Keuangan<br>nomor Kep-21/D.03/2022 tanggal 18<br>April 2023<br>Copy of the Decision of the<br>Members of the Board of<br>Commissioners of the Financial<br>Services Authority number Kep-<br>21/D.03/2022 dated April 18, 2023               | 18 April 2023<br>April 18, 2023   | -                                        |

## PEMBAGIAN TUGAS DAN TANGGUNG JAWAB MASING-MASING DIREKSI

Pembagian tugas dan wewenang masing-masing Direksi Bank Muamalat mengacu pada peraturan perundang-undangan yang berlaku, Anggaran Dasar, Keputusan RUPS atau Keputusan rapat Direksi. Berdasarkan RUPS, Direksi Bank dapat melakukan pembagian tugas dan wewenang atau *job description* di antara anggota Direksi. Namun apabila RUPS tidak menetapkan, maka penetapan tugas dan wewenang Direksi mengacu pada keputusan rapat Direksi. Rincian pembagian tugas dan wewenang Direksi ialah sebagai berikut:

### 1. Direktur Utama

- Merencanakan, mengembangkan dan menetapkan kebijakan umum perusahaan berdasarkan prinsip kehematan, efektif, dan efisien, sesuai dengan visi, misi dan tujuan perusahaan.
- Mengarahkan, mengembangkan dan menetapkan strategi pengelolaan perusahaan secara menyeluruh.
- Mengkoordinasikan kegiatan dan pelaksanaan tugas seluruh Direktur.
- Menyiapkan *corporate plan* dan *business plan*.
- Menetapkan kebijakan umum terkait Internal Audit dan memperhatikan dan segera mengambil langkah-langkah yang diperlukan atas segala sesuatu yang dikemukakan dalam setiap laporan hasil pemeriksaan yang dibuat oleh IAD.

## DIVISION OF DUTIES AND RESPONSIBILITIES OF EACH MEMBER OF THE BOARD OF DIRECTORS

The division of duties and authorities of each member of the Board of Directors of Bank Muamalat refers to the applicable laws and regulations, Articles of Association, GMS Decisions, or Decisions of the Board of Directors meeting. Based on the GMS, the Bank's Board of Directors can divide the duties and authorities or job descriptions among the members of the Board of Directors. However, suppose the GMS does not determine. In that case, the determination of the duties and authority of the Board of Directors refers to the decision of the Board of Directors meeting. Details of the division of duties and authorities of the Board of Directors are as follows:

### 1. President Director

- Planning, developing and determining the company's general policies based on the principles of economy, effectiveness and efficiency, in accordance with the company's vision, mission and objectives.
- Directing, developing and determining the overall management strategy of the company.
- Coordinating the activities and duties of all Directors.
- Prepare corporate plan and business plan.
- Establish general policies related to Internal Audit and pay attention and immediately take the necessary steps on everything stated in each inspection report made by IAD



- Memimpin kegiatan yang bersifat strategis dalam pengembangan perusahaan.

## 2. Direktur Kepatuhan, Risiko dan Hukum

- Menetapkan langkah-langkah yang diperlukan untuk memastikan perusahaan telah memenuhi seluruh peraturan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan
- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.
- Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank Muamalat Indonesia telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku, termasuk prinsip syariah bagi Bank Umum Syariah
- Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi BMI tidak menyimpang dari ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
- Memantau dan menjaga kepatuhan Bank Muamalat Indonesia terhadap komitmen yang dibuat oleh Bank Muamalat Indonesia kepada Otoritas Jasa Keuangan maupun otoritas pengawas lainnya yang berwenang.
- Meminimalkan risiko kepatuhan bank
- Mengkoordinir perumusan *framework* risiko terintegrasi di BMI
- Memastikan bahwa konsep risiko terintegrasi terkait kedalam perencanaan strategis Bank.
- Mengelola dan mengawasi pengukuran risiko Bank dilakukan secara menyeluruh, khususnya risiko pada kegiatan penghimpunan dana dan operasional Bank
- Membangun dan mengembangkan budaya risiko di Bank Muamalat Indonesia.
- Memberlakukan langkah-langkah yang dapat mengurangi dan menanggulangi berbagai jenis risiko yang dapat dihadapi oleh Bank Muamalat Indonesia dengan berkoordinasi dengan Direksi lainnya.
- Membangun, mengembangkan dan mengawasi aktivitas mitigasi risiko perbankan Bank Muamalat Indonesia menjadi lebih efisien dengan mempertimbangkan *cost efficiency* guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis perusahaan.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip Syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha Bank Muamalat Indonesia pada seluruh tingkatan atau jenjang organisasi

- Lead strategic activities in the development of the company.

## 2. Compliance, Risk and Legal Director

- Determine the necessary steps to ensure that the company has complied with all regulations of Bank Indonesia, the Financial Services Authority and other applicable laws and regulations in the context of implementing the prudential principle. Formulate strategies to encourage the creation of a culture of compliance
- Formulate strategies to encourage the creation of a culture of compliance.
- Ensure that all policies, provisions, systems and procedures, as well as business activities carried out by Bank Muamalat Indonesia are in accordance with the provisions of Bank Indonesia, the Financial Services Authority and applicable laws and regulations, including sharia principles for Sharia Commercial Banks.
- Take precautions so that policies and / or decisions taken by the BMI Board of Directors do not deviate from the provisions of Bank Indonesia, the Financial Services Authority and applicable laws and regulations.
- Monitor and maintain Bank Muamalat Indonesia's compliance with commitments made by Bank Muamalat Indonesia to the Financial Services Authority and other authorized supervisory authorities.
- Minimize bank compliance risk
- Coordinate the formulation of an integrated risk framework in BMI.
- Ensure that the concept of risk is integrated into the Bank's strategic planning.
- Manage and supervise the Bank's overall risk measurement, especially the risks in the Bank's fund raising and operational activities.
- Build and develop a risk culture in Bank Muamalat Indonesia.
- Implement measures that can reduce and overcome various types of risks that can be faced by Bank Muamalat Indonesia in coordination with other Directors.
- Build, develop and supervise Bank Muamalat Indonesia's banking risk mitigation activities to be more efficient by considering cost efficiency in order to achieve optimal business results from the implementation of all company business activities.
- Fully responsible for the implementation of the management of Bank Muamalat Indonesia based on prudent principles and Sharia principles.
- Implementing GCG in every business activity of Bank Muamalat Indonesia at all levels or levels of the organization.



### 3. Direktur Risiko Bisnis Pembiayaan

- Mengkoordinir perumusan *framework*, target market, dan *risk acceptance criteria* pembiayaan secara *bank-wide* termasuk pengelolaan dan penanganan pembiayaan bermasalah.
- Memastikan bahwa konsep pembiayaan dan konsep pengelolaan pembiayaan bermasalah terintegrasi kedalam perencanaan strategis Bank.
- Mengelola dan mengawasi portfolio pembiayaan Bank yang dilakukan secara menyeluruh.
- Membangun dan mengembangkan budaya risiko di dalam proses *end-to-end* pembiayaan.
- Memberlakukan langkah-langkah untuk dapat mengelola portofolio pembiayaan dengan baik beserta mitigasi risiko yang terkait dengan berkoordinasi dengan Direksi lainnya.
- Membangun, mengembangkan dan mengawasi aktivitas mitigasi risiko kredit guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis Bank.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan portofolio pembiayaan Bank berdasarkan prinsip kehati-hatian, prinsip syariah, dan seluruh ketentuan yang berlaku.
- Melaksanakan GCG termasuk memastikan setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi dilakukan secara berintegritas.

### 4. Direktur Operasi dan Digital

- Mengkoordinir perumusan *Standard Operational Procedure* (SOP) sebagai dasar dalam semua aktivitas operasional perbankan di Bank Muamalat Indonesia.
- Memberlakukan langkah-langkah yang dapat mengurangi dan menanggulangi berbagai jenis risiko operasional yang dapat dihadapi oleh Bank Muamalat Indonesia dengan berkoordinasi dengan Direksi lainnya.
- Memastikan agar seluruh operasional perbankan di Bank Muamalat Indonesia mematuhi policy dan SOP yang berlaku baik internal maupun eksternal.
- Membangun, mengembangkan dan mengawasi aktivitas operasional perbankan Bank Muamalat Indonesia menjadi lebih efisien dengan mempertimbangkan *cost efficiency* guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis perusahaan.
- Mengelola dan mengawasi penggunaan aset perusahaan secara baik dan tepat untuk kegiatan bisnis, dengan melakukan koordinasi erat dengan para pimpinan unit usaha.
- Memastikan dan mengawasi kualitas standar pelayanan terhadap nasabah sesuai dengan ketentuan yang berlaku di semua unit bisnis pelayanan nasabah, guna tercipta tingkat kepuasan nasabah yang baik.

### 3. Director of Financing Business Risk

- Coordinate the formulation of frameworks, target markets, and risk acceptance criteria for bank-wide financing including the management and handling of problematic financing.
- Ensure that the concept of financing and the concept of managing non-performing financing are integrated into the Bank's strategic planning.
- Manage and supervise the Bank's overall financing portfolio.
- Build and develop a risk culture in the end-to-end financing process.
- Implement measures to properly manage the financing portfolio and related risk mitigation in coordination with other Directors.
- Build, develop and supervise credit risk mitigation activities to achieve optimal business results from the implementation of all business activities of the Bank.
- Fully responsible for the implementation of the Bank's financing portfolio management based on prudent principles, sharia principles, and all applicable regulations.
- Implementing GCG, including ensuring that the Bank's business activities at all levels of the organization are conducted with integrity.

### 4. Director of Operations and Digital

- Coordinating the formulation of Standard Operational Procedure (SOP) as the basis for all banking operational activities at Bank Muamalat Indonesia.
- Implement measures that can reduce and overcome various types of operational risks that can be faced by Bank Muamalat Indonesia in coordination with other Directors.
- Ensure that all banking operations in Bank Muamalat Indonesia comply with applicable policies and SOPs both internal and external.
- Build, develop and supervise the banking operations of Bank Muamalat Indonesia to be more efficient by considering cost efficiency in order to achieve optimal business results from the implementation of all business activities of the Bank.
- Manage and supervise the proper use of the Bank's assets for business activities, in close coordination with business unit leaders.
- Ensure and supervise the quality of service standards to customers in accordance with applicable regulations in all customer service business units, in order to create a good level of customer satisfaction.

- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip Syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.

#### 5. Direktur Keuangan dan Strategi

- Mengarahkan, mengevaluasi dan mengkoordinir perumusan kebijakan finansial perusahaan yang berorientasi pada optimalisasi pendapatan maupun efisiensi biaya.
- Memastikan penerapan kebijakan akuntansi (PSAK), perpajakan dan kebijakan pengelolaan finansial perusahaan sesuai dengan ketentuan yang berlaku.
- Mengelola dan mengawasi pengukuran kinerja perusahaan secara menyeluruh.
- Memastikan dan mengawasi pelaksanaan dan penerbitan laporan keuangan perusahaan.
- Mengarahkan dan mengevaluasi pelaksanaan *business intelligence* dan pengurusan data *warehouse* yang efektif guna mendapatkan informasi yang akurat dalam penentuan strategi bisnis perusahaan.
- Mengkoordinasikan, mengawasi dan memberikan persetujuan atas aktivitas unit kerja di bawah direktorat *finance* agar sesuai dengan ketentuan dan/atau target kerja yang telah ditetapkan.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.

- Fully responsible for the implementation of the management of Bank Muamalat Indonesia based on prudent principles and Sharia principles.
- Implementing GCG in every BMI business activity at all levels of the organization.

#### 5. Director of Finance and Strategy

- Direct, evaluate and coordinate the formulation of the Bank financial policies oriented towards revenue optimization and cost efficiency.
- Ensure the application of accounting policies (PSAK), taxation and company financial management policies in accordance with applicable regulations.
- Manage and supervise the overall performance measurement of the Bank.
- Ensure and supervise the implementation and issuance of the Bank's financial statements.
- Direct and evaluate the implementation of business intelligence and effective data warehouse management to obtain accurate information in determining the Bank's business strategy.
- Coordinate, supervise and approve the activities of work units under the finance directorate in order to comply with the provisions and/or work targets that have been set.
- Fully responsible for the implementation of the management of Bank Muamalat Indonesia based on prudent principles and sharia principles.
- Implementing GCG in every BMI business activity at all levels of the organization.

### KEPEMILIKAN SAHAM DIREKSI

Merujuk pada ketentuan Pasal 50 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, Anggota Direksi Bank Muamalat, baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada perusahaan lain. Berikut adalah rincian Kepemilikan Saham Direksi Hingga 31 Desember 2022.

### SHARE OWNERSHIP OF BOARD OF DIRECTORS

Referring to the provisions of Article 50 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks, Members of the Board of Directors of Bank Muamalat, either individually or jointly are prohibited from owning shares exceeding 25% (twenty-five percent) of the paid-up capital in other companies. The following are details of the Directors' Share Ownership until December 31, 2022.

| Nama<br>Name    | Jabatan<br>Position                                                                                                           | Kepemilikan Saham (Lembar Saham)<br>Share Ownership (Share Sheet) |                          |                                                      |                             |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------|------------------------------------------------------|-----------------------------|
|                 |                                                                                                                               | Bank<br>Muamalat                                                  | Bank Lain<br>Other Banks | LJK-Non Bank<br>Non-Bank<br>Financial<br>Institution | Bank Lain<br>Other<br>Banks |
| Indra Falatehan | Direktur Utama<br>President Director                                                                                          | -                                                                 | -                        | -                                                    | -                           |
| Karno           | Direktur Kepatuhan, Risiko & Hukum<br>Director of Compliance, Risk & Legal                                                    | -                                                                 | -                        | -                                                    | -                           |
| Hery Safril     | Direktur Risiko Bisnis Pembiayaan/Plt.<br>Direktur Utama<br>Director of Financing Business Risk/Acting.<br>President Director | -                                                                 | -                        | -                                                    | -                           |



| Nama<br>Name  | Jabatan<br>Position                                                | Kepemilikan Saham (Lembar Saham)<br>Share Ownership (Share Sheet) |                          |                                                      |                             |
|---------------|--------------------------------------------------------------------|-------------------------------------------------------------------|--------------------------|------------------------------------------------------|-----------------------------|
|               |                                                                    | Bank<br>Muamalat                                                  | Bank Lain<br>Other Banks | LJK-Non Bank<br>Non-Bank<br>Financial<br>Institution | Bank Lain<br>Other<br>Banks |
| Wahyu Avianto | Direktur Operasi & Digital<br>Director of Operations & Digital     | -                                                                 | -                        | -                                                    | -                           |
| Suhendar      | Direktur Keuangan dan Strategi<br>Director of Finance and Strategy | -                                                                 | -                        | -                                                    | -                           |

## RANGKAP JABATAN DIREKSI

Ketentuan mengenai rangkap jabatan Anggota Direksi Bank Muamalat mengacu pada Pasal 50 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah. Anggota Direksi Bank Muamalat tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.

Rangkap jabatan dikecualikan apabila:

1. Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank;
2. Direksi yang bertanggung jawab terhadap pengawasan dana pensiun, menjalankan tugas sebagai dewan pengawas dana pensiun yang dimiliki oleh Bank; dan/atau
3. Direksi menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank

## CONCURRENT POSITION OF THE BOARD OF DIRECTORS

Provisions regarding concurrent positions of members of the Board of Directors of Bank Muamalat refer to Article 50 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks. Members of the Board of Directors of Bank Muamalat do not have concurrent positions as members of the Board of Commissioners, the Board of Directors, or Executive Officers at banks, companies and/or other institutions.

Concurrent positions are allowed if:

1. Directors who are responsible for supervising the Bank's participation in subsidiaries, carry out functional duties as members of the Board of Commissioners of non-bank subsidiaries controlled by the Bank;
2. Directors responsible for the supervision of pension funds, perform duties as the supervisory board of pension funds owned by the Bank; and/or
3. Directors hold positions in non-profit organizations or institutions, as long as it does not cause them to neglect the implementation of their duties and responsibilities as members of the Board of Directors of the Bank.

### Rangkap Jabatan Direksi Per 31 Desember 2022

| Nama<br>Name    | Jabatan<br>Position                                                                                                         | Jabatan pada Perusahaan Lain<br>Position at Other Companies                                                                                                                                                                                                                                                                                                                                                                                      | Nama Perusahaan<br>Company Name |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| Indra Falatehan | Direktur Utama<br>President Director                                                                                        | Telah mengajukan pengunduran diri dari jabatan Direktur Utama Bank KB Bukopin Syariah tanggal 28 November 2022 dan akan efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK.<br>Has submitted his resignation from the position of President Director of Bank KB Bukopin Syariah on November 28, 2022 and will be effective after obtaining the determination of passing the Fit and Proper Test from the OJK. | Bank KB Bukopin Syariah         |
| Karno           | Direktur Kepatuhan, Risiko & Hukum<br>Director of Compliance, Risk & Legal                                                  | -                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                               |
| Hery Safril     | Direktur Risiko Bisnis Pembiayaan/Plt. Direktur Utama<br>Director of Financing Business Risk/<br>Acting. President Director | -                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                               |
| Wahyu Avianto   | Direktur Operasi & Digital<br>Director of Operations & Digital                                                              | -                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                               |
| Suhendar        | Direktur Keuangan dan Strategi<br>Director of Finance and Strategy                                                          | -                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                               |

### Concurrent Position of Directors as of December 31, 2022

## PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Menindaklanjuti ketentuan Pasal 61 Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, anggota Direksi Bank Muamalat dilarang untuk mengambil tindakan yang dapat mengurangi aset atau mengurangi keuntungan bank umum syariah dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan, apabila terjadi benturan kepentingan. Dengan demikian, Direksi wajib untuk:

1. Mengutamakan kepentingan Bank dan tidak mengurangi keuangan Bank dalam hal terjadi benturan kepentingan.
2. Menghindari diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan.
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau pemegang saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Bank.
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

## PROGRAM PENGENALAN PERUSAHAAN BAGI DIREKSI BARU

Program orientasi perusahaan bagi Direksi Baru ialah program pengenalan perusahaan kepada Direksi baru yang dilakukan atas dasar beberapa pertimbangan, yakni, ketentuan regulasi, keberagaman latar belakang Direksi, serta media pengenalan antar anggota Direksi. Dengan demikian, program orientasi ini penting untuk menciptakan suatu tim kerja yang solid bagi Direksi.

Prosedur Program Orientasi Bank Muamalat Indonesia mencakup hal-hal sebagai berikut:

1. Program orientasi mengenai Bank wajib diberikan kepada Anggota Direksi yang baru pertama kali menjabat di Bank.
2. Tanggung jawab pelaksanaan Program orientasi ada pada Direktur Utama. Jika Direksi Utama berhalangan maka tanggung jawab pelaksanaan program orientasi berada pada Komisaris Utama atau Direktur yang ada.
3. Materi yang diberikan pada Program orientasi meliputi hal-hal sebagai berikut:
  - a. Keterangan mengenai tugas dan tanggung jawab Dewan Komisaris dan Direksi berdasarkan hukum.
  - b. Penjelasan mengenai produk-produk jasa perbankan Bank.
  - c. Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh Bank.

## MANAGEMENT OF CONFLICT OF INTEREST OF THE BOARD OF DIRECTORS

To follow up on the provisions of Article 61 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Islamic Commercial Banks and Islamic Business Units, members of the Board of Directors of Bank Muamalat are prohibited from taking actions that can reduce the assets or reduce the profits of Islamic commercial banks and are required to disclose conflicts of interest in every decision made, in the event of a conflict of interest. Thus, the Board of Directors is obliged to:

1. Prioritize the interests of the Bank and not reduce the Bank's finances in the event of a conflict of interest.
2. refrain from making decisions in situations and conditions where there is a conflict of interest.
3. Disclose family relationships, financial relationships, management relationships, ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties in the context of the Bank's business.
4. Disclose in the event that decision making must still be taken in the event of a conflict of interest.

## COMPANY INTRODUCTION PROGRAM FOR NEW DIRECTORS

The corporate orientation program for New Directors is the Bank's introduction program to new Directors. This program is carried out by considering regulatory provisions, the diversity of the Directors' backgrounds, and the introduction of media between members of the Board of Directors. Thus, this orientation program is also important to create a solid work team for the Board of Directors.

Bank Muamalat Indonesia Orientation Program procedures include the following:

1. An orientation program regarding the Bank shall be provided to the Board of Directors Members, who serve for the first time in the Bank.
2. The President Director is in charge of the implementation of the orientation program. In the absence of the President Director, the responsibility for implementing the orientation program lies with the President Commissioner, or other available Directors.
3. The materials provided in the orientation program include the following:
  - a. Information on the duties and responsibilities of the Board of Commissioners and Board of Directors under the law.
  - b. Explanation of banking service / products provided by the Bank.
  - c. Implementation of the principles of Good Corporate Governance by the Bank.





- d. Gambaran mengenai Bank berkaitan dengan tujuan, sifat, lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, risiko dan berbagai masalah strategis lainnya.
  - e. Penjelasan yang berkaitan dengan kewenangan yang didelegasikan, audit internal dan eksternal, sistem dan kebijakan pengendalian internal
  - f. Penjelasan mengenai kewajiban, tugas, tanggung jawab dan hak-hak Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.
  - g. Team building yang menyertakan seluruh anggota Direksi, baik yang baru menjabat maupun yang pernah menjabat sebelumnya.
4. Program orientasi yang diberikan dapat berupa presentasi, pertemuan atau kunjungan ke fasilitas Bank, pengenalan dengan para karyawan senior dan para karyawan Bank serta program lainnya.

- d. An overview of the Bank with regard to its objectives, nature, scope of activities, financial and operating performance, strategy, short and long term business plans, competitive position, risks and other strategic issues.
  - e. Explanations relating to delegated authority, internal and external audit, internal control systems and policies.
  - f. An explanation of the obligations, duties, responsibilities and rights of the Sharia Supervisory Board, Board of Commissioners and Board of Directors.
  - g. Team building that includes all members of the Board of Directors, both new and former members.
4. The orientation program provided can be in the form of presentations, meetings or visits to the Bank's facilities, introductions to senior employees and Bank employees and other programs.

Pada tahun 2022, Bank Muamalat telah melaksanakan 2 (dua) kali program orientasi/pengenalan perusahaan kepada anggota Direksi Baru pada tanggal 1 Juli 2022, dan 5 Desember 2022 sesuai dengan perubahan struktur keanggotaan Direksi pada RUPSLB 24 Juni 2022, dan 29 November 2022.

In 2022, Bank Muamalat carried out 2 (two) company orientation/introduction programs to new members of the Board of Directors on July 1, 2022, and December 5, 2022, in accordance with changes in the membership structure of the Board of Directors at the EGMS June 24, 2022, and November 29, 2022.

## SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan yang harus dikuasai anggota Direksi Bank Muamalat dalam rangka pelaksanaan manajemen risiko Bank secara efektif. Hal tersebut juga ditegaskan oleh Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun 2022 Tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum yang mengatur bahwa Dewan Komisaris dan Direksi wajib memiliki Sertifikasi Kompetensi Kerja di bidang manajemen risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi terkait.

## RISK MANAGEMENT CERTIFICATION

Competence and expertise in the field of risk management are a necessity that must be possessed by members of the Board of Directors of Bank Muamalat to effectively implement the Bank's risk management. This is also confirmed by the Regulation of the Financial Services Authority of the Republic of Indonesia Number 24 of 2022 concerning the Development of the Quality of Human Resources of Commercial Banks, which stipulates that the Board of Commissioners and Directors are required to have Work Competency Certification in the field of risk management issued by the relevant Professional Certification Institution.

### Kepemilikan Sertifikasi Manajemen Risiko Direksi

### Board of Directors Risk Management Certification Ownership

| Nama<br>Name    | Jabatan<br>Position                                                                       | Level<br>Sertifikasi<br>Certification<br>Level | Bidang<br>Subject                   | Lembaga yang<br>Mengeluarkan<br>Sertifikasi<br>Certifying Agency                                                | Tanggal<br>Dikeluarkan<br>Issuing Date  | Tanggal Kadaluausa<br>Expiration Date |
|-----------------|-------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------|
| Indra Falatehan | Direktur Utama<br>President<br>Director                                                   | 5                                              | Risk<br>Management<br>Certification | Badan Nasional<br>Sertifikasi Profesi<br>(BNSP)<br>National Professional<br>Certification Agency<br>(BNSP)      | 14 September 2021<br>September 14, 2021 | 7 Mei 2023<br>May 7, 2023             |
| Karno           | Direktur<br>Kepatuhan,<br>Risiko &<br>Hukum<br>Director of<br>Compliance,<br>Risk & Legal | 5                                              | Risk<br>Management<br>Certification | Lembaga Sertifikasi<br>Profesi Perbankan<br>(LSPP)<br>Banking Professional<br>Certification Institute<br>(LSPP) | 27 Agustus 2020<br>August 27, 2020      | 27 Agustus 2024<br>August 27, 2024    |

| Nama<br>Name  | Jabatan<br>Position                                                                                                                                | Level<br>Sertifikasi<br>Certification<br>Level | Bidang<br>Subject                   | Lembaga yang<br>Mengeluarkan<br>Sertifikasi<br>Certifying Agency                                                | Tanggal<br>Dikeluarkan<br>Issuing Date | Tanggal Kadaluarsa<br>Expiration Date |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|
| Hery Safril   | Direktur<br>Risiko Bisnis<br>Pembiayaan/<br>Plt. Direktur<br>Utama<br>Director of<br>Financing<br>Business<br>Risk/Acting<br>President<br>Director | 5                                              | Risk<br>Management<br>Certification | Lembaga Sertifikasi<br>Profesi Perbankan<br>(LSPP)<br>Banking Professional<br>Certification Institute<br>(LSPP) | 22 Maret 2014<br>March 22, 2014        | 22 Maret 2024<br>March 22, 2024       |
| Wahyu Avianto | Direktur<br>Operasi &<br>Digital<br>Director of<br>Operations &<br>Digital                                                                         | 5                                              | Risk<br>Management<br>Certification | Lembaga Sertifikasi<br>Profesi Perbankan<br>(LSPP)<br>Banking Professional<br>Certification Institute<br>(LSPP) | 04 Maret 2022<br>March 04, 2022        | 10 Maret 2024<br>March 10, 2024       |
| Suhendar      | Direktur<br>Keuangan dan<br>Strategi<br>Director of<br>Finance and<br>Strategy                                                                     | 5                                              | Risk<br>Management<br>Certification | Lembaga Sertifikasi<br>Profesi Perbankan<br>(LSPP)<br>Banking Professional<br>Certification Institute<br>(LSPP) | 15 Desember 2022<br>December 15, 2022  | 15 Desember 2024<br>December 15, 2024 |

## PROGRAM PENGEMBANGAN KOMPETENSI DIREKSI

Sepanjang tahun 2022, Direksi Bank Muamalat Indonesia telah mengikuti berbagai pelatihan yang secara rinci disampaikan dalam bab "Profil Perusahaan" dalam Laporan Tahunan.

## MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Berikut ialah mekanisme pengunduran diri dan pemberhentian Direksi:

1. Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan dalam jangka waktu 90 (Sembilan puluh) hari sebelum pengunduran diri dimaksud.
2. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi tersebut dalam jangka waktu selambat-lambatnya 90 (Sembilan puluh) hari setelah diterimanya surat permohonan pengunduran diri.
3. Anggota Direksi yang mengundurkan diri tetap dapat dimintakan pertanggungjawabannya sebagai Direktur sejak pengangkatan yang bersangkutan sampai dengan tanggal disetujuinya pengunduran diri.
4. Perusahaan wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
  - a. diterimanya permohonan pengunduran diri anggota Direksi
  - b. hasil penyelenggaraan RUPS

## BOARD OF DIRECTORS COMPETENCY DEVELOPMENT PROGRAM

Throughout 2022, the Board of Directors of Bank Muamalat Indonesia has attended various trainings which are detailed in the "Company Profile" chapter in this Annual Report.

## RESIGNATION AND DISMISSAL MECHANISM OF THE BOARD OF DIRECTORS

The following is the mechanism for resignation and dismissal of the Board of Directors:

1. Members of the Board of Directors are entitled to resign from their position by notifying the company in writing within 90 (Ninety) days prior to the resignation.
2. The Company must hold a GMS to resolve the resignation request of the member of the Board of Directors within a period of no later than 90 (Ninety) days after the receipt of the resignation request letter.
3. Members of the Board of Directors who resign can still be held accountable as Directors from the time of their appointment until the date of approval of their resignation.
4. The Company shall disclose information to the public and submit to the Financial Services Authority no later than 2 (two) business days after:
  - a. receipt of the application for resignation of a member of the Board of Directors;
  - b. the result of the GMS





5. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Direktur yang diberhentikan dari jabatannya dan RUPS dapat mengangkat seseorang sebagai Direktur untuk mengisi suatu lowongan. Masa jabatan seseorang yang diangkat untuk menggantikan Direktur yang berhenti secara demikian atau untuk mengisi lowongan tersebut adalah sisa masa jabatan dari Direktur yang diberhentikan/digantikan tersebut.
6. Direksi wajib memberitahukan perubahan susunan dan nama anggota Direksi kepada Menteri untuk dicatat dalam daftar perseroan dalam jangka waktu 30 (tiga puluh) hari terhitung sejak tanggal keputusan RUPS atau keputusan yang mengikat di luar RUPS.

## **PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI**

### **Dasar Penilaian**

Pembentukan Komite tingkat Direksi ditujukan untuk membantu Direksi dalam menjalankan tugas dan tanggung jawabnya. Pembentukan komite tingkat Direksi berdasarkan surat keputusan Direksi disertai tugas dan tanggung jawab masing-masing komite. Adapun tugas dan tanggung jawab komite-komite tersebut secara rinci diatur dalam Piagam (*Charter*) Komite level Direksi Bank Muamalat.

Pada tahun 2022, Bank Muamalat memiliki Komite tingkat Direksi yakni Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Aset dan Kewajiban, serta Komite Sumber Daya Manusia.

Penilaian atas kinerja komite-komite tingkat Direksi dilakukan dilaksanakan secara periodik melalui *Human Capital Division*. Berikut merupakan dasar penilaian atas kinerja anggota komite tingkat Direksi dalam melaksanakan tugas dan tanggung jawabnya:

1. Pemenuhan Struktur Organisasi Komite
2. Ketersediaan Piagam/*Charter* Komite
3. Pelaksanaan Rapat Komite
4. Dokumentasi Hasil Rekomendasi Komite

5. The GMS may appoint another person to fill the position of a Director who is dismissed from office and the GMS may appoint a person as a Director to fill a vacancy. The term of office of a person appointed to replace a Director who is terminated as such or to fill a vacancy shall be the remaining term of office of the Director who is terminated/ replaced.
6. The Board of Directors shall notify changes in the composition and names of members of the Board of Directors to the Minister to be recorded in the company register within 30 (thirty) days as of the date of the GMS resolution or binding resolution outside the GMS.

## **PERFORMANCE ASSESSMENT OF COMMITTEE UNDER THE BOARD OF DIRECTORS**

### **Basis for Assessment**

The establishment of the Board of Directors Committee is intended to assist the Board of Directors in carrying out its duties and responsibilities. The establishment of the Board of Directors-level committees is based on the Board of Directors' resolution, along with the duties and responsibilities of each committee. The duties and responsibilities of these committees are detailed in the Charter of the Board of Directors Committee of Bank Muamalat.

In 2022, Bank Muamalat has Board of Directors level committees, namely the Information Technology Steering Committee, Risk Management Committee, Assets and Liabilities Committee, and Human Resources Committee.

Assessment of the performance of the Board of Directors level committees is carried out periodically through the Human Capital Division. The following is the basis for assessing the performance of members of the Board of Directors level committees in carrying out their duties and responsibilities:

1. Fulfillment of Committee Organizational Structure;
2. Availability of Committee Charter/Charter;
3. Implementation of Committee Meeting;
4. Documentation of Committee Recommendation Results

## Hasil Penilaian

Berikut adalah hasil penilaian Komite di Bawah Direksi atas kinerja yang telah diberikan sepanjang tahun 2022:

## Assessment Results

The following are the results of the assessment of the Committee under the Board of Directors for the performance that has been given throughout 2022:

| Indikator<br>Indicator                                                             | Penilaian                                                                                                                                                                                                                                                  | Assessment                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Struktur Organisasi Komite<br>Committee Organizational Structure                   | Struktur organisasi dan komposisi keanggotaan komite tingkat Direksi telah lengkap dan sesuai dengan kebutuhan Bank. Proses pengangkatan keanggotaan komite telah mengacu kepada ketentuan perundangan yang berlaku.                                       | The organizational structure and membership composition of the Board of Directors level committees are complete and in accordance with the needs of the Bank. The appointment process of committee membership has referred to the prevailing laws and regulations. |
| Ketersediaan Piagam Komite<br>Availability of Committee Charter                    | Seluruh komite tingkat Direksi telah memiliki piagam komite sebagai panduan dalam pelaksanaan tugas dan tanggung jawab sebagai anggota komite. Namun ke depannya masih diperlukan <i>improvement</i> dalam rangka pengkinian piagam komite yang telah ada. | All committees at the Board of Directors level have a committee charter as a guide in carrying out their duties and responsibilities as committee members. However, in the future, improvement is still needed in order to update the existing committee charters. |
| Dokumentasi Hasil Rekomendasi Komite<br>Documentation of Committee Recommendations | Hasil rapat komite tingkat Direksi telah dituangkan dalam risalah rapat dan telah didokumentasikan dengan baik, termasuk pengungkapan <i>dissenting opinions</i> (jika ada) secara jelas.                                                                  | The results of the Board of Directors level committee meetings have been set forth in the minutes of meetings and have been well documented, including clear disclosure of dissenting opinions (if any).                                                           |
| Pelaksanaan Rapat Komite<br>Implementation of Committee Meetings                   | Frekuensi rapat komite tingkat Direksi selama tahun 2022 telah sesuai dengan ketentuan dan mengacu kepada jadwal rapat tahunan yang telah ditetapkan.                                                                                                      | The frequency of Board of Directors committee meetings during 2022 was in accordance with the provisions and refers to the annual meeting schedule that has been set.                                                                                              |

Menindaklanjuti keputusan RUPSLB Bank Muamalat tanggal 24 Juni 2022 dan 29 November 2022, Bank Muamalat telah menyesuaikan struktur organisasi dan komposisi keanggotaan komite tingkat Direksi.

Following up on the decisions of the EGMS of Bank Muamalat dated June 24, 2022 and November 29, 2022, Bank Muamalat has adjusted the organizational structure and membership composition of the Board of Directors level committees.



# Hubungan Afiliasi antara Anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama dan/atau Pengendali

**Affiliated Relationships between Members of the Board of Directors, the Board of Commissioners, and Majority and/or Controlling Shareholders**

## HUBUNGAN AFILIASI DEWAN KOMISARIS

Pengungkapan hubungan afiliasi anggota Dewan Komisaris mencakup hubungan keluarga dan hubungan keuangan dengan anggota Dewan Komisaris lainnya, Direksi, maupun pemegang saham pengendali. Bentuk hubungan keuangan termasuk di antaranya utang-piutang, kerja sama bisnis, dan sebagainya. Adapun, bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/istri/anak/orang tua/saudara kandung/ipar, dan sebagainya.

## AFFILIATION RELATIONSHIP OF THE BOARD OF COMMISSIONERS

Disclosure of affiliated relationships of members of the Board of Commissioners includes family relationships and financial relationships with other members of the Board of Commissioners, Directors, and controlling shareholders. Forms of financial relationships include debt and credit, business cooperation, and so on. Meanwhile, family relationships include special relationships, especially those caused by blood relations such as husband/wife/children/parents/siblings/in-laws, and so on.

### Pernyataan Hubungan Afiliasi Dewan Komisaris

### Statement of Affiliation of the Board of Commissioners

| Nama<br>Name            | Jabatan<br>Position                                            | Hubungan Keluarga dengan<br>Family Relationship with |             |                                  |             |                                                                |             | Hubungan Keuangan dengan<br>Financial Relationship with |             |                                  |             |                                                                |             | Hubungan<br>Kepengurusan<br>Management<br>Relationship |             |
|-------------------------|----------------------------------------------------------------|------------------------------------------------------|-------------|----------------------------------|-------------|----------------------------------------------------------------|-------------|---------------------------------------------------------|-------------|----------------------------------|-------------|----------------------------------------------------------------|-------------|--------------------------------------------------------|-------------|
|                         |                                                                | Dewan<br>Komisaris<br>Board of<br>Commissioners      |             | Direksi<br>Board of<br>Directors |             | Pemegang<br>Saham<br>Pengendali<br>Controlling<br>Shareholders |             | Dewan<br>Komisaris<br>Board of<br>Commissioners         |             | Direksi<br>Board of<br>Directors |             | Pemegang<br>Saham<br>Pengendali<br>Controlling<br>Shareholders |             |                                                        |             |
|                         |                                                                | Ya<br>Yes                                            | Tidak<br>No | Ya<br>Yes                        | Tidak<br>No | Ya<br>Yes                                                      | Tidak<br>No | Ya<br>Yes                                               | Tidak<br>No | Ya<br>Yes                        | Tidak<br>No | Ya<br>Yes                                                      | Tidak<br>No | Ya<br>Yes                                              | Tidak<br>No |
| Mardiasmo <sup>*)</sup> | Komisaris<br>Utama<br>Independent<br>President<br>Commissioner |                                                      | ✓           |                                  | ✓           |                                                                | ✓           |                                                         | ✓           |                                  | ✓           |                                                                | ✓           |                                                        | ✓           |
| Suwarda <sup>*)</sup>   | Komisaris<br>Independen<br>Independent<br>Commissioner         |                                                      | ✓           |                                  | ✓           |                                                                | ✓           |                                                         | ✓           |                                  | ✓           |                                                                | ✓           |                                                        | ✓           |
| Sartono                 | Komisaris<br>Independen<br>Independent<br>Commissioner         |                                                      | ✓           |                                  | ✓           |                                                                | ✓           |                                                         | ✓           |                                  | ✓           |                                                                | ✓           |                                                        | ✓           |
| Amin Said<br>Husni      | Komisaris<br>Independen<br>Independent<br>Commissioner         |                                                      | ✓           |                                  | ✓           |                                                                | ✓           |                                                         | ✓           |                                  | ✓           |                                                                | ✓           |                                                        | ✓           |
| Andre Mirza<br>Hartawan | Komisaris<br>Commissioner                                      |                                                      | ✓           |                                  | ✓           |                                                                | ✓           |                                                         | ✓           |                                  | ✓           |                                                                | ✓           |                                                        | ✓           |

<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

## HUBUNGAN AFILIASI DIREKSI

Bank mengatur pengungkapan hubungan afiliasi Direksi mencakup hubungan keluarga dan hubungan keuangan dengan anggota Direksi lainnya, Dewan Komisaris, maupun Pemegang Saham pengendali. Bentuk hubungan keuangan termasuk di antaranya utang-piutang, kerja sama bisnis, dan sebagainya. Sementara bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/istri/anak/orang tua/saudara kandung/ipar, dan sebagainya. Pernyataan Hubungan Afiliasi Direksi

### Pernyataan Hubungan Afiliasi Direksi

## AFFILIATION RELATIONSHIP OF THE BOARD OF DIRECTORS

The Bank regulates the disclosure of affiliated relationships of the Board of Directors, including family relationships and financial relationships with other members of the Board of Directors, the Board of Commissioners, and controlling shareholders. Forms of financial relationships include debt and credit, business cooperation, and so on. Meanwhile, family relationships include special relationships, especially those caused by blood relations such as husband/wife/children/parents/siblings/in-laws, and so on. Statement of Affiliated Relationship of the Board of Directors

### Statement of Affiliated Relationship of the Board of Directors

| Nama<br>Name       | Jabatan<br>Position                                                                                                                                 | Hubungan Keluarga dengan<br>Family Relationship with |             |                                  |             |                                                                |             | Hubungan Keuangan dengan<br>Financial Relationship with |             |                                  |             |                                                                |             | Hubungan<br>Kepengurusan<br>Management<br>Relationship |             |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------|----------------------------------|-------------|----------------------------------------------------------------|-------------|---------------------------------------------------------|-------------|----------------------------------|-------------|----------------------------------------------------------------|-------------|--------------------------------------------------------|-------------|
|                    |                                                                                                                                                     | Dewan<br>Komisaris<br>Board of<br>Commissioners      |             | Direksi<br>Board of<br>Directors |             | Pemegang<br>Saham<br>Pengendali<br>Controlling<br>Shareholders |             | Dewan<br>Komisaris<br>Board of<br>Commissioners         |             | Direksi<br>Board of<br>Directors |             | Pemegang<br>Saham<br>Pengendali<br>Controlling<br>Shareholders |             |                                                        |             |
|                    |                                                                                                                                                     | Ya<br>Yes                                            | Tidak<br>No | Ya<br>Yes                        | Tidak<br>No | Ya<br>Yes                                                      | Tidak<br>No | Ya<br>Yes                                               | Tidak<br>No | Ya<br>Yes                        | Tidak<br>No | Ya<br>Yes                                                      | Tidak<br>No | Ya<br>Yes                                              | Tidak<br>No |
| Indra<br>Falatehan | Direktur<br>Utama<br>President<br>Director                                                                                                          |                                                      | √           |                                  | √           |                                                                | √           |                                                         | √           |                                  | √           |                                                                | √           |                                                        | √           |
| Karno              | Direktur<br>Kepatuhan,<br>Risiko &<br>Hukum<br>Director of<br>Compliance,<br>Risk & Legal                                                           |                                                      | √           |                                  | √           |                                                                | √           |                                                         | √           |                                  | √           |                                                                | √           |                                                        | √           |
| Hery Safril        | Direktur<br>Risiko Bisnis<br>Pembiayaan/<br>Plt. Direktur<br>Utama<br>Director of<br>Financing<br>Business<br>Risk/Acting.<br>President<br>Director |                                                      | √           |                                  | √           |                                                                | √           |                                                         | √           |                                  | √           |                                                                | √           |                                                        | √           |
| Wahyu<br>Avianto   | Direktur<br>Operasi &<br>Digital<br>Director of<br>Operations &<br>Digital                                                                          |                                                      | √           |                                  | √           |                                                                | √           |                                                         | √           |                                  | √           |                                                                | √           |                                                        | √           |
| Suhendar           | Direktur<br>Keuangan<br>dan Strategi<br>Director of<br>Finance and<br>Strategy                                                                      |                                                      | √           |                                  | √           |                                                                | √           |                                                         | √           |                                  | √           |                                                                | √           |                                                        | √           |



# Kebijakan Pengungkapan Informasi Kepemilikan Saham

## Policy on Disclosure of Information on Share Ownership

Anggota Dewan Komisaris dan anggota Direksi Bank Muamalat wajib melaporkan kepada Perseroan mengenai saham yang dimiliki anggota Dewan Komisaris dan anggota Direksi yang bersangkutan dan/atau keluarganya pada Bank Muamalat dan Perseroan lain untuk selanjutnya dicatat dalam daftar khusus, termasuk setiap perolehan dan perubahan dalam kepemilikan saham tersebut wajib dilaporkan. Pengungkapan saham tersebut terkait kepemilikan saham yang mencapai sejumlah 5% (lima persen) atau lebih, baik pada Bank Muamalat maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri dalam laporan pelaksanaan GCG.

Members of the Board of Commissioners and members of the Board of Directors of Bank Muamalat must report to the Company regarding the shares owned by members of the Board of Commissioners and members of the Board of Directors concerned and / or their families in Bank Muamalat and other companies to be recorded in a special register, including any acquisition and changes in share ownership must be reported. Disclosure of these shares related to share ownership that reaches a total of 5% (five percent) or more, both in Bank Muamalat and in other banks and companies, domiciled at home and abroad in the GCG implementation report.

### KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

Penentuan komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan sesuai dengan tujuan dan kebutuhan perusahaan sesuai dengan rekomendasi Otoritas Jasa Keuangan yang tertuang dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

### DIVERSITY POLICY OF THE BOARD OF COMMISSIONERS AND DIRECTORS

Determination of the composition of the Board of Commissioners has taken into account the diversity of expertise, knowledge and experience required in accordance with the objectives and needs of the company in accordance with the recommendations of the Financial Services Authority contained in the Appendix to the Circular Letter of the Financial Services Authority Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.

### Pernyataan Keberagaman Komposisi Dewan Komisaris

### Diversity Statement of Board of Commissioners Composition

| No | Nama<br>Name            | Jabatan<br>Position                                            | Usia<br>Age | Gender            | Pendidikan<br>Education                                                                                                                                                                                                                  | Pengalaman Kerja<br>Job Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Keahlian<br>Expertise                                                                                                                                                |
|----|-------------------------|----------------------------------------------------------------|-------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Mardiasmo <sup>9)</sup> | Komisaris<br>Utama<br>Independent<br>President<br>Commissioner | 64          | Laki-laki<br>Male | <ul style="list-style-type: none"> <li>Doktor Kebijakan Publik</li> <li>MBA Administrasi Bisnis</li> <li>Sarjana Ekonomi</li> <li>Doctor of Public Policy</li> <li>MBA Business Administration</li> <li>Bachelor of Economics</li> </ul> | <ul style="list-style-type: none"> <li>Komisaris Independen PT TASPEN (Persero) (2020-sekarang)</li> <li>Staf Ahli Dewan Komisiner OJK (2020)</li> <li>Ketua Komite Pengawas Perpajakan (2019-2022)</li> <li>Anggota Dewan Komisiner OJK Ex Officio Kemenkeu (2014-2019)</li> <li>Wakil Menteri Keuangan RI (2014-2019)</li> <li>Independent Commissioner of PT TASPEN (Persero) (2020-present)</li> <li>Expert Staff of OJK Board of Commissioners (2020)</li> <li>Chairman of the Taxation Supervisory Committee (2019-2022)</li> <li>Member of OJK Board of Commissioners Ex Officio Ministry of Finance (2014-2019)</li> <li>Deputy Minister of Finance (2014-2019)</li> </ul> | <ul style="list-style-type: none"> <li>Tata Kelola perusahaan</li> <li>Ekonomi</li> <li>Pajak</li> <li>Corporate Governance</li> <li>Economy</li> <li>Tax</li> </ul> |

| No | Nama Name             | Jabatan Position                                 | Usia Age | Gender            | Pendidikan Education                                                                                                                                                                                                                                                                       | Pengalaman Kerja Job Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Keahlian Expertise                                                                                                                                |
|----|-----------------------|--------------------------------------------------|----------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | Suwarda <sup>*)</sup> | Komisaris Independen<br>Independent Commissioner | 51       | Laki-laki<br>Male | <ul style="list-style-type: none"> <li>Doktor Manajemen Bisnis</li> <li>Magister Hukum Bisnis</li> <li>Sarjana Hukum</li> <li>Sarjana Akuntansi</li> <li>Doctor of Business Management</li> <li>Master of Business Law</li> <li>Bachelor of Law</li> <li>Bachelor of Accounting</li> </ul> | <ul style="list-style-type: none"> <li>Partner Pendiri Firma Hukum Bisnis JMT Law House (2010 - sekarang),</li> <li>Komisaris Independen PT Bank Pembangunan Jawa Barat dan Banten Tbk/Bank BJB (2016 - 2018),</li> <li>Direktur Utama PT Rizgold Resources (2015 - 2016),</li> <li>Komite Audit PT Bank Pembangunan Jawa Barat dan Banten Tbk/Bank BJB (2012 - 2016),</li> <li>Founding Partner of JMT Law House Business Law Firm (2010 - present),</li> <li>Independent Commissioner of PT Bank Pembangunan Jawa Barat dan Banten Tbk/Bank BJB (2016 - 2018),</li> <li>President Director of PT Rizgold Resources (2015-2016),</li> <li>Audit Committee of PT Bank Pembangunan Jawa Barat dan Banten Tbk/Bank BJB (2012 - 2016).</li> </ul> | <ul style="list-style-type: none"> <li>Akuntansi</li> <li>Hukum</li> <li>Perbankan</li> <li>Accounting</li> <li>Legal</li> <li>Banking</li> </ul> |
| 3  | Sartono               | Komisaris Independen<br>Independent Commissioner | 61       | Laki-laki<br>Male | Sarjana Hukum<br>Bachelor of Law                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>Jaksa Fungsional pada Jaksa Agung Muda Pembinaan di Kejaksaan Agung pada tahun 2021</li> <li>Sekretaris Jaksa Agung Muda Pembinaan di Kejaksaan Agung pada tahun 2019.</li> <li>Functional Prosecutor at the Deputy Attorney General for Development in the Attorney General's Office in 2021</li> <li>Secretary to the Deputy Attorney General for Development in the Attorney General's Office in 2019.</li> </ul>                                                                                                                                                                                                                                                                                    | Hukum<br>Legal Affairs                                                                                                                            |
| 4  | Amin Said Husni       | Komisaris Independen<br>Independent Commissioner | 56       | Laki-laki<br>Male | <ul style="list-style-type: none"> <li>Magister Studi Antropologi Budaya</li> <li>Sarjana Syariah</li> <li>Master of Cultural Anthropology Studies</li> <li>Bachelor of Sharia</li> </ul>                                                                                                  | <ul style="list-style-type: none"> <li>Wakil Ketua Badan Anggaran Dewan Perwakilan Rakyat (DPR) Republik Indonesia (RI) dari 2006 hingga 2018</li> <li>Anggota Komisi X (Pendidikan) DPR RI dari 2007 hingga 2008</li> <li>Vice Chairman of the Budget Committee of the House of Representatives (DPR) of the Republic of Indonesia (RI) from 2006 to 2018</li> <li>Member of Commission X (Education) of the House of Representatives from 2007 to 2008</li> </ul>                                                                                                                                                                                                                                                                            | Syariah<br>Sharia                                                                                                                                 |
| 5  | Andre Mirza Hartawan  | Komisaris<br>Commissioner                        | 53       | Laki-laki<br>Male | <ul style="list-style-type: none"> <li>Doktor Ilmu ekonomi</li> <li>Master Administrasi Bisnis</li> <li>Sarjana Teknik Industri</li> <li>Doctor of Economics</li> <li>Master of Business Administration</li> <li>Bachelor of Industrial Engineering</li> </ul>                             | <ul style="list-style-type: none"> <li>Komisaris Independen PT Bank Oke Indonesia Tbk (2019-2022)</li> <li>Komisaris Utama PT Wisma Seratus Sejahtera (2014-sekarang)</li> <li>Komisaris Utama PT Syres Power Energy (2004-2019)</li> <li>Komisaris Utama PT Auto Daya Amara (2014-2019)</li> <li>Independent Commissioner of PT Bank Oke Indonesia Tbk (2019-2022)</li> <li>President Commissioner of PT Wisma Seratus Sejahtera (2014-present)</li> <li>President Commissioner of PT Syres Power Energy (2004-2019)</li> <li>President Commissioner of PT Auto Daya Amara (2014-2019)</li> </ul>                                                                                                                                             | <ul style="list-style-type: none"> <li>Ekonomi</li> <li>Perbankan</li> <li>Economy</li> <li>Banking</li> </ul>                                    |

<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



## Pernyataan Keberagaman Komposisi Dewan Komisaris

## Statement of Diversity of Board of Commissioners Composition

| No | Nama Name       | Jabatan Position                                                                                                        | Usia Age | Gender         | Pendidikan Education                                                                                                                                                                                                                                                                 | Pengalaman Kerja Job Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Keahlian Expertise                                                                                                                                     |
|----|-----------------|-------------------------------------------------------------------------------------------------------------------------|----------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Indra Falatehan | Direktur Utama President Director                                                                                       | 44       | Laki-laki Male | <ul style="list-style-type: none"> <li>Magister Manajemen Bisnis</li> <li>Sarjana Gas dan Petrochemical Engineering</li> <li>Master of Business Management</li> <li>Bachelor of Gas and Petrochemical Engineering-President Director of PT KB Bukopin Syariah (2022-2023)</li> </ul> | <ul style="list-style-type: none"> <li>Direktur Utama PT KB Bukopin Syariah (2022)</li> <li>Direktur Utama Bank BJB Syariah (2018-2022)</li> <li>Direktur Pembiayaan Bank BJB Syariah (2017-2018)</li> <li>Direktur Keuangan Bank BJB Syariah (2016)</li> <li>Group Head of Corporate Banking 2 Bank Syariah Mandiri (2015-2016)</li> <li>Kepala Divisi Special Financing &amp; Syndication Bank Syariah Mandiri (2012-2015).</li> <li>President director of PT KB Bukopin Syariah (2022)</li> <li>Financing Director of Bank BJB Syariah (2017-2018)</li> <li>Finance Director of Bank BJB Syariah (2016)</li> <li>Group Head of Corporate Banking 2 Bank Syariah Mandiri (2015-2016)</li> <li>Head of Special Financing &amp; Syndication Division of Bank Syariah Mandiri (2012-2015).</li> </ul>                            | <ul style="list-style-type: none"> <li>Perbankan Syariah</li> <li>Keuangan</li> <li>Syariah Banking</li> <li>Finance</li> </ul>                        |
| 2  | Karno           | Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal                                                 | 50       | Laki-laki Male | <ul style="list-style-type: none"> <li>Magister Manajemen</li> <li>Sarjana Ekonomi</li> <li>Master of Management</li> <li>Bachelor of Economics</li> </ul>                                                                                                                           | <ul style="list-style-type: none"> <li>Deputi bidang Manajemen Risiko di Badan Pengelola Keuangan Haji (BPKH) (2018-2022)</li> <li>Kepala Divisi Manajemen Risiko PT Bank Panin Dubai Syariah Tbk (2016-2018)</li> <li>Kepala Departemen Manajemen Risiko PT Bank BCA Syariah (2013-2016).</li> <li>Deputy for Risk Management at the Hajj Financial Management Agency (BPKH) (2018-2022)</li> <li>Head of Risk Management Division of PT Bank Panin Dubai Syariah Tbk (2016-2018).</li> <li>Head of Risk Management Department of PT Bank BCA Syariah (2013-2016).</li> </ul>                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Manajemen Risiko</li> <li>Perbankan Syariah</li> <li>Risk Management</li> <li>Syariah Banking</li> </ul>        |
| 3  | Hery Safril     | Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk / Acting. President Director | 53       | Laki-laki Male | <ul style="list-style-type: none"> <li>MBA International Business</li> <li>S1 Akuntansi</li> <li>MBA International Business</li> <li>Bachelor of Accounting</li> </ul>                                                                                                               | <ul style="list-style-type: none"> <li>CFO &amp; Finance Director-PT Bank QNB Kesawan Tbk (2012-2015)</li> <li>Controller-PT Bank Rabobank International Indonesia (2009-2012)</li> <li>Chief Financial Officer &amp; Legal Entity Controller-JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch &amp; PT JP Morgan Securities Indonesia) pada tahun 2003-2009</li> <li>Akuntan Publik, Ernst &amp; Young (1993-2004)</li> <li>CFO &amp; Finance Director-PT Bank QNB Kesawan Tbk (2012-2015)</li> <li>Controller-PT Bank Rabobank International Indonesia (2009-2012)</li> <li>Chief Financial Officer &amp; Legal Entity Controller-JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch &amp; PT JP Morgan Securities Indonesia) in 2003-2009</li> <li>Public Accountant, Ernst &amp; Young (1993-2004)</li> </ul> | <ul style="list-style-type: none"> <li>Perbankan</li> <li>Akuntansi</li> <li>Keuangan</li> <li>Banking</li> <li>Accounting</li> <li>Finance</li> </ul> |



| No | Nama Name     | Jabatan Position                                                   | Usia Age | Gender         | Pendidikan Education                                                                                                                                                                               | Pengalaman Kerja Job Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Keahlian Expertise                                                                                                                                                        |
|----|---------------|--------------------------------------------------------------------|----------|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4  | Wahyu Avianto | Direktur Operasi & Digital<br>Director of Operations & Digital     | 50       | Laki-laki Male | <ul style="list-style-type: none"> <li>Magister Manajemen Keuangan</li> <li>Sarjana Teknik Planologi</li> <li>Master of Financial Management</li> <li>Bachelor of Planology Engineering</li> </ul> | <ul style="list-style-type: none"> <li>Senior Executive Vice President Operations PT Bank Syariah Indonesia Tbk (2021-2022)</li> <li>Anggota/Tim Percepatan Integrasi dan Peningkatan Nilai Bank Syariah BUMN (2020-2021)</li> <li>Direktur Keuangan &amp; Operasional PT Bank BNI Syariah (2018-2021).</li> <li>Senior Executive Vice President Operations PT Bank Syariah Indonesia Tbk (2021-2022)</li> <li>Member/Team for the Acceleration of Integration and Increasing the Value of BUMN Syariah Banks (2020-2021)</li> <li>Director of Finance &amp; Operations at PT Bank BNI Syariah (2018-2021).</li> </ul>                                                                                                                  | <ul style="list-style-type: none"> <li>Perbankan Syariah</li> <li>Keuangan</li> <li>Operasional</li> <li>Syariah banking</li> <li>Finance</li> <li>Operational</li> </ul> |
| 5  | Suhendar      | Direktur Keuangan dan Strategi<br>Director of Finance and Strategy | 46       | Laki-laki Male | <ul style="list-style-type: none"> <li>Magister Islamic Banking and Finance</li> <li>Sarjana Ekonomi</li> <li>Masters in Islamic Banking and Finance</li> <li>Bachelor of Economics</li> </ul>     | <ul style="list-style-type: none"> <li>Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021-2022)</li> <li>Group Head/Senior Vice President, Corporate Transformation PT Bank Syariah Mandiri (2019-2021)</li> <li>Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014-Januari 2019).</li> <li>Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021-2022)</li> <li>Group Head/Senior Vice President, Corporate Transformation of PT Bank Syariah Mandiri (2019-2021)</li> <li>Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014-January 2019).</li> </ul> | <ul style="list-style-type: none"> <li>Keuangan</li> <li>Ekonomi</li> <li>Finance</li> <li>Economy</li> </ul>                                                             |



# Penilaian Dewan Komisaris dan Direksi

## Assessment of the Board of Commissioners and the Board of Directors

### PENILAIAN DEWAN KOMISARIS

#### Prosedur Penilaian

Pelaksanaan penilaian kinerja Dewan Komisaris dilakukan setiap tahun (paling sedikit satu tahun sekali) melalui mekanisme *self-assessment*. Proses ini diawali dengan pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab sesuai ketentuan yang berlaku serta atas kompetensi kinerja Dewan Komisaris selama satu semester/tahun.

Hasil penilaian tersebut disampaikan kepada pemegang saham dan dievaluasi melalui RUPS Tahunan. Pada penyerahan laporan, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Dewan Komisaris atas tindakan pengelolaan (pengawasan) yang dilakukan pada tahun buku yang berakhir pada akhir tahun, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.

Hasil evaluasi terhadap kinerja secara keseluruhan dan masing-masing anggota Dewan Komisaris secara individual menjadi pertimbangan dalam skema kompensasi dan pemberian insentif serta menjadi salah satu dasar pertimbangan Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Dewan Komisaris yang bersangkutan. Hasil evaluasi kinerja Dewan Komisaris, baik sebagai Dewan Komisaris maupun individu kemudian menjadi sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

#### Kriteria Penilaian

Kriteria penilaian kinerja Dewan Komisaris secara umum ditetapkan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perusahaan maupun amanat Pemegang Saham. Kriteria evaluasi disampaikan secara terbuka kepada Dewan Komisaris sejak pengangkatan pertamanya.

### BOARD OF COMMISSIONERS ASSESSMENT

#### Assessment Procedure

The implementation of the Board of Commissioners performance assessment is carried out annually (at least once a year) through a self-assessment mechanism. This process begins with filling out a working paper containing criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations and on the performance competence of the Board of Commissioners for one semester/year.

The assessment results are then submitted to the shareholders and evaluated through the Annual GMS. At the submission of the report, the GMS also granted full release and discharge (*volledig acquit et de charge*) to the Board of Commissioners for the management (supervisory) actions carried out in the financial year ended at the end of the year, as long as such actions are reflected in the Company's Annual Report and Financial Statements and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.

The results of the evaluation of the performance of the Board of Commissioners as a whole and each member of the Board of Commissioners individually are taken into consideration in the compensation and incentive scheme and become one of the bases for consideration by the Shareholders to dismiss and/or reappoint the members of the Board of Commissioners concerned. The results of the evaluation of the performance of the Board of Commissioners, both as a Board of Commissioners and individually, then become a means of assessing and improving the effectiveness of the Board of Commissioners.

#### Assessment Criteria

The criteria for evaluating the performance of the Board of Commissioners are generally determined based on the duties and obligations stated in the prevailing laws and regulations and the Company's Articles of Association as well as the mandate of the Shareholders. The evaluation criteria are disclosed to the Board of Commissioners upon their first appointment.

Aspek kriteria *self-assessment* Dewan Komisaris terbagi menjadi 3 (tiga), yaitu aspek: *Governance Structure* (14 indikator), *Governance Process* (20 indikator) dan *Governance Outcome* (8 indikator).

Aspects of the Board of Commissioners self-assessment criteria are divided into 3 (three), namely aspects: *Governance Structure* (14 indicators), *Governance Process* (20 indicators), and *Governance Outcome* (8 indicators).

| Aspek<br>Aspect             | Indikator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Indicator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Governance Structure</i> | <ol style="list-style-type: none"> <li>1. Jumlah Anggota Dewan Komisaris</li> <li>2. Jumlah Dewan Komisaris yang berdomisili di Indonesia</li> <li>3. Jumlah Komisaris Independen</li> <li>4. Rangkap Jabatan Anggota Dewan Komisaris</li> <li>5. Rangkap Jabatan Komisaris Independen sebagai Ketua Komite di bawah Dewan Komisaris</li> <li>6. Tidak ada hubungan Keluarga sesama anggota Dewan Komisaris dan/atau Direksi</li> <li>7. Ketersediaan pedoman dan tata tertib kerja</li> <li>8. Integritas, kompetensi dan reputasi keuangan</li> <li>9. Masa tunggu (<i>cooling off</i>) bagi anggota yang berasal dari mantan anggota Direksi</li> <li>10. Tidak ada hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga yang dapat mempengaruhi independensi</li> <li>11. Pemenuhan kelulusan <i>fit and proper test</i> OJK</li> <li>12. Kompetensi yang memadai dan relevan dengan jabatan untuk menjalankan tugas dan tanggung jawab</li> <li>13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan</li> <li>14. Komposisi Dewan Komisaris tidak memenuhi ketentuan karena adanya intervensi pemilik</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <ol style="list-style-type: none"> <li>1. Number of Members of the Board of Commissioners</li> <li>2. Number of members of the Board of Commissioners domiciled in Indonesia</li> <li>3. Number of Independent Commissioners</li> <li>4. Concurrent Positions of Members of the Board of Commissioners</li> <li>5. Concurrent Positions Independent Commissioner as Chairman of the Committee under the Board of Commissioners</li> <li>6. There is no family relationship among members of the Board of Commissioners and/or the Board of Directors</li> <li>7. Availability of work guidelines and rules</li> <li>8. Integrity, competence and financial reputation</li> <li>9. Waiting period (<i>cooling off</i>) for members who are former members of the Board of Directors</li> <li>10. There are no financial, management, share ownership and/or family relationships that may affect independence</li> <li>11. Fulfillment of OJK fit and proper test</li> <li>12. Competence that is sufficient and relevant to the position to carry out the duties and responsibilities</li> <li>13. Willingness and ability to carry out continuous learning</li> <li>14. The composition of the Board of Commissioners does not meet the requirements due to owner intervention</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <i>Governance Process</i>   | <ol style="list-style-type: none"> <li>1. Proses Pengangkatan dan/atau penggantian anggota Dewan Komisaris</li> <li>2. Telah memastikan penyelenggaraan prinsip-prinsip <i>Good Corporate Governance</i> dalam setiap kegiatan usaha</li> <li>3. Melakukan kewajiban dalam pengawasan pelaksanaan tugas dan tanggung jawab Direksi</li> <li>4. Telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank</li> <li>5. Telah menyetujui, mengevaluasi kebijakan Manajemen Risiko dan strategi Manajemen Risiko</li> <li>6. Evaluasi atas pertanggung jawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan Manajemen Risiko</li> <li>7. Menyetujui dan mengawasi Rencana Bisnis Bank dan rencana korporasi</li> <li>8. Tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank</li> <li>9. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI) Bank</li> <li>10. Melakukan pemberitahuan kepada OJK jika terjadi pelanggaran peraturan</li> <li>11. Independensi dalam pelaksanaan tugas dan tanggung jawab</li> <li>12. Pembentukan Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi</li> <li>13. Proses pengangkatan Anggota Komite</li> <li>14. Memastikan Komite menjalankan tugas dan tanggung jawabnya</li> <li>15. Penyediaan waktu yang cukup oleh anggota dalam melaksanakan tugas dan tanggung jawab</li> <li>16. Pelaksanaan Rapat Dewan Komisaris</li> <li>17. Mekanisme pengambilan keputusan Rapat</li> <li>18. Tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain</li> <li>19. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank</li> <li>20. Intervensi pemilik terhadap pelaksanaan tugas Dewan Komisaris</li> </ol> | <ol style="list-style-type: none"> <li>1. The process of appointing and/or replacing members of the Board of Commissioners</li> <li>2. Has ensured the implementation of the principles of <i>Good Corporate Governance</i> in every business activity</li> <li>3. Carry out obligations in supervising the implementation of the duties and responsibilities of the Board of Directors</li> <li>4. Has directed, monitored and evaluated the implementation of the Bank's strategic policies</li> <li>5. Has approved, evaluated Risk Management policies and Risk Management strategies</li> <li>6. Evaluation of the responsibility of the Board of Directors and provide direction for improvement of the implementation of Risk Management</li> <li>7. Approve and supervise the Bank's Business Plan and corporate plan</li> <li>8. Not involved in making decisions on the Bank's operational activities</li> <li>9. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Work Unit (SKAI).</li> <li>10. Notify the OJK if there is a violation of regulations</li> <li>11. Independence in carrying out duties and responsibilities</li> <li>12. Formation of the Audit Committee, Risk Monitoring Committee, and the Remuneration and Nomination Committee</li> <li>13. The process of appointment of Committee Members</li> <li>14. Ensuring that the Committee carries out its duties and responsibilities</li> <li>15. Provision of sufficient time by members in carrying out their duties and responsibilities</li> <li>16. Implementation of Board of Commissioners Meetings</li> <li>17. Meeting decision-making mechanism</li> <li>18. Do not use the Bank for personal, family and/or other party interests</li> <li>19. Do not take and/or receive personal benefits from the Bank</li> <li>20. Owner intervention in carrying out the duties of the Board of Commissioners</li> </ol> |



| Aspek<br>Aspect           | Indikator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Indicator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Governance Outcome</i> | <ol style="list-style-type: none"> <li>1. Dokumentasi hasil rapat Dewan Komisaris</li> <li>2. Penyampaian hasil rapat kepada seluruh anggota Dewan Komisaris dan pihak terkait</li> <li>3. Implementasi hasil rapat Dewan Komisaris</li> <li>4. Pengungkapan informasi mandatory pada Laporan GCG Bank</li> <li>5. Efektivitas pengawasan aktif Dewan Komisaris</li> <li>6. Peningkatan pengetahuan, keahlian dan kemampuan anggota Dewan Komisaris</li> <li>7. Adanya gangguan/kerugian akibat intervensi pemilik terhadap Dewan Komisaris</li> <li>8. Penerapan manajemen risiko</li> </ol> | <ol style="list-style-type: none"> <li>1. Documentation of the results of the Board of Commissioners' meeting</li> <li>2. Submission of meeting results to all members of the Board of Commissioners and related parties</li> <li>3. Implementation of the results of the Board of Commissioners meeting</li> <li>4. Disclosure of mandatory information on the Bank's GCG Report</li> <li>5. The effectiveness of the Board of Commissioners' active supervision</li> <li>6. Increasing the knowledge, skills and abilities of members of the Board of Commissioners</li> <li>7. There are disturbances/losses due to the owner's intervention on the Board of Commissioners</li> <li>8. Application of risk management</li> </ol> |

### Pihak yang Melakukan Penilaian

Metode penilaian ialah *self-assessment* yang dilakukan oleh Dewan Komisaris sendiri dan dibantu oleh fungsi terkait.

### Hasil Penilaian

Hasil penilaian *self-assessment* yang telah dilaksanakan pada semester I dan II tahun 2022 dari aspek *Governance Structure*, *Governance Process*, dan *Governance Outcome* pada Dewan Komisaris adalah sebagai berikut:

1. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan DPS Bank Muamalat telah sesuai dengan ketentuan dimana Dewan Komisaris berjumlah 5 (lima) orang dan 4 (empat) di antaranya merupakan Komisaris Independen.
2. Anggota Dewan Komisaris Bank Muamalat Indonesia memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
3. Tidak terdapat hubungan keluarga sampai dengan derajat kedua baik sesama sesama anggota Dewan Komisaris serta anggota Direksi dengan Dewan Komisaris.
4. Dewan Komisaris telah memiliki pedoman dalam pelaksanaan tugas dan tanggung jawabnya sesuai fungsinya.
5. Dalam rangka membantu pelaksanaan tugas pengawasan, Dewan Komisaris telah membentuk Komite tingkat Dewan Komisaris sesuai dengan ketentuan. Komposisi anggota Komite tingkat Dewan Komisaris juga telah disesuaikan sesuai keputusan RUPSLB Bank Muamalat tanggal 28 Februari 2022, RUPSLB tanggal 24 Juni 2022, dan RUPSLB tanggal 29 November 2022 mengenai perubahan susunan anggota pengurus Perseroan.
6. Pengangkatan dan/atau penggantian anggota Dewan Komisaris telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi.

### Parties Conducting the Assessment

The assessment method used is self-assessment conducted by the Board of Commissioners itself and assisted by related functions.

### Assessment Results

The results of the self-assessment carried out in the first and second semester of 2022 from the aspects of Governance Structure, Governance Process, and Governance Outcome on the Board of Commissioners are as follows:

1. The number and composition of members of the Board of Commissioners, Directors and DPS of Bank Muamalat are in accordance with the provisions where the Board of Commissioners totals 5 (five) people and 4 (four) of them are Independent Commissioners.
2. Members of the Board of Commissioners of Bank Muamalat Indonesia have sufficient competence and are relevant to their positions to carry out their duties and responsibilities and are able to implement their competencies in carrying out their duties and responsibilities.
3. There is no family relationship up to the second degree both among fellow members of the Board of Commissioners and members of the Board of Directors with the Board of Commissioners.
4. The Board of Commissioners has guidelines in carrying out its duties and responsibilities in accordance with its functions.
5. In order to assist the implementation of supervisory duties, the Board of Commissioners has established a Board of Commissioners-level Committee in accordance with the provisions. The composition of the members of the Board of Commissioners level Committee has also been adjusted according to the decision of the EGMS of Bank Muamalat dated February 28, 2022, EGMS dated June 24, 2022, and EGMS dated November 29, 2022 regarding changes in the composition of the Company's management members.
6. The appointment and / or replacement of members of the Board of Commissioners is in accordance with the provisions and has taken into account the recommendations of the Nomination and Remuneration Committee.

7. Dewan Komisaris telah menjalankan pengawasan dan pemberian nasihat kepada Direksi melalui rapat Dewan Komisaris bersama Direksi.
  8. Dalam rangka menjalankan tugas dan fungsinya, Dewan Komisaris secara rutin telah menyelenggarakan rapat-rapat Dewan Komisaris dan rapat Dewan Komisaris bersama Direksi sesuai ketentuan. Rapat tersebut dilaksanakan dalam rangka melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dan pemberian nasihat kepada Direksi.
  9. Dewan Komisaris telah menyetujui dan melakukan pengawasan terhadap Rencana Bisnis Bank dan menyampaikan laporan hasil pengawasan Rencana Bisnis Bank kepada OJK secara berkala.
  10. Dewan Komisaris telah melakukan upaya-upaya dalam rangka meningkatkan pelaksanaan aspek GCG antara lain menyesuaikan keanggotaan komite Nominasi dan Remunerasi serta komite Tata Kelola Perusahaan sesuai regulasi.
  11. Rapat-rapat Komite Audit, Komite Pemantau Risiko, Komite Tata Kelola Perusahaan dan Komite Nominasi dan Remunerasi Bank Muamalat telah diselenggarakan sesuai dengan ketentuan dan telah menetapkan beberapa rekomendasi yang menjadi perhatian dan fokus perbaikan Bank Muamalat Indonesia.
7. The Board of Commissioners has supervised and advised the Board of Directors through the Board of Commissioners meetings with the Board of Directors.
  8. In order to carry out its duties and functions, the Board of Commissioners has regularly held meetings of the Board of Commissioners and meetings of the Board of Commissioners with the Board of Directors in accordance with the provisions. The meetings are held in order to supervise the implementation of the duties and responsibilities of the Board of Directors and to provide advice to the Board of Directors.
  9. The Board of Commissioners has approved and supervised the Bank's Business Plan and submitted the Bank's Business Plan supervision report to OJK on a regular basis.
  10. The Board of Commissioners has made efforts to improve the implementation of GCG aspects, including adjusting the membership of the Nomination and Remuneration committee and Corporate Governance committee in accordance with regulations.
  11. Meetings of the Audit Committee, Risk Monitoring Committee, Corporate Governance Committee and Nomination and Remuneration Committee of Bank Muamalat have been held in accordance with the provisions and have determined several recommendations that are the concern and focus of improvement of Bank Muamalat Indonesia.

### Rekomendasi Hasil Penilaian

Proses Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota komisaris independen yang belum efektif menjabat sebagai anggota Dewan Komisaris perlu terus dilakukan. Selain itu terdapat 1 (satu) orang anggota Komisaris Independen Perseroan yang rangkap jabatannya belum sesuai dengan ketentuan.

## PENILAIAN DIREKSI

### Prosedur Penilaian

Pelaksanaan penilaian kinerja Direksi dilakukan setiap tahun (paling sedikit satu tahun sekali) melalui mekanisme *self-assessment*. Proses ini diawali dengan pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab sesuai ketentuan yang berlaku serta atas kompetensi kinerja Direksi selama satu semester/tahun.

Hasil penilaian tersebut kemudian disampaikan kepada pemegang saham dan dievaluasi melalui RUPS Tahunan. Pada penyerahan laporan, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas tindakan pengelolaan (pengawasan) yang dilakukan pada tahun buku yang berakhir pada akhir tahun, sepanjang tindakan

### Recommendation from the Assessment Result

The Fit and Proper Assessment process for 2 (two) independent commissioners who have not effectively served as members of the Board of Commissioners needs to be continued. In addition, there is 1 (one) member of the Company's Independent Commissioner whose concurrent position is not in accordance with the provisions.

## BOARD OF DIRECTORS ASSESSMENT

### Assessment Procedure

The performance assessment of the Board of Directors is conducted each year (at least once a year) through a self-assessment mechanism. This process begins with the completion of working papers containing criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations as well as on the competence of the performance of the Board of Directors for one semester/year.

The assessment results are then submitted to the shareholders for evaluation in the Annual GMS. At the submission of the report, the GMS also granted full release and discharge (*volledig acquit et de charge*) to the Board of Directors for the management (supervision) actions carried out in the financial year ended at the end of the year, as long as such actions are reflected in the Company's Annual



tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.

Hasil evaluasi terhadap kinerja secara keseluruhan dan masing-masing anggota Direksi secara individual menjadi pertimbangan dalam skema kompensasi dan pemberian insentif serta menjadi salah satu dasar pertimbangan Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Direksi yang bersangkutan.

### Kriteria Penilaian

Kriteria penilaian kinerja Direksi secara umum ditetapkan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perusahaan maupun amanat Pemegang Saham. Kriteria evaluasi disampaikan secara terbuka kepada Direksi sejak pengangkatan pertamanya.

Kriteria *self-assessment* Direksi Bank Muamalat terbagi menjadi 3 (tiga) aspek, yaitu aspek: *Governance Structure* (15 indikator), *Governance Process* (25 indikator) dan *Governance Outcome* (14 indikator).

Report and Financial Statements and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.

The results of the evaluation of the overall performance and each member of the Board of Directors individually are taken into consideration in the compensation and incentive scheme and become one of the bases for consideration by the Shareholders to dismiss and/or reappoint the members of the Board of Directors concerned.

### Assessment Criteria

The criteria for evaluating the performance of the Board of Directors are generally determined based on the duties and obligations stated in the prevailing laws and regulations and the Company's Articles of Association as well as the mandate of the Shareholders. The evaluation criteria are submitted openly to the Board of Directors since their first appointment.

The self-assessment criteria of the Board of Directors of Bank Muamalat are divided into 3 (three) aspects, namely aspects: *Governance Structure* (15 indicators), *Governance Process* (25 indicators), and *Governance Outcome* (14 indicators).

| Aspek<br>Aspect             | Indikator                                                                                                        | Indicator                                                                                                  |
|-----------------------------|------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <i>Governance Structure</i> | 1. Jumlah Anggota Direksi                                                                                        | 1. Number of Directors                                                                                     |
|                             | 2. Jumlah Anggota yang berdomisili di Indonesia                                                                  | 2. Number of Members domiciled in Indonesia                                                                |
|                             | 3. Pengalaman/ <i>track record</i> anggota Direksi                                                               | 3. Experience/ <i>track record</i> of members of the Board of Directors                                    |
|                             | 4. Rangkap Jabatan anggota Direksi                                                                               | 4. Dual Position of members of the Board of Directors                                                      |
|                             | 5. Kepemilikan saham pada perusahaan lain                                                                        | 5. Share ownership in other companies                                                                      |
|                             | 6. Tidak adanya hubungan keluarga sesama anggota Direksi dan/atau dengan Dewan Komisaris                         | 6. No family relationship among members of the Board of Directors and / or with the Board of Commissioners |
|                             | 7. Ketersediaan pedoman dan tata tertib kerja                                                                    | 7. Availability of guidelines and work rules                                                               |
|                             | 8. Penggunaan penasehat perorangan dan/atau jasa profesional oleh Direksi                                        | 8. The use of individual advisors and/or professional services by the Board of Directors                   |
|                             | 9. Integritas, kompetensi, dan reputasi keuangan                                                                 | 9. Integrity, competence and financial reputation                                                          |
|                             | 10. Presiden Direktur atau Direktur Utama, berasal dari pihak yang independen                                    | 10. President Director or President Director, coming from an independent party                             |
|                             | 11. Pemenuhan kelulusan <i>fit and proper test</i> OJK                                                           | 11. Fulfillment of OJK fit and proper test                                                                 |
|                             | 12. Kompetensi Direksi yang memadai dan relevan dengan jabatannya                                                | 12. Competence of the Board of Directors is adequate and relevant to their position                        |
|                             | 13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan | 13. Willingness and ability to conduct continuous learning in order to improve knowledge                   |
|                             | 14. Budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan                                | 14. Culture of continuous learning in order to improve knowledge                                           |
|                             | 15. Komposisi Direksi tidak memenuhi ketentuan karena adanya intervensi pemilik                                  | 15. Composition of the Board of Directors does not fulfill the provisions due to owner intervention        |



| Aspek<br>Aspect    | Indikator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Indicator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| Governance Process | <ol style="list-style-type: none"> <li>Proses Pengangkatan dan/atau penggantian anggota Direksi</li> <li>Pengangkatan Anggota Komite Direksi berdasarkan keputusan rapat Dewan Komisaris</li> <li>Tidak memberikan kuasa umum kepada pihak lain</li> <li>Pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian dan prinsip syariah</li> <li>Pengelolaan Bank sesuai kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam Anggaran Dasar dan UU</li> <li>Independensi Direksi terhadap pemegang saham</li> <li>Pelaksanaan prinsip-prinsip <i>Good Corporate Governance</i> dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi</li> <li>Menindaklanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal, dan hasil pengawasan OJK</li> <li>Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada anggota Dewan Komisaris dan DPS</li> <li>Pengambilan keputusan rapat Direksi telah dilakukan berdasarkan musyawarah mufakat</li> <li>Setiap keputusan rapat yang diambil Direksi dapat diimplementasikan</li> <li>Menetapkan kebijakan dan keputusan strategis melalui mekanisme rapat Direksi</li> <li>Tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain</li> <li>Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank</li> <li>Intervensi pemilik terhadap pelaksanaan tugas Direksi</li> <li>Kebijakan Manajemen Risiko dan strategi kerangka Manajemen Risiko secara tertulis dan komprehensif</li> <li>Ketersediaan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan Risiko</li> <li>Evaluasi dan/atau pengkinian kebijakan strategi dan kerangka Manajemen Risiko</li> <li>Pelaksanaan kebijakan Manajemen Risiko dan eksposur Risiko</li> <li>Mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan</li> <li>Evaluasi dan keputusan atas transaksi yang memerlukan persetujuan Direksi</li> <li>Pengembangan budaya Manajemen Risiko pada seluruh jenjang organisasi</li> <li>Independensi fungsi manajemen risiko</li> <li>Penyusunan Rencana Bisnis Bank yang terukur dengan memperhatikan prinsip kehati-hatian</li> <li>Komunikasi atas Rencana Bisnis Bank kepada Pemegang Saham dan seluruh jenjang organisasi</li> </ol> | <ol style="list-style-type: none"> <li>Appointment and/or replacement process for members of the Board of Directors;</li> <li>Appointment of Board of Directors Committee Members based on the decision of the Board of Commissioners meeting;</li> <li>Not giving general power of attorney to other parties;</li> <li>Implementation of the Bank's management based on prudential principles and sharia principles;</li> <li>Management of the Bank in accordance with the authority and responsibilities of the Board of Directors as stipulated in the Articles of Association and the Law;</li> <li>Independence of the Board of Directors towards shareholders;</li> <li>Implementation of the principles of Good Corporate Governance in every business activity of the Bank at all levels of the organization;</li> <li>Follow up on audit findings and recommendations from SKAI, external auditors, and OJK supervision results;</li> <li>Providing accurate, relevant and timely data and information to members of the Board of Commissioners and DPS;</li> <li>Decision making of the Board of Directors meeting has been conducted based on deliberation to reach consensus;</li> <li>Every meeting decision taken by the Board of Directors can be implemented;</li> <li>Determining strategic policies and decisions through the mechanism of the Board of Directors meeting;</li> <li>Not utilizing the Bank for personal, family, and/or other parties' interests;</li> <li>Not taking and/or receiving personal benefits from the Bank;</li> <li>Owner's intervention in the implementation of the duties of the Board of Directors;</li> <li>Written and comprehensive Risk Management Policy and Risk Management framework strategy;</li> <li>Availability of procedures and tools to identify, measure, monitor, and control Risks;</li> <li>Evaluation and/or updating of Risk Management strategy and framework policies;</li> <li>Implementation of Risk Management policies and Risk exposures;</li> <li>Transaction approval mechanism, including those that exceed the limit and authority;</li> <li>Evaluation and decision on transactions that require the approval of the Board of Directors;</li> <li>Development of Risk Management culture at all levels of the organization;</li> <li>Independence of risk management function;</li> <li>Preparation of a measurable Bank Business Plan with due regard to prudential principles;</li> <li>Communication of the Bank's Business Plan to Shareholders and all levels of the organization.</li> </ol> |





| Aspek<br>Aspect       | Indikator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Indicator                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Governance<br>Outcome | <ol style="list-style-type: none"> <li>Pertanggungjawaban tugas Direksi kepada pemegang saham/RUPS</li> <li>Pemegang saham menerima pertanggungjawaban Direksi di RUPS</li> <li>Pengungkapan kebijakan-kebijakan strategis bank di bidang kepegawaian</li> <li>Komunikasi kepada seluruh karyawan mengenai arah bisnis/visi misi Bank</li> <li>Dokumentasi rapat Direksi</li> <li>Pengungkapan informasi penting Direksi pada laporan pelaksanaan GCG</li> <li>Peningkatan pengetahuan, keahlian, dan kemampuan anggota Direksi</li> <li>Peningkatan pengetahuan, keahlian, dan kemampuan dari seluruh karyawan Bank</li> <li>Peningkatan budaya pembelajaran secara berkelanjutan</li> <li>Pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko</li> <li>Adanya gangguan/kerugian akibat intervensi pemilik terhadap tugas Direksi</li> <li>Penerapan Manajemen Risiko secara efektif</li> <li>Penyusunan Rencana Bisnis Bank</li> <li>Rencana Bisnis Bank telah menggambarkan pertumbuhan Bank yang berkesinambungan</li> </ol> | <ol style="list-style-type: none"> <li>Accountability of the Board of Directors' duties to the shareholders/RUPS;</li> <li>Shareholders accept the accountability of the Board of Directors in the GMS;</li> <li>Disclosure of the Bank's strategic policies related to employment;</li> <li>Communication to all employees regarding the Bank's business direction/vision and mission;</li> <li>Documentation of Board of Directors meetings;</li> <li>Disclosure of important information of the Board of Directors in the GCG implementation report;</li> <li>Improvement of knowledge, expertise, and capabilities of members of the Board of Directors;</li> <li>Improvement of knowledge, skills, and abilities of all Bank employees;</li> <li>Continuous improvement of learning culture;</li> <li>Active monitoring of the implementation of Risk Management policies and strategies;</li> <li>Disruption/loss due to owner intervention in the duties of the Board of Directors;</li> <li>Effective implementation of Risk Management;</li> <li>Preparation of the Bank's Business Plan;</li> <li>The Bank's Business Plan has described the Bank's sustainable growth.</li> </ol> |

### Pihak yang Melakukan Penilaian

Metode penilaian ialah *self-assessment* yang dilakukan oleh Direksi sendiri dan dibantu oleh fungsi terkait.

### Hasil Penilaian

Hasil penilaian *self-assessment* yang telah dilaksanakan pada semester I dan II tahun 2022 dari aspek *Governance Structure*, *Governance Process*, dan *Governance Outcome* pada Dewan Komisaris adalah sebagai berikut:

- Terdapat 3 (tiga) orang anggota Direksi Bank Muamalat yang telah lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan.
- Jumlah dan komposisi anggota Direksi Bank Muamalat telah sesuai dengan ketentuan.
- Tidak terdapat anggota Direksi yang memiliki rangkap jabatan.
- Tidak terdapat hubungan keluarga sampai dengan derajat kedua baik sesama anggota Direksi serta anggota Direksi dengan Dewan Komisaris.
- Anggota Direksi Bank Muamalat memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
- Direksi telah memiliki pedoman (*board manual*) dalam pelaksanaan tugas dan tanggung jawabnya sesuai fungsinya.
- Pengangkatan dan/atau penggantian anggota Direksi Bank Muamalat telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi.

### Parties Conducting Assessment

The assessment method is self-assessment conducted by the Board of Directors itself and assisted by related functions.

### Assessment Results

The results of the self-assessment assessment that was carried out in the first and second semesters of 2022 from the aspects of Governance Structure, Governance Process, and Governance Outcome on the Board of Commissioners are as follows:

- 3 (three) members of the Board of Directors of Bank Muamalat have passed the Fit and Proper Assessment (PKK) by the Financial Services Authority.
- The number and composition of members of the Board of Directors of Bank Muamalat are in accordance with the provisions.
- No members of the Board of Directors have concurrent positions.
- There is no family relationship up to the second degree between members of the Board of Directors and members of the Board of Directors with the Board of Commissioners.
- Members of the Board of Directors of Bank Muamalat have adequate competence, are relevant to their positions to carry out their duties and responsibilities, and can implement their competencies in carrying out their duties and responsibilities.
- The Board of Directors has a board manual for carrying out its duties and responsibilities according to its function
- The appointment and/or replacement of members of the Board of Directors of Bank Muamalat is in accordance with the provisions and has taken into account the recommendations of the Nomination and Remuneration Committee.

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| <p>8. Direksi Bank Muamalat telah menjalankan tugas dan fungsinya tanpa intervensi dari pemegang saham dan bertanggung jawab penuh atas pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian dan prinsip syariah.</p> <p>9. Dalam rangka mendukung tugas dan tanggung jawabnya, Direksi telah membentuk 4 (empat) komite tingkat Direksi yaitu Risk Management Committee, IT Steering Committee, ALCO, dan Human Capital Committee.</p> <p>10. Direksi telah menyelenggarakan rapat secara rutin paling kurang setiap minggu sekali yang membahas keputusan yang bersifat strategis.</p> <p>11. Direksi telah menetapkan dan mengkinikan prosedur dan <i>tools</i> untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan Risiko.</p> <p>12. Direksi secara berkesinambungan telah melakukan upaya-upaya dalam memperbaiki kinerja Bank dengan memperhatikan aspek kehati-hatian dan tata kelola yang baik.</p> <p>13. Direksi telah mengungkapkan kebijakan-kebijakan Bank Muamalat yang bersifat strategis di bidang kepegawaian dan mengkomunikasikan kepada pegawai mengenai arah bisnis Bank dalam rangka pencapaian misi dan visi Bank.</p> <p>14. Direksi telah melaksanakan prinsip-prinsip <i>Good Corporate Governance</i> dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.</p> <p>15. Direksi telah mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi, melalui antara lain e-mail blast, podcast, video, pelatihan, kuis dan nilai budaya perusahaan.</p> <p>16. Direksi juga telah mengembangkan budaya kepatuhan pada seluruh jenjang organisasi, melalui antara lain e-mail blast dan podcast.</p> | <p>8. The Board of Directors of Bank Muamalat has carried out its duties and functions without intervention from shareholders and is fully responsible for implementing the Bank's management based on prudential principles and sharia principles.</p> <p>9. To support its duties and responsibilities, the Board of Directors has established 4 (four) Board of Directors level committees: Risk Management Committee, IT Steering Committee, ALCO, and Human Capital Committee.</p> <p>10. The Board of Directors has held regular meetings at least once a week to discuss strategic decisions.</p> <p>11. The Board of Directors has established and updated procedures and tools to identify, measure, monitor, and control risks.</p> <p>12. The Board of Directors has continuously made efforts to improve the Bank's performance with due regard to prudential aspects and good governance.</p> <p>13. The Board of Directors has disclosed Bank Muamalat's strategic policies in the field of employment and communicated to employees about the Bank's business direction to achieve the Bank's mission and vision.</p> <p>14. The Board of Directors has implemented the principles of Good Corporate Governance in every business activity of the Bank at all levels or levels of the organization.</p> <p>15. The Board of Directors has developed a Risk Management culture at all levels of the organization through e-mail blasts, podcasts, videos, training, quizzes, and corporate culture values.</p> <p>16. The Board of Directors has also developed a culture of compliance at all levels of the organization through e-mail blasts and podcasts.</p> |
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### Rekomendasi Hasil Penilaian

Proses Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Direksi yang belum efektif menjabat sebagai Direksi perlu terus dilakukan. Selain itu perlu dilakukannya penyesuaian komposisi anggota Komite Tingkat Direksi sesuai dengan hasil keputusan RUPSLB tanggal 24 Juni 2022 dan RUPSLB tanggal 29 November 2022 mengenai perubahan susunan anggota pengurus Perseroan.

### Recommendation of Assessment Result

The Fit and Proper Assessment process for 2 (two) members of the Board of Directors who have yet to effectively serve as Directors needs to be continued. In addition, it is necessary to adjust the composition of the members of the Board of Directors Level Committee in accordance with the results of the EGMS decision dated June 24, 2022, and EGMS dated November 29, 2022, regarding changes in the composition of the Company's management.



# Nominasi dan Remunerasi Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

## Nomination and Remuneration of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors

### REMUNERASI

Tata kelola remunerasi Bank Muamalat 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.

#### Kebijakan Remunerasi

Kebijakan remunerasi yang diimplementasikan oleh Bank bertujuan untuk:

1. Memastikan kesesuaian pemberian remunerasi dengan prinsip syariah.
2. Mengatur proses dan pendekatan guna menentukan remunerasi bagi seluruh Direksi, Dewan Komisaris dan karyawan berdasarkan jenis pekerjaan, prestasi kerja individu, kontribusi kepada Bank, kewajaran dengan *peer group* dalam industri Bank, serta performance dan kemampuan Bank.
3. Peningkatan tata kelola yang baik dalam pemberian remunerasi

Dalam menjalankan kebijakan remunerasi, Bank Muamalat senantiasa memperhatikan peraturan perundangan yang berlaku, seperti upah minimum provinsi atau upah minimum kota/kabupaten. Bank Muamalat juga mengkaji ulang kebijakan remunerasi secara berkala dengan memperhatikan hasil analisis market dengan *peer group* industri Bank, kontribusi individual kepada Bank, *performance* serta kemampuan Bank sehingga kelangsungan usaha bank dapat terjaga.

#### Cakupan Kebijakan dan Implementasinya

Kebijakan pemberian remunerasi pada Bank Muamalat mempertimbangkan terciptanya manajemen risiko yang efektif, stabilitas keuangan, kecukupan dan penguatan permodalan, kebutuhan likuiditas dan potensi pendapatan Bank serta kesesuaian dengan prinsip syariah. Bank Muamalat mengimplementasikan kebijakan remunerasi yang mencakup seluruh jajaran organisasi Bank, termasuk Dewan Pengawas Syariah, Dewan Komisaris, Direksi dan karyawan selaras dengan ketentuan perundang-undangan yang berlaku.

### REMUNERATION

Bank Muamalat's remuneration governance refers to the Financial Services Authority regulation No. 59/POJK.03/2017 concerning the Implementation of Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units, which is then derived into Decree No. 50/R/DIR-KPTS/XI/2018 concerning the Governance of Remuneration of PT Bank Muamalat Indonesia Tbk which was jointly signed by the President Commissioner and President Director on November 12, 2018.

#### Remuneration Policy

The remuneration policy implemented by the Bank aims to:

1. Ensure the suitability of remuneration with sharia principles.
2. Regulate the process and approach to determine remuneration for all Directors, Board of Commissioners, and employees based on the type of work, individual work performance, contribution to the Bank, fairness with *peer groups* in the Bank's industry, as well as the Bank's performance and capabilities.
3. Improvement of good governance in terms of remuneration.

In implementing the remuneration policy, Bank Muamalat always pays attention to applicable laws and regulations, such as provincial minimum wage or city/regency minimum wage. Bank Muamalat also reviews remuneration policies periodically by considering the results of market analysis with the Bank's industry *peer group*, individual contributions to the Bank, performance, and the Bank's ability so that the Bank's business continuity can be maintained.

#### Policy Scope and Its Implementation

The policy for providing remuneration at Bank Muamalat takes into account the creation of effective risk management, financial stability, adequacy and strengthening of capital, liquidity requirements and potential income of the Bank as well as conformity with sharia principles. Bank Muamalat implements a remuneration policy that covers all levels of the Bank's organization, including the Sharia Supervisory Board, Board of Commissioners, Directors and employees in accordance with applicable laws and regulations.

Kebijakan remunerasi Bank Muamalat Indonesia mengacu pada prinsip syariah 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*.

### Remunerasi Dikaitkan dengan Risiko

Bank Muamalat menerapkan kebijakan dan strategi pemberian remunerasi dengan mempertimbangkan potensi risiko yang akan timbul dengan tetap memperhatikan prinsip kehati-hatian. Bank Muamalat telah mengkategorikan pihak-pihak yang menjadi *Material Risk Takers* (MRT) berdasarkan pertimbangan tertentu sesuai dengan potensi risiko yang timbul atas suatu jabatan yang dimiliki. Dalam hal terjadi risiko akibat keputusan yang diambil, maka Bank Muamalat berhak untuk menunda pembayaran atau tidak membayarkan remunerasi yang bersifat *variable* yang belum dibayarkan kepada pihak yang telah ditetapkan sebagai MRT.

### Pengukuran Kinerja Terkait Remunerasi

Bank Muamalat memiliki *Performance Management System* (PMS) dalam pengukuran kinerja terkait remunerasi. Metode PMS ialah metode pengukuran kinerja individu dan jenis risiko sesuai skala dan kompleksitas usaha Bank. Adapun Penilaian kinerja individu ditentukan melalui target atau *Most Important Goals* (MIG) yang telah ditentukan pada awal tahun buku serta peninjauan pencapaian pada akhir tahun buku.

Hasil dari penilaian MIG kemudian dijadikan dasar dalam peninjauan remunerasi yang dilakukan secara berkala setiap tahun dengan memperhatikan kinerja individu karyawan, posisi upah terhadap struktur upah (*salary*) serta kinerja dan kemampuan Bank.

### Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Prinsip kehati-hatian senantiasa diimplementasikan oleh Bank Muamalat dalam memberikan remunerasi, baik remunerasi yang bersifat tetap maupun yang bersifat variabel. Remunerasi bersifat variabel bagi anggota Direksi, Dewan Komisaris, anggota Dewan Pengawas Syariah ditetapkan berdasarkan persetujuan Komite Nominasi dan Remunerasi. Sedangkan penetapan remunerasi bagi

Bank Muamalat Indonesia's remuneration policy refers to sharia principles as follows:

- Provision of remuneration must consider fairness in market prices in similar industries and in accordance with the competence and performance of employees.
- The provision of remuneration when employees join must be agreed upon and stated in a work contract that adheres to the principle of consensus.
- 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*.

### Remuneration Associated with Risk

Bank Muamalat implements policies and strategies for providing remuneration by considering the potential risks that will arise while taking into account the precautionary principle. Bank Muamalat has categorized parties who become Material Risk Takers (MRT) based on certain considerations in accordance with the potential risks that arise from a position held. In the event of a risk arising from a decision taken, Bank Muamalat has the right to postpone payment or not pay variable remuneration that has not been paid to the party that has been designated as MRT.

### Performance Measurement Related to Remuneration

Bank Muamalat has a Performance Management System (PMS) in measuring performance related to remuneration. The PMS method is a method of measuring individual performance and types of risk according to the scale and complexity of the Bank's business. The individual performance assessment is determined through the targets or Most Important Goals (MIG) that have been determined at the beginning of the financial year and review of achievements at the end of the financial year.

The results of the MIG assessment are then used as the basis for a remuneration review which is carried out periodically every year by taking into account the performance of individual employees, the position of wages in relation to the wage structure (*salary*) as well as the performance and capabilities of the Bank.

### Remuneration Adjustment Linked to Performance and Risk

The precautionary principle is always implemented by Bank Muamalat in providing remuneration, both fixed and variable remuneration. Variable remuneration for members of the Board of Directors, Board of Commissioners, members of the Sharia Supervisory Board is determined based on the approval of the Nomination and Remuneration Committee. Meanwhile, the determination of remuneration



karyawan yang bersifat variabel didasarkan pada persetujuan Direksi terkait. Selanjutnya, pengawasan karyawan pada unit kerja dilakukan sesuai dengan kinerja individu dengan tetap memperhatikan objektivitas dan independensi.

Penerapan manajemen risiko remunerasi terwujud pada diberlakukannya ketentuan terkait pemberian remunerasi yang bersifat variabel kepada *Material Risk Takers*.

### Konsultan Terkait Remunerasi

Konsultan Willis Tower Watson ialah konsultan yang dipilih oleh Bank Muamalat untuk mendapatkan data *market peer group*. Data tersebut diperoleh melalui survei yang diikuti oleh sebagian besar industri perbankan di Indonesia yang menjadi *market peer group*. Data statistik dari konsultan tersebut kemudian digunakan sebagai referensi peninjauan remunerasi bersifat tetap dan pemberian remunerasi bersifat variabel.

### Paket Remunerasi dan Fasilitas yang diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah

**Tabel Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah**

| Keterangan<br>Description                                                                                                                                                                                                                                                 | Jumlah yang Diterima dalam Satu Tahun<br>Amount Received in One Year |                        |                                           |                        |                 |                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|------------------------|-------------------------------------------|------------------------|-----------------|------------------------|
|                                                                                                                                                                                                                                                                           | Direksi<br>Board of Directors                                        |                        | Dewan Komisaris<br>Board of Commissioners |                        | DPS<br>SSB      |                        |
|                                                                                                                                                                                                                                                                           | Orang<br>Person                                                      | Jutaan<br>Million (Rp) | Orang<br>Person                           | Jutaan<br>Million (Rp) | Orang<br>Person | Jutaan<br>Million (Rp) |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura<br>Salary, bonuses, routine allowances, tantiem, and other facilities in kind                                                                                                           | 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>Other facilities in kind (housing, health insurance, etc.) that:<br>a. can be owned; and/or<br>b. cannot be owned. | -                                                                    | -                      | -                                         | -                      | -               | -                      |
| <b>Total<sup>*)</sup></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>        |

<sup>\*)</sup> Nilai adalah jumlah total remunerasi yang diterima selama 2022  
Value is the total amount of remuneration received during 2022

for employees that is variable is based on the approval of the relevant Directors. Furthermore, supervision of employees in work units is carried out according to individual performance while still paying attention to objectivity and independence.

The implementation of remuneration risk management at was realized in the enactment of provisions related to the granting of variable remuneration to Material Risk Takers.

### Consultants on Remuneration

The Willis Tower Watson consultant is the consultant selected by Bank Muamalat to obtain market peer group data. The data was obtained through a survey which was attended by most of the banking industry in Indonesia, which is the market peer group. Statistical data from the consultant is then used as a reference for reviewing fixed remuneration and variable remuneration.

### Remuneration Packages and Facilities Received by Directors, Board of Commissioners, and Sharia Supervisory Board

**Table of Remuneration Packages and Facilities Received by the Board of Directors, Board of Commissioners and Sharia Supervisory Board**

**Tabel Paket Remunerasi yang Dikelompokkan dalam Tingkat Penghasilan yang Diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah dalam 1 (Satu) Tahun**

| Jenis Remunerasi per Orang dalam 1 (satu) Tahun<br>Type of Remuneration per Person in 1 (one) Year | Jumlah Anggota Direksi<br>Number of Members of the Board of Directors | Jumlah Anggota Dewan Komisaris<br>Number of Board Members Commissioner | Jumlah Anggota DPS<br>Number of DPS Members |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------------|
| > Rp2 miliar<br>> Rp2 billion                                                                      | 6                                                                     | -                                                                      |                                             |
| Rp1 miliar-Rp2 miliar<br>Rp1 billion-Rp2 billion                                                   | 1                                                                     | 3                                                                      |                                             |
| Rp500 juta-Rp1 miliar<br>Rp500 million-Rp1 billion                                                 | 3                                                                     | 3                                                                      |                                             |
| ≤ Rp500 juta<br>≤ Rp500 million                                                                    | 2                                                                     | 6                                                                      | 3                                           |

**Table of Remuneration Package Based on the Income Level Received by Directors, Commissioners, and Sharia Supervisory Board in 1 (One) Year**

### Jabatan dan Jumlah Pihak yang Dijadikan *Material Risk Taker*

Dalam menetapkan posisi/jabatan yang termasuk ke dalam kategori MRT, Bank Muamalat mengacu kepada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 59/POJK.03/2020 tentang Persyaratan dan Tata Cara Pemisahan Unit Usaha Syariah. Adapun yang termasuk dalam MRT adalah:

- Dewan Komisaris
- Direksi
- Pejabat setingkat Chief
- Karyawan yang mendapatkan remunerasi yang bersifat variabel dengan jumlah sama dengan atau lebih besar dari Rp650 juta.

### Position and Number of Parties Appointed as *Material Risk Taker*

In determining the position included in the MRT category, Bank Muamalat refers to the provisions of the Financial Services Authority Regulation Number 59/POJK.03/2020 concerning Requirements and Procedures for Separation of Sharia Business Units. Those included in the MRT are:

- Board of Commissioners
- Board of Directors
- Chief-level officials
- Employees who receive variable remuneration with an amount equal to or greater than Rp650 million.

### Share Option

Pada tahun 2022, Bank Muamalat Indonesia tidak menerbitkan program *share option* untuk Dewan Pengawas Syariah, Dewan Komisaris, Direksi, dan karyawan Bank Muamalat.

### Share Option

In 2022, Bank Muamalat Indonesia did not issue a share option program for the Sharia Supervisory Board, Board of Commissioners, Board of Directors, and employees of Bank Muamalat.

### Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah sesuai *grade* maksimum masing-masing karyawan di Bank Muamalat Indonesia adalah sebagai berikut:

### Highest and Lowest Salary Ratio

The highest and lowest salary ratio according to the maximum grade of each employee in Bank Muamalat Indonesia is as follows:

|                                                   |      |                                                      |
|---------------------------------------------------|------|------------------------------------------------------|
| Rasio Gaji Tertinggi : Terendah                   | 25,2 | Highest Employee Salary Ratio : Lowest               |
| Rasio Gaji Direksi Tertinggi : Terendah           | 1,7  | Highest Salary Ratio of Directors : Lowest           |
| Rasio Gaji Komisaris Tertinggi : Terendah         | 1,1  | Highest Commissioner Salary Ratio : Lowest           |
| Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi | 2,2  | Highest Salary Ratio of Directors : Highest Employee |





### Jumlah Remunerasi Variabel yang Ditangguhkan

Sepanjang tahun 2022, Bank Muamalat tidak memberikan remunerasi yang bersifat variabel yang diberikan dan ditangguhkan.

### Total Deferred Variable Remuneration

During the year, Bank Muamalat did not provide any granted or deferred variable remuneration.

| Remunerasi yang Bersifat Tetap                            | Keterangan (Rp)<br>Description | Fixed Remuneration                                  |
|-----------------------------------------------------------|--------------------------------|-----------------------------------------------------|
| Tunai                                                     | 131.385.579.436                | Cash                                                |
| Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank | Nihil                          | Stock/Instrument based on Shares Issued by the Bank |
| Remunerasi yang Bersifat Variabel                         | Nihil                          | Variable Remuneration                               |
| Tunai                                                     | Nihil                          | Cash                                                |
| Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank | Nihil                          | Stock/Instrument based on Shares Issued by the Bank |

### Informasi Kuantitatif

Informasi kuantitatif untuk MRT adalah sebagai berikut:

1. Total sisa Remunerasi yang masih ditangguhkan, baik yang terekspos penyesuaian implisit maupun eksplisit;
2. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan; dan
3. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

### Quantitative Information

The quantitative information for MRT is as follows:

1. Total remaining deferred remuneration, both exposed to implicit and explicit adjustments;
2. Total reduction in Remuneration due to explicit adjustments during the reporting period; and
3. Total reduction in Remuneration due to implicit adjustments during the reporting period.

| Jenis Remunerasi yang Bersifat Variabel<br>Type of Remuneration that is Variable                                                                                                                                                                                                       | Sisa yang Masih Ditangguhkan<br>Remaining Deferred | Total Pengurangan Selama Periode Laporan<br>Total Reduction During the Reporting Period |                                                                       |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------|---------------|
|                                                                                                                                                                                                                                                                                        |                                                    | Disebabkan Penyesuaian Eksplisit (A)<br>Due to Explicit Adjustment (A)                  | Disebabkan Penyesuaian Implisit (B)<br>Due to Explicit Adjustment (B) | Total (A)+(B) |
| Tunai (Rp juta)<br>Cash (Rp million)                                                                                                                                                                                                                                                   | Nihil                                              | Nihil                                                                                   | Nihil                                                                 | Nihil         |
| Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah) yang merupakan konversi dari lembar saham tersebut.<br>Shares/Share-based instruments issued by the Bank (in shares and nominal million rupiah) which are conversion of shares. | Nihil                                              | Nihil                                                                                   | Nihil                                                                 | Nihil         |



# Rapat Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

## Meeting of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors

### RAPAT DEWAN PENGAWAS SYARIAH

#### Kebijakan Rapat

Penyelenggaraan rapat Dewan Pengawas Syariah Bank Muamalat mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Board Manual Bank Muamalat Indonesia serta Pedoman Kerja Dewan Pengawas Syariah. Rapat Dewan Pengawas Syariah dilaksanakan paling sedikit 1 (satu) kali dalam 1 (satu) bulan.

Pengambilan keputusan pada rapat Dewan Pengawas Syariah dilaksanakan berdasarkan musyawarah mufakat. Apabila dalam proses pengambilan keputusan terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dapat dicantumkan dalam risalah rapat beserta alasannya. Adapun, rapat Dewan Pengawas Syariah untuk mengeluarkan opini syariah baik untuk produk maupun aktivitas harus dihadiri dan diputuskan oleh seluruh anggota Dewan Pengawas Syariah.

Rapat Dewan Pengawas Syariah terbagi menjadi Rapat Internal Dewan Pengawas Syariah dan Rapat Dewan Pengawas Syariah bersama organ Bank Muamalat Indonesia dan/atau bersama *Sharia Compliance*. Rapat Dewan Pengawas Syariah tersebut diadakan di tempat kedudukan Bank Muamalat Indonesia atau di tempat lain dalam wilayah Republik Indonesia, pemanggilan rapatnya dilakukan oleh Ketua atau oleh salah seorang anggota Dewan Pengawas Syariah atau *Sharia Compliance* yang bertindak sebagai *liaison officer*. Risalah rapat yang memuat hasil rapat Dewan Pengawas Syariah wajib didokumentasikan dengan baik. Seluruh keputusan Dewan Pengawas Syariah yang dituangkan dalam risalah rapat tersebut merupakan keputusan bersama seluruh anggota Dewan Pengawas Syariah.

Materi-materi yang dibahas dalam rapat Dewan Pengawas Syariah sesuai *Board Manual* Bank Muamalat Indonesia antara lain:

1. Hal-hal yang berkaitan dengan pengembangan produk baru dan hasil *review* produk yang telah ada antara lain mengenai tujuan, karakteristik dan akad yang digunakan sesuai dengan prinsip syariah.

### MEETING OF SHARIA SUPERVISORY BOARD

#### Meeting Policy

Sharia Supervisory Board of Bank Muamalat holds meetings based on Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the Bank Muamalat Indonesia Board Manual, and the Sharia Supervisory Board Work Guidelines. Sharia Supervisory Board holds meetings at least once a month.

Decision-making in the Sharia Supervisory Board meetings is based on deliberation to reach a consensus. In case there is dissent in the decision-making process, it can be stated in the minutes of the meeting along with the reasons. Meetings of the Sharia Supervisory Board that are specifically implemented to issue Sharia opinions for both products and activities must be attended to and decided by all members.

Sharia Supervisory Board Meeting then divides the types of Sharia Supervisory Board Meetings, consisting of Internal Sharia Supervisory Board Meetings and Sharia Supervisory Board Meetings with Bank Muamalat Indonesia organs and/or with Sharia Compliance. The meeting of the Sharia Supervisory Board is held at the domicile of Bank Muamalat Indonesia or elsewhere within the Republic of Indonesia territory. Invitation for Sharia Supervisory Board Meeting is carried out by the Chairman or a member of the Sharia Supervisory Board or Sharia Compliance acting as a liaison officer. The results of the Sharia Supervisory Board meetings must be stated in the minutes of the meeting and properly documented. All decisions of the Sharia Supervisory Board, as outlined in the minutes of the meeting, are joint decisions of all members of the Sharia Supervisory Board.

Materials discussed in the Sharia Supervisory Board meetings according to the Bank Muamalat Indonesia Board Manual include the following:

1. Matters related to the development of new products and the review results of the existing product, including regarding the objectives, characteristics, and contracts used following the sharia principles.



2. Pengajuan aktivitas baru dan *review* aktivitas Bank yang telah berjalan dari aspek syariah.
3. Permasalahan yang timbul akibat aktivitas Bank yang membutuhkan opini dari Dewan Pengawas Syariah.
4. Hasil temuan syariah dari auditor, baik auditor eksternal maupun auditor internal.

2. Submission of new activities and review of the existing Bank activities from the sharia aspect
3. Issues arising from the Bank's activities require an opinion from Sharia Supervisory Board.
4. Sharia findings from auditors, both external auditors and internal auditors.

### Pelaksanaan Rapat

Sepanjang tahun buku 2022, Dewan Pengawas Syariah telah menggelar rapat sebanyak 12 (dua belas) kali dengan rincian sebagai berikut:

### Meeting Implementation

During the 2022 fiscal year, the Sharia Supervisory Board held 12 (twelve) meetings with the following details:

| No | Tanggal<br>Date                                         | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Peserta Dewan Pengawas<br>Syariah<br>Sharia Supervisory Board<br>Participants                                                                                          | Peserta Direksi<br>Board of Directors<br>Participants |
|----|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| 1. | Jum'at, 24 Januari 2022<br>Friday, January 24,<br>2022  | Rencana Usulan Agenda DPS BMI Tahun 2022<br>BMI SSB Agenda Proposal Plan for 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Andri Donny <sup>*)</sup>                             |
| 2  | Senin, 21 Februari 2022<br>Monday, February 21,<br>2022 | Pembahasan Lanjutan Penggunaan Akad dalam Pembiayaan Pengurusan Pendaftaran Ibadah Haji Khusus<br>Advanced Discussion on the Use of Contracts in Financing the Management of Special Hajj Registration                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Andri Donny <sup>*)</sup>                             |
| 3  | Senin, 28 Maret 2021<br>Monday, March 28,<br>2021       | <ol style="list-style-type: none"> <li>1. <i>Update</i> Tindak Lanjut Hasil Rapat DPS Terkait Pemberian Nisbah <i>Tiering</i> Pada Akad Mudharabah</li> <li>2. Permohonan Penjelasan Syariah terkait Biaya Non Operasional Pada Hadiah Komitmen</li> <li>3. Laporan Konsultasi Syariah Januari - Maret 2022</li> </ol> <ol style="list-style-type: none"> <li>1. Update on the Follow-up of SSB Meeting Results Related to the Provision of Nisbah Tiering in Mudharabah Agreements.</li> <li>2. Request for Sharia Explanation related to Non-Operating Expenses on Commitment Rewards</li> <li>3. Sharia Consultation Report January - March 2022</li> </ol> | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Andri Donny <sup>*)</sup>                             |
| 4  | Rabu, 20 April 2022<br>Wednesday, April 20,<br>2022     | <ol style="list-style-type: none"> <li>1. Laporan <i>Financial Highlight</i> Triwulan I</li> <li>2. Pembahasan Lanjutan Prosedur Syariah Dalam Akad Pembiayaan (SOP Akad)0020</li> </ol> <ol style="list-style-type: none"> <li>1. First Quarter Financial Highlights Report</li> <li>2. Advanced Discussion of Sharia Procedures in the Financing Contract (SOP Contract)</li> </ol>                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Andri Donny <sup>*)</sup>                             |
| 5  | Senin, 23 Mei 2022<br>Monday, May 23, 2022              | <ol style="list-style-type: none"> <li>1. Permohonan Opini DPS atas Layanan Tarik Tunai Tanpa Kartu di Merchant Via Muamalat DIN</li> <li>2. Permohonan Opini DPS terkait Penjualan Cessie Melalui Skema Subrogasi Syariah</li> </ol> <ol style="list-style-type: none"> <li>1. Application for SSB Opinion on Cardless Cash Withdrawal Service at Merchant Via Muamalat DIN</li> <li>2. Application for SSB Opinion related to Cessie Sale via Sharia Subrogation Scheme</li> </ol>                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Andri Donny <sup>*)</sup>                             |
| 6  | Senin, 20 Juni 2021<br>Monday, June 20, 2021            | <ol style="list-style-type: none"> <li>1. Permohonan Opini DPS atas Pembiayaan Kos-Kosan</li> <li>2. Permohonan Opini DPS atas Pembiayaan Villa</li> </ol> <ol style="list-style-type: none"> <li>1. Application for SSB Opinion on boarding house Financing</li> <li>2. Application for SSB Opinion on Villa Financing</li> </ol>                                                                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Andri Donny <sup>*)</sup>                             |

| No | Tanggal<br>Date                                        | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Peserta Dewan Pengawas<br>Syariah<br>Sharia Supervisory Board<br>Participants                                                                                          | Peserta Direksi<br>Board of Directors<br>Participants |
|----|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| 7  | Kamis, 21 Juli 2022<br>Thursday, July 21, 2022         | <ol style="list-style-type: none"> <li>1. Permohonan Opini DPS atas Reward Program Bundling Penjualan Sukuk dan Top Up Dana</li> <li>2. Permohonan Opini DPS atas Program Hadiah Promosi BMI</li> <li>3. Permohonan Opini DPS atas Pembiayaan Nasabah</li> <li>4. Permohonan Opini DPS atas Persetujuan Penggunaan Dana Yang Tidak boleh Diakui Sebagai Pendapatan (TBDSP)</li> </ol> <ol style="list-style-type: none"> <li>1. Application for SSB Opinion on Reward Program Bundling of Sukuk Sales and Top Up Funds</li> <li>2. Application for SSB Opinion on BMI Promotional Reward Program</li> <li>3. Application for SSB Opinion on Customer Financing</li> <li>4. Application for SSB Opinion on Approval of the Use of Funds That Should Not Be Recognized as Income (TBDSP)</li> </ol>                                                                    | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Karno                                                 |
| 8  | Jum'at 26 Agustus 2022<br>Friday, August 26, 2022      | <ol style="list-style-type: none"> <li>1. Laporan Konsultasi Syariah Compliance Bulan April - Juli 2022</li> <li>2. Rencana Pelaksanaan Uji Petik DPS 2022</li> </ol> <ol style="list-style-type: none"> <li>1. Sharia Compliance Consultation Report for April - July 2022</li> <li>2. SSB Petition Test Implementation Plan in 2022</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Karno                                                 |
| 9  | Senin, 19 September 2022<br>Monday, September 19, 2022 | <ol style="list-style-type: none"> <li>1. Permohonan Opini DPS atas Produk Asuransi &amp; Bancassurance</li> <li>2. Permohonan Opini DPS atas Pembukaan Rekening Online</li> <li>3. Permohonan Opini DPS atas Restruktur Fasilitas Sesuai Putusan Homologasi PT. Sri Rejeki Isman, Tbk</li> <li>4. Permohonan Opini DPS atas Ketentuan Pembiayaan Akad Bagi Hasil Musyarakah dan Mudharabah</li> </ol> <ol style="list-style-type: none"> <li>1. Application for SSB Opinion on &amp; Bancassurance Insurance Products</li> <li>2. Application for DPS Opinion on Online Account Opening</li> <li>3. Application for SSB Opinion on Facility Restructure in line with the Homologation Decision of PT Sri Rejeki Isman, Tbk.</li> <li>4. Application for SSB Opinion on the Provision of Financing of Musyarakah and Mudharabah Profit Sharing Agreements</li> </ol> | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Karno                                                 |
| 10 | Selasa, 18 Oktober 2022<br>Tuesday, October 18, 2022   | <ol style="list-style-type: none"> <li>1. Permohonan Opini DPS atas Penentuan Pricing Nasabah Menggunakan JIBOR/LIBOR</li> <li>2. Pelaporan Deposito Income Smoothing-Retail Banking Q3 tahun 2022</li> <li>3. Permohonan Opini DPS atas RO Project Produk asuransi Model Bisnis Distribusi</li> </ol> <ol style="list-style-type: none"> <li>1. Application for SSB Opinion on Customer Pricing Using JIBOR/LIBOR</li> <li>2. Report on Deposit Income Smoothing-Retail Banking for Q3/2022</li> <li>3. Application for SSB Opinion on RO Project of insurance Distribution Business Model</li> </ol>                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Hj. Siti Haniatunnisa, LLB, MH</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | Karno                                                 |
| 11 | Senin, 21 November 2022<br>Monday, November 21, 2022   | <ol style="list-style-type: none"> <li>1. Permohonan Opini DPS atas Penggunaan Asuransi Non Syariah pada Pembiayaan.</li> <li>2. Laporan Konsultasi Syariah Periode Agustus – November 2022</li> </ol> <ol style="list-style-type: none"> <li>1. Application for SSB Opinion on the Use of Non Sharia Insurance in the Financing.</li> <li>2. Sharia Consultation Report August - November 2022</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul>                                           | Karno                                                 |



| No | Tanggal<br>Date                                              | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Peserta Dewan Pengawas<br>Syariah<br>Sharia Supervisory Board<br>Participants                                                | Peserta Direksi<br>Board of Directors<br>Participants                                                         |
|----|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 12 | Kamis, 15 Desember<br>2022<br>Thursday, December<br>15, 2022 | <ol style="list-style-type: none"> <li>1. Laporan Internal Audit atas Ketidakpatuhan Syariah</li> <li>2. Permohonan Opini DPS atas Penggunaan Asuransi Konvensional</li> <li>3. Permohonan Persetujuan DPS atas Perpanjangan Income Smoothing Retail banking 2023</li> <li>4. Laporan Kepada DPS atas Pengaduan Nasabah/ Complaint Handling</li> </ol> <ol style="list-style-type: none"> <li>1. Internal Audit Report on Sharia Non-Compliance</li> <li>2. Application for SSB Opinion on the Use of Conventional Insurance</li> <li>3. Application for SSB Approval on the Extension of Income Smoothing Retail banking 2023.</li> <li>4. Report to SSB on Customer Complaints/ Complaint Handling</li> </ol> | <ul style="list-style-type: none"> <li>• Drs. H. Sholahudin Al-Aiyub, M.Si</li> <li>• Dr. H. Agung Danarto, M.Ag.</li> </ul> | <ul style="list-style-type: none"> <li>• Indra Falatehan</li> <li>• Wahyu Avianto</li> <li>• Karno</li> </ul> |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

### Frekuensi Rapat dan Tingkat Kehadiran Dewan Pengawas Syariah

| No | Nama<br>Name                      | Jabatan<br>Position | Jumlah Rapat<br>Number of<br>Meetings | Jumlah Kehadiran<br>Number of<br>Attendance |
|----|-----------------------------------|---------------------|---------------------------------------|---------------------------------------------|
| 1  | Drs. H. Sholahudin Al Aiyub, M.Si | Ketua<br>Chairman   | 12                                    | 12                                          |
| 2  | Hj. Siti Haniatunnisa, LLB., MH   | Anggota<br>Member   | 12                                    | 10                                          |
| 3  | Dr. H. Agung Danarto, M.Ag        | Anggota<br>Member   | 12                                    | 12                                          |

### Meeting Frequency and Attendance Rate of the Sharia Supervisory Board

## RAPAT DEWAN KOMISARIS

### Kebijakan Rapat

Kebijakan rapat Dewan Komisaris mengacu pada ketentuan Peraturan OJK Nomor 33/POJK.05/2014, Anggaran Dasar Perseroan dan *Board Manual* Bank Muamalat Indonesia, dimana rapat Dewan Komisaris diselenggarakan paling sedikit sebanyak 1 (satu) kali dalam 2 (dua) bulan.

Dewan Komisaris memiliki Sekretaris Dewan Komisaris yang bertugas untuk mengatur rapat, menyiapkan agenda dan materi hingga pencatatan risalah rapat. Risalah rapat tersebut berfungsi sebagai bukti yang sah untuk para anggota Dewan Komisaris apabila terjadi *dissenting opinions* dan sebagai dokumentasi untuk pihak ketiga mengenai keputusan yang diambil dalam rapat.

### Pelaksanaan Rapat

Hingga akhir Tahun Buku 2022, Dewan Komisaris menggelar rapat sebanyak 15 (lima belas) kali rapat dengan rincian sebagai berikut.

## MEETING OF THE BOARD OF COMMISSIONERS

### Meeting Policy

The Board of Commissioners meeting policy referred to the provisions of FSA Regulation No. 33/POJK.05/2014, the Company's Articles of Association, and the Board Manual of Bank Muamalat Indonesia. The Board of Commissioners holds meeting at least 1 (one) time in 2 (two) months.

The Board of Commissioners has The Secretary to the Board of Commissioners in charge of arranging meetings, starting from preparing agendas and materials to recording minutes of meetings as valid evidence for the Board of Commissioners members in the event of dissenting opinions and as documentation for the third parties regarding decisions taken at the meeting.

### Meeting Implementation

As of December 31, 2022, the Board of Commissioners held 15 (fifteen) meetings with the following details.

## Agenda Rapat Internal Dewan Komisaris

## Internal Meeting Agenda of the Board of Commissioners

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                             | Peserta Dewan Komisaris<br>Board of Commissioners<br>Participants                                                                                                                                                                                               |
|----|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 24 Februari 2022<br>February 24, 2022 | 1. <i>Financial Highlights as of January 2022</i><br>2. <i>Corporate Action Update</i><br>3. <i>Other Updates</i>                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> </ul>                                                                                                          |
| 2  | 11 Maret 2022<br>March 11, 2022       | BOC Update                                                                                                                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Sulistyo Budi<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Juni Supriyanto<sup>*)</sup></li> <li>Andre Mirza Hartawan</li> </ul> |
| 3  | 31 Maret 2022<br>March 31, 2022       | 1. Program Efisiensi<br>2. BBP Tahun 2022<br>3. Update lainnya<br>1. Efficiency Program<br>2. BBP in 2022<br>3. Other updates                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Sulistyo Budi<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Juni Supriyanto<sup>*)</sup></li> <li>Andre Mirza Hartawan</li> </ul>                                       |
| 4  | 7 April 2022<br>April 7, 2022         | 1. BBP Tahun 2022<br>2. Program Efisiensi<br>3. Kinerja <i>Retail Banking</i> per 31 Maret 2022<br>4. Update lainnya<br>1. BBP in 2022<br>2. Efficiency Program<br>3. Retail Banking Performance as of March 31, 2022<br>4. Other updates                                                                                                                                                  | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Juni Supriyanto<sup>*)</sup></li> <li>Andre Mirza Hartawan</li> </ul>                                      |
| 5  | 14 April 2022<br>April 14, 2022       | 1. Laporan Komite Audit per 31 Maret 2022<br>2. Laporan Komite Pemantauan Risiko per 31 Maret 2022<br>3. Laporan Komite Tata Kelola per 31 Maret 2022<br>4. Persiapan Rapat BOC-BOD<br>1. Audit Committee Report as of March 31, 2022<br>2. Risk Monitoring Committee Report as of March 31, 2022<br>3. Governance Committee Report as of March 31, 2022<br>4. BOC-BOD Meeting Preparation | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Sulistyo Budi<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Juni Supriyanto<sup>*)</sup></li> <li>Andre Mirza Hartawan</li> </ul> |
| 6  | 19 May 2022<br>May 19, 2022           | 1. Persiapan Rapat BOC-BOD<br>2. RUPS Update & Approval<br>1. BOC-BOD Meeting Preparation<br>2. GMS Update & Approval                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Sulistyo Budi<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Juni Supriyanto<sup>*)</sup></li> <li>Andre Mirza Hartawan</li> </ul> |
| 7  | 16 Juni 2022<br>June 16, 2022         | Update dan Diskusi Internal BOC<br>BOC Internal Updates and Discussions                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>Sulistyo Budi<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Andre Mirza Hartawan</li> </ul>                                                                             |
| 8  | 29 Juli 22<br>July 29, 2022           | 1. Pembentukan Komite Tingkat BOC<br>2. Laporan H1-2022 Komite Tingkat BOC : Komite Nominasi & Remunerasi, Komite Audit, Komite Pemantau Risiko, Komite Tata Kelola<br>1. Establishment of BOC Level Committee<br>2. Report D1-2022 BOC Level Committee: Nomination & Remuneration Committee, Audit Committee, Risk Monitoring Committee, Governance Committee                             | <ul style="list-style-type: none"> <li>Iggi H Achsien<sup>**)</sup></li> <li>Sartono</li> <li>Amin Said Husni</li> <li>Sulistyo Budi<sup>**)</sup></li> <li>KH Marsudi Syuhud<sup>**)</sup></li> <li>Andre Mirza Hartawan</li> </ul>                            |
| 9  | 24 Agustus 2022<br>August 24, 2022    | Pembahasan Internal BOC<br>Internal Discussion of BOC                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Iggi H Achsien<sup>**)</sup></li> <li>Sartono</li> <li>Amin Said Husni</li> <li>KH Marsudi Syuhud<sup>**)</sup></li> <li>Andre Mirza Hartawan</li> </ul>                                                                 |
| 11 | 17 November 2022<br>November 17, 2022 | Pembahasan Internal BOC<br>Internal Discussion of BOC                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Iggi H Achsien<sup>**)</sup></li> <li>Sartono</li> <li>Amin Said Husni</li> <li>KH Marsudi Syuhud<sup>**)</sup></li> <li>Andre Mirza Hartawan</li> </ul>                                                                 |
| 12 | 2 Desember 2022<br>December 2, 2022   | 1. Perkenalan<br>2. Pembahasan Komite Tingkat BOC<br>3. Pembahasan Rencana Aksi Korporasi, RBB 2022 & 2023<br>4. Lain-lain<br>1. Introduction<br>2. Discussion of the BOC Level Committee<br>3. Discussion of Corporate Action Plan, RBB 2022 & 2023<br>4. Other                                                                                                                           | <ul style="list-style-type: none"> <li>Mardiasmo<sup>****)</sup></li> <li>Sartono</li> <li>Amin Said Husni</li> <li>Andre Mirza Hartawan</li> <li>Suwarda<sup>****)</sup></li> </ul>                                                                            |



| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                 | Peserta Dewan Komisaris<br>Board of Commissioners<br>Participants                                                                                                                  |
|----|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | 9 Desember 2022<br>December 9, 2022   | 1. Formalisasi Remunerasi BOC-BOD Pasca RUPS<br>2. Penjelasan Update ALIF<br>1. Formalization of BOC-BOD Remuneration After GMS<br>2. ALIF Update Explained                    | <ul style="list-style-type: none"> <li>Mardiasmo<sup>***</sup>)</li> <li>Sartono</li> <li>Amin Said Husni</li> <li>Andre Mirza Hartawan</li> <li>Suwarda<sup>***</sup>)</li> </ul> |
| 14 | 16 Desember 2022<br>December 16, 2022 | 1. Update & Persetujuan Rapat Komite Nominasi & Remunerasi<br>2. Update Lainnya<br>1. Update & Approval of the Nomination & Remuneration Committee Meeting<br>2. Other Updates | <ul style="list-style-type: none"> <li>Mardiasmo<sup>***</sup>)</li> <li>Sartono</li> <li>Amin Said Husni</li> <li>Andre Mirza Hartawan</li> <li>Suwarda<sup>***</sup>)</li> </ul> |
| 15 | 23 Desember 2022<br>December 23, 2022 | Laporan Komite Tingkat BOC<br>BOC Level Committee Report                                                                                                                       | <ul style="list-style-type: none"> <li>Mardiasmo<sup>***</sup>)</li> <li>Sartono</li> <li>Amin Said Husni</li> <li>Andre Mirza Hartawan</li> <li>Suwarda<sup>***</sup>)</li> </ul> |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

<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

### Frekuensi Rapat dan Tingkat Kehadiran Dewan Komisaris

### Meeting Frequency and Attendance Rate of the Board of Commissioners

| No | Nama<br>Name                     | Jabatan<br>Position                                                 | Rapat Internal<br>Internal Meeting   |                                                | RUPS<br>GMS                          |                                                |
|----|----------------------------------|---------------------------------------------------------------------|--------------------------------------|------------------------------------------------|--------------------------------------|------------------------------------------------|
|    |                                  |                                                                     | Jumlah Rapat<br>Number of<br>meeting | Jumlah<br>Kehadiran<br>Number of<br>Attendance | Jumlah Rapat<br>Number of<br>Meeting | Jumlah<br>Kehadiran<br>Number of<br>Attendance |
| 1  | Mardiasmo <sup>***</sup> )       | Komisaris Utama Independen<br>Independent President<br>Commissioner | 4                                    | 4                                              | 0                                    | 0                                              |
| 2  | Suwarda <sup>***</sup> )         | Komisaris Independen<br>Independent Commissioner                    | 4                                    | 4                                              | 0                                    | 0                                              |
| 3  | Sartono                          | Komisaris Independen<br>Independent Commissioner                    | 7                                    | 7                                              | 1                                    | 1                                              |
| 4  | Amin Said Husni                  | Komisaris Independen<br>Independent Commissioner                    | 7                                    | 7                                              | 1                                    | 1                                              |
| 5  | Andre Mirza Hartawan             | Komisaris<br>Commissioner                                           | 14                                   | 14                                             | 3                                    | 3                                              |
| 6  | Ilham A Habibie <sup>*)</sup>    | Komisaris Utama<br>President Commissioner                           | 6                                    | 6                                              | 3                                    | 1                                              |
| 7  | Iggi H Achsien <sup>**)</sup>    | Komisaris Independen<br>Independent Commissioner                    | 9                                    | 9                                              | 4                                    | 4                                              |
| 8  | Edy Setiadi <sup>*)</sup>        | Komisaris Independen<br>Independent Commissioner                    | 7                                    | 7                                              | 4                                    | 3                                              |
| 9  | Sulistyo Budi <sup>**)</sup>     | Komisaris Independen<br>Independent Commissioner                    | 6                                    | 6                                              | 1                                    | 1                                              |
| 10 | Juni Supriyanto <sup>*)</sup>    | Komisaris Independen<br>Independent Commissioner                    | 5                                    | 5                                              | 0                                    | 0                                              |
| 11 | KH Marsudi Syuhud <sup>**)</sup> | Komisaris Independen<br>Independent Commissioner                    | 3                                    | 3                                              | 0                                    | 0                                              |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

<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

## RAPAT DIREKSI

### Kebijakan Rapat

Kebijakan rapat Direksi Bank Muamalat Indonesia mengacu pada Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014, Anggaran Dasar Bank dan *Board Manual* Bank Muamalat Indonesia, yang mengatur bahwa rapat Direksi diselenggarakan secara berkala sedikitnya 1 (satu) kali dalam setiap bulan.

Pada rapat Direksi, Direksi memiliki kewenangan secara bersama-sama atau kolektif kolegial untuk mengambil berbagai keputusan bisnis, mengevaluasi kinerja Bank dan menetapkan berbagai kebijakan dalam pengurusan Bank. Prinsip-prinsip pada rapat Direksi adalah sebagai berikut:

1. Penyelenggaraan rapat Direksi dapat diadakan setiap waktu, atas permintaan tertulis dari:
  - a. Direksi;
  - b. Anggota Direksi;
  - c. Dewan Komisaris;
  - d. Anggota Dewan Komisaris; dan/atau
  - e. Seorang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu per sepuluh) atau lebih dari jumlah seluruh saham dengan hak suara.

Yang diajukan kepada Perseroan dengan Surat Tercatat dan/atau surat yang disampaikan langsung kepada Perseroan dengan mendapat tanda-terima disertai alasannya dan tembusannya disampaikan kepada setiap anggota Direksi dan setiap anggota Dewan Komisaris dengan Surat Tercatat dan/atau surat yang disampaikan langsung kepada setiap anggota Direksi dan setiap anggota Dewan Komisaris dengan mendapat tanda terima;

2. Panggilan rapat Direksi dilakukan oleh Direktur Utama dan dalam hal Direktur Utama tidak dapat hadir yang tidak perlu dibuktikan kepada pihak lain panggilan rapat Direksi dapat dilakukan oleh anggota Direksi lainnya.
3. Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dan/atau pengambilan suara, akan dianggap sah apabila paling sedikit lebih dari 2/3 (dua per tiga) bagian dari jumlah anggota Direksi hadir dan/atau diwakili dalam rapat Direksi
4. Sekretaris Perusahaan membuat risalah rapat dan ditandatangani oleh seluruh anggota Direksi yang hadir untuk disimpan dan tersedia sewaktu-waktu jika diminta oleh Dewan Komisaris
5. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat harus dicantumkan didalam risalah rapat beserta alasannya

## MEETING OF THE BOARD OF DIRECTORS

### Meeting Policy

Bank Muamalat Indonesia's Board of Directors meeting policy refers to the Financial Services Authority Regulation No. 33/POJK.04/2014, the Bank's Articles of Association and Board Manual of Bank Muamalat Indonesia, which stipulates that the Board of Directors holds meeting regularly at least 1 (one) time every month.

In the Board of Directors meeting, the Board of Directors has the authority to jointly or collectively make various business decisions, evaluate the Bank's performance and determine various policies in the Bank management. The principles of the Board of Directors meeting are as follows:

1. The Board of Directors Meetings may be held at any time upon written request from:
  - a. Board of Directors;
  - b. Members of the Board of Directors;
  - c. Board of Commissioners;
  - d. Board of Commissioners Members; and/or
  - e. One or more shareholders who jointly represent 1/10 (one-tenth) or more of the total number of shares with voting rights.

Submitted to the Company by Registered Letter and/or letter submitted directly to the Company with receipt along with the reasons and a copy submitted to each member of the Board of Directors and each member of the Board of Commissioners with the Registered Letter and/or letter delivered directly to each member of the Board of Directors and each member of the Board of Commissioners by receiving a receipt;

2. Invitation to the Board of Directors meeting is made by the President Director, and if the President Director is unable to attend, which does not need to be proven to other parties, an invitation for the Board of Directors meeting can be made by other members of the Board of Directors.
3. Decisions are made by deliberation to reach consensus and/or voting, deemed valid if at least more than 2/3 (two-thirds) of the total members of the Board of Directors are present and/or represented at the Board of Directors meeting.
4. The Corporate Secretary prepares the minutes of the meeting and is signed by all members of the Board of Directors present for safekeeping and available at any time if requested by the Board of Commissioners.
5. Dissenting opinions that occurred in the meeting must be stated in the minutes of the meeting, along with the reasons.





## Pelaksanaan Rapat

Sepanjang tahun buku 2022, Direksi Bank Muamalat telah menggelar rapat sebanyak 51 (lima puluh satu) kali rapat dengan rincian sebagai berikut.

### Agenda Rapat Internal Direksi

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                               | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                                                                                                                           |
|----|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 5 January 2022<br>January 5, 2022     | 1. CAR & Media Update<br>2. Corporate Action Update<br>3. Kick Off Meeting Update<br>4. BOD Other Updates                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 2  | 18 January 2022<br>January 18, 2022   | 1. CAR & Media Update<br>2. Financial Highlights as of December 2021<br>3. Wholesale Banking Update<br>4. Retail Banking Update<br>5. Corporate Action Update<br>6. Run Off Polis D&O<br>7. BOD Other Updates                                                                                | <ul style="list-style-type: none"> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                               |
| 3  | 25 January 2022<br>January 25, 2022   | 1. CAR & Media Update<br>2. ALIF Update<br>3. Bad Bank Update<br>4. TAP Update<br>5. Corporate Action Update<br>6. BOD Other Updates                                                                                                                                                         | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |
| 4  | 31 January 2022<br>January 31, 2022   | 1. CAR & Media Update<br>2. Financial Update<br>3. Corporate Action Update<br>4. Digital Banking Strategy<br>5. BOD Other Updates                                                                                                                                                            | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                       |
| 5  | 8 February 2022<br>February 8, 2022   | 1. CAR & Media Update<br>2. TAP Monitoring (Financial Highlights as of January 22)<br>3. Corporate Action Update<br>4. BI Fast<br>5. Update SLE Infobank<br>6. BOD Other Updates                                                                                                             | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 6  | 15 February 2022<br>February 15, 2022 | 1. CAR & Media Update<br>2. TAP Monitoring<br>3. Corporate Action Update<br>4. Wholesale Banking Update<br>5. Retail Banking Update<br>6. BOD Other Updates                                                                                                                                  | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 7  | 22 February 2022<br>February 22, 2022 | 1. CAR & Media Update<br>2. DPLK Update<br>3. Update Hasil Pemeriksaan Khusus Nasabah Pembiayaan Update on Special Audit Results of Financing Customers<br>4. TAP Monitoring – Recovery & Cash Collection Update<br>5. Bad Bank Update<br>6. Corporate Action Update<br>7. BOD Other Updates | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |
| 8  | 2 March 2022<br>March 2, 2022         | 1. CAR & Media Update<br>2. TAP Meeting (Business Update)<br>3. Corporate Action Update<br>4. BMM Update<br>5. MI Update<br>6. BOD Other Updates                                                                                                                                             | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                                             |

## Meeting Implementation

During the 2022 fiscal year, the Board of Directors held 51 (fifty-one) meetings with the following details.

### Agenda of Internal Meeting of the Board of Directors

| No | Tanggal<br>Date                 | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                     | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                                                                                                                           |
|----|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9  | 8 March 2022<br>March 8, 2022   | 1. CAR & Media Update<br>2. TAP Meeting (Financial Update)<br>3. Corporate Action Update<br>4. Proposal Asuransi/Lembaga Penjamin Pembiayaan<br>Insurance/Financing Guarantee Agency Proposal<br>5. BOD Other Updates                                                                                                                              | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                    |
| 10 | 16 March 2021<br>March 16, 2021 | 1. CAR & Media Update<br>2. Closing Meeting dengan KAP<br>3. Penyesuaian/Koreksi RBB<br>RBB Adjustment/Correction<br>4. Persiapan Rapat BOC:<br>Preparation for BOC Meeting:<br>- TAP Monitoring<br>- Corporate Action Update<br>5. BOD Other Updates                                                                                              | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                                                   |
| 11 | 22 March 2022<br>March 22, 2022 | 1. CAR & Media Update<br>2. Wholesale Banking Update<br>3. Retail Banking Update<br>4. BOD Other Updates                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Irvan Y. Noor</li> </ul>                        |
| 12 | 29 March 2022<br>March 29, 2022 | 1. CAR & Media Update<br>2. TAP Monitoring (Business Update)<br>3. Bad Bank Update<br>4. BOD Other Updates                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Irvan Y. Noor</li> </ul>                        |
| 13 | 6 April 2022<br>April 6, 2022   | 1. CAR & Media Update<br>2. Persiapan Rapat RBB 2022 dengan OJK<br>Preparation for 2022 RBB Meeting with FSA<br>3. Financial Highlights as of March 2022<br>4. Financing Documentation Management Update<br>5. BOD Other Updates                                                                                                                   | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> </ul>                        |
| 14 | 12 April 2022<br>April 12, 2022 | 1. CAR & Media Update<br>2. Annual Report 2021, dan Rapat Umum Pemegang Saham<br>Annual Report 2021 and General Meeting of<br>Shareholders<br>3. TAP Monitoring (Business Update)<br>4. Wholesale Banking Update<br>5. BOD Other Updates                                                                                                           | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |
| 15 | 19 April 2021<br>April 19, 2021 | 1. CAR & Media Update<br>2. TAP Monitoring (Recovery & Cash Collection Update)<br>3. Bad Bank Update<br>4. ALIF Update<br>5. BOD Other Updates                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |
| 16 | 27 April 2022<br>April 27, 2022 | 1. CAR & Media Update<br>2. RUPS Update & Approval<br>3. TAP Monitoring (Business Update)<br>4. Update Milad BMI ke-30<br>5. BOD Other Updates                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                       |
| 17 | 17 May 2022<br>May 17, 2022     | 1. CAR & Media Update<br>2. RUPS Update<br>3. TAP Monitoring (Financial Highlight as of April 2022)<br>4. Persiapan Rapat BOC-BOD 19 Mei 2022:<br>Preparation for BOC-BOD Meeting on May 19, 2022:<br>a. Bancassurance Update<br>b. ALIF Update<br>5. BOD Other Updates                                                                            | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 18 | 24 May 2022<br>May 24, 2022     | 1. CAR & Media Update<br>2. TAP Monitoring (Business Update)<br>3. Wholesale Banking Update & Approval<br>4. Persetujuan Restrukturisasi dan Perpanjangan Waktu<br>Pembiayaan 4 Nasabah Kelolaan SAM<br>Approval of Restructuring and Extension of Financing<br>Time for 4 SAM Managed Customers<br>5. Retail Banking Update<br>6. BSEM MRI Update | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |



| No | Tanggal<br>Date               | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                                                                                                                           |
|----|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19 | 31 May 2022<br>May 31, 2022   | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Perkembangan Rencana RUPS<br/>GMS Plan Progress</li> <li>Strategi GWM</li> <li>TAP Monitoring (Recovery &amp; Cash Collection Update)</li> <li>Bad Bank Update</li> <li>Strategi Hukum Penanganan PT Sianyu Perkasa<br/>Legal Strategy for Handling PT Sianyu Perkasa</li> <li>BOD Other Updates</li> </ol>                                                                                                                                      | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                                |
| 20 | 07 June 2021<br>June 07, 2021 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>TAP Monitoring – Financial Highlights as of Mei 2022</li> <li>Rencana Perubahan RBB Juni 2022<br/>RBB Amendment Plan June 2022</li> <li>Digital Banking FBI Update</li> <li>Retail Financing</li> <li>Persetujuan ALIF<br/>ALIF Approval</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 21 | 14 June 2022<br>June 14, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Update Proses Pemeringkatan &amp; Follow Up Rapat BOC-<br/>BOD Action Points<br/>Ranking Process Update &amp; Follow Up BOC-BOD Meeting<br/>Action Points</li> <li>Wholesale Banking Update &amp; Approval</li> <li>Penanganan Nasabah SAM<br/>SAM Customer Handling</li> <li>IT Update</li> <li>BOD Other Updates</li> </ol>                                                                                                                    | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 22 | 21 June 2022<br>June 21, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>RUPS Update</li> <li>TAP Monitoring (Business Update)</li> <li>IT Update</li> <li>Penanganan Nasabah RCM &amp; SAM<br/>RCM &amp; SAM Customer Handling</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 23 | 29 June 2022<br>June 29, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>UCS Bulan Juni 2022<br/>UCS June 2022</li> <li>TAP Monitoring (Recovery &amp; Cash Collection Update)</li> <li>Bad Bank Update</li> <li>Approval Review Kol Nasabah WB &amp; RCM<br/>Approval Review of WB &amp; RCM Customer Kol</li> <li>Penunjukkan Pejabat Pelaksana Tugas Direktorat<br/>Kepatuhan, Risiko &amp; Hukum<br/>Appointment of Acting Director of Compliance, Risk &amp;<br/>Legal Affairs</li> <li>BOD Other Updates</li> </ol> | <ul style="list-style-type: none"> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Andri Donny<sup>**)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                         |
| 24 | 5 July 2022<br>July 5, 2022   | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Financial Highlights as of June 2022</li> <li>Pefindo Rating</li> <li>Persetujuan Penggunaan Dana Kebajikan<br/>Approval of the Use of Benevolent Funds</li> <li>Penanganan Nasabah SAM<br/>SAM Customer Handling</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                  |
| 25 | 12 July 2022<br>July 12, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>ITY Update</li> <li>Persiapan Rapat OJK<br/>Preparation for FSA Meeting</li> <li>DPLK Update</li> <li>ALIF Update</li> <li>Retail Customer Update</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                     |
| 26 | 19 July 2022<br>July 19, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Persiapan Rapat BOC<br/>Preparation for BOC Meeting</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                     |

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                                                                                                       |
|----|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 27 | 26 July 2022<br>July 26, 2022         | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>ALIF Update</li> <li>MI Update</li> <li>BMM Update</li> <li>TAP Monitoring</li> <li>Update Sinergi BPKH</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                       |
| 28 | 2 August 2022<br>August 2, 2022       | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Restrukturisasi Nasabah<br/>Customer Restructuring</li> <li>Bad Bank Update</li> <li>Employee Engagement Update</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                       |
| 29 | 9 August 2022<br>August 9, 2022       | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Financial Highlights as of July 2022</li> <li>TAP Monitoring</li> <li>Corporate Action Book Project Brief</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 30 | 16 August 2022<br>August 16, 2022     | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Rating Pefindo</li> <li>RUPS Update<br/>GMS Update</li> <li>TAP – RB Update</li> <li>Update Hari Pelanggan Nasional<br/>National Customer Day Update</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                         |
| 31 | 23 August 2022<br>August 23, 2022     | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Persetujuan Business Model ALIF<br/>ALIF Business Model Approval</li> <li>Persiapan Rapat BOC-BOD<br/>BOC-BOD Meeting Preparation</li> <li> <ol style="list-style-type: none"> <li>Update Yayasan ACT<br/>ACT Foundation Update</li> <li>Update Sinergi BMI-BPKH<br/>BMI-BPKH Synergy Update</li> <li>Strategi RB<br/>RB Strategy</li> </ol> </li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |
| 32 | 30 August 2022<br>August 30, 2022     | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Persetujuan RKAT-PKPA<br/>RKAT-PKPA Approval</li> <li>TAP Update</li> <li>Bad Bank Update</li> <li>Muamalat Tower Update</li> <li>BOD Other Updates</li> <li>HC Update - Organisasi</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 33 | 6 September 2022<br>September 6, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Financial Highlights as of August 2022 <ol style="list-style-type: none"> <li>Rencana Jadwal Penyusunan Rencana Bisnis Bank (BBP) tahun 2023<br/>Schedule for the preparation of the Bank's Business Plan (BBP) for 2023</li> <li>Rencana Korporasi Bank Muamalat<br/>Bank Muamalat Corporate Plan</li> <li>Update Pelaksanaan RUPSLB<br/>Update on EGM Implementation</li> </ol> </li> <li>Restrukturisasi Nasabah<br/>Customer Restructuring</li> <li>ACT Update</li> <li>Operation Update: <ol style="list-style-type: none"> <li>Financial Performance Dashboard Update</li> <li>Smart Office Enforcement &amp; Digital Sign Update</li> </ol> </li> <li>Liquidity Update setelah Penerapan GWM Baru<br/>Liquidity Update after New GWM Implementation</li> <li>BOD Other Updates</li> </ol> | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |



| No | Tanggal<br>Date                         | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                                                                                                       |
|----|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 34 | 13 September 2022<br>September 13, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>RUPS Update<br/>GMS Update</li> <li>Proyeksi Akselerasi <i>Recovery</i> sd. Desember 2022<br/>Recovery Acceleration Projection until December 2022</li> <li>Dampak Disrupsi VA pada Turunnya CASA<br/>Impact of VA Disruption on CASA Decline</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                       |
| 35 | 20 September 2022<br>September 20, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Proyeksi Akselerasi <i>Recovery</i> s.d. Desember 2022<br/>Projected Recovery Acceleration until December 2022</li> <li>Restruktur Fasilitas sesuai Putusan Homologasi atas nasabah pembiayaan<br/>Facility Restructure as per Homologation Decision on Debtor</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 36 | 27 September 2022<br>September 27, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Rencana Strategi PaSBI<br/>PaSBI Strategy Plan</li> <li>Brainstorming for BBP 2023<br/>Brainstorming for BBP 2023</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                                                                     | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Karno<sup>*)</sup></li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                 |
| 37 | 4 Oktober 2022<br>October 4, 2022       | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Proposal Perubahan Anggaran Dasar BMI<br/>Proposal to Amend the Articles of Association of Bank Muamalat Indonesia</li> <li>Update Organisasi <i>Cash Management</i><br/>Cash Management Organization Update</li> <li>TAP <i>Monitoring</i><br/>TAP Monitoring</li> <li>Pembahasan Materi Rapat dengan LPS – 4 Oktober 2022<br/>Discussion on Meeting Materials with LPS - October 4, 2022</li> <li>Sukuk BMI<br/>Bank Muamalat Sukuk</li> <li>BOD Other Updates</li> </ol> | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                          |
| 38 | 11 Oktober 2022<br>October 11, 2022     | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Restrukturisasi Nasabah<br/>Customer Restructuring</li> <li>Financial Highlights as of September 2022 &amp; TAP<br/>Monitoring</li> <li>RUPS <i>Update</i><br/>GMS Update</li> <li>Update Project Whitebook Corp. Action</li> <li>ALIF <i>Update</i></li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                       |
| 39 | 18 Oktober 2022<br>October 18, 2022     | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Hasil Penilaian Profil Risiko periode Triwulan III 2022<br/>Risk Profile Assessment Results for Q3/2022</li> <li>Memo RKAT - BMI sebagai Agen Penagihan PKPA Tahun 2022<br/>RKAT Memo - Bank muamalat indonesia as PKPA Collection Agent in 2022</li> <li>Bad Bank Update</li> <li>Bulk Sales Update</li> <li>Capital Update</li> <li>Strategi Funding-Financing WB &amp; RB<br/>WB &amp; RB Funding-Financing Strategy</li> <li>ACT Update</li> <li>BMM Update</li> </ol>  | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 40 | 25 Oktober 2022<br>October 25, 2022     | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Update Sewa Kantor MT<br/>MT Office Rental Update</li> <li>RIM Update</li> <li>Liquidity Update</li> <li>Update Perubahan Anggaran Dasar BMI<br/>Update on Changes to BMI's Articles of Association</li> </ol>                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                              |

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                                                                                                       |
|----|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 41 | 1 November 2022<br>November 1, 2022   | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Restrukturisasi Nasabah<br/>Customer Restructuring</li> <li>Publikasi Laporan Keuangan September 2022<br/>Publication of Financial Statements for September 2022</li> <li>RUPS Update<br/>GMS Update</li> <li>Liquidity Update</li> <li>DPLK Update</li> <li>BOD Other Updates</li> </ol>                                                                                                                    | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Hery Syafril</li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul>                                                                       |
| 42 | 8 November 2022<br>November 8, 2022   | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>RUPS Update<br/>GMS Update</li> <li>Persetujuan Perubahan Anggaran Dasar BMI<br/>Approval of Amendments to BMI's Articles of Association</li> <li>RBB 2023 (termasuk Rencana Korporasi tahun 2023-2027)<br/>RBB 2023 (including Corporate Plan 2023-2027)</li> <li>Financial Highlights as of October 2022</li> <li>Update Implementasi AML &amp; CFT tahun 2022</li> <li>BOD Other Updates</li> </ol>       | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 43 | 15 November 2022<br>November 15, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Perubahan Pencatatan Saham Haji<br/>Changes in the Registration of Hajj Shares</li> <li>Bad Bank Update</li> <li>MI Update</li> <li>Update ALIF</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 44 | 22 November 2022<br>November 22, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Perubahan Pencatatan Saham Haji<br/>Change in Hajj Stock Listing</li> <li>RUPS Update<br/>GMS Update</li> <li>Kesiapan End to End Process Pembiayaan Multiguna<br/>End to End Process of the Readiness of Multipurpose Financing</li> <li>Persetujuan Laporan Keuangan Juli-Oktober 2022<br/>Approval of Financial Statements for July-October 2022</li> <li>BOD Other Updates</li> </ol>                    | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 45 | 28 November 2022<br>November 28, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Update Pencatatan Saham<br/>Stock Listing Update</li> <li>Corporate Action</li> <li>Year End Projection</li> <li>BOD Other Updates</li> </ol>                                                                                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>*)</sup></li> <li>Purnomo B. Soetadi<sup>*)</sup></li> <li>Hery Syafril</li> <li>Awaldi<sup>*)</sup></li> <li>Karno</li> <li>Avianto Istihardjo<sup>*)</sup></li> <li>Riksa Prakoso</li> <li>Irvan Y. Noor</li> </ul> |
| 46 | 6 December 2022<br>December 6, 2022   | <ol style="list-style-type: none"> <li>Kinerja November 2022 &amp; Proyeksi Desember 2022<br/>November 2022 Performance &amp; December 2022 Projection</li> <li>Bad Bank Update (termasuk Recovery)<br/>Bad Bank Update (including Recovery)</li> <li>ALIF Update</li> <li>Presentasi Bisnis Wholesale Banking<br/>Wholesale Banking Business Presentation</li> <li>Presentasi Bisnis Retail Banking<br/>Retail Banking Business Presentation</li> <li>BOD Other Updates</li> </ol> | <ul style="list-style-type: none"> <li>Indra Falatehan</li> <li>Karno</li> <li>Wahyu Avianto</li> <li>Suhendar</li> <li>Hery Syafril</li> <li>Riksa Prakoso</li> <li>Irvan Yulian Noor</li> </ul>                                                                                  |
| 47 | 8 December 2022<br>December 8, 2022   | <ol style="list-style-type: none"> <li>Update Rencana Corporate Action<br/>Update on Corporate Action Plan</li> <li>Project Muscat &amp; Komite Bad Bank</li> <li>Persetujuan Pelampauan BMPD Internal<br/>Internal BMPD Exceeding Approval</li> <li>Presentasi Bisnis Retail Banking<br/>Retail Banking Business Presentation</li> <li>BOM Other Updates</li> </ol>                                                                                                                | <ul style="list-style-type: none"> <li>Indra Falatehan</li> <li>Karno</li> <li>Wahyu Avianto</li> <li>Suhendar</li> <li>Hery Syafril</li> <li>Riksa Prakoso</li> <li>Irvan Yulian Noor</li> </ul>                                                                                  |



| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Peserta Direksi/SEVP<br>Board of Directors/SEVP Participants                                                                                                                                      |
|----|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 48 | 14 December 2022<br>December 14, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Laporan Pengawasan dan Rekomendasi OJK<br/>FSA Supervision Report and Recommendations</li> <li>Fungsi Kepatuhan dalam Komite Bad Bank &amp; SOP<br/><i>Threshold Recovery Rate dan Penjualan Haircut</i><br/>Compliance Function in Bad Bank Committee &amp; SOP<br/>Threshold Recovery Rate and Sales Haircut</li> <li>RIM Development</li> <li>Kick Off Meeting Profit Based Performance Management Project</li> <li>BOM Brainstorming Business Strategy 2023</li> <li>BOM Other Updates</li> </ol>                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>Indra Falatehan</li> <li>Karno</li> <li>Wahyu Avianto</li> <li>Suhendar</li> <li>Hery Syafril</li> <li>Riksa Prakoso</li> </ul>                            |
| 49 | 20 December 2022<br>December 20, 2022 | <ol style="list-style-type: none"> <li>Kinerja November 2022 &amp; Proyeksi Desember 2022<br/>November 2022 Performance &amp; December 2022 Projection</li> <li>Bad Bank Update &amp; Pipeline Recovery Asset Sale</li> <li>Update on Pipeline Good Bank</li> <li>Update proyeksi P&amp;L Desember 2022<br/>Update on P&amp;L projection for December 2022</li> <li>Perubahan Pengelolaan Financing &amp; Funding Akun Tertentu<br/>Changes in Financing &amp; Funding Management of Certain Accounts</li> <li>Update Penyelesaian Temuan OJK 2022<br/>Update on FSA Findings Completion 2022</li> <li>Penyesuaian Limit Internal BMPD &amp; Ketentuan Opini BOC<br/>Adjustment of Internal Limit of BMPD &amp; BOC Opinion Provisions</li> <li>BOD Other Update</li> </ol> | <ul style="list-style-type: none"> <li>Indra Falatehan</li> <li>Karno</li> <li>Wahyu Avianto</li> <li>Suhendar</li> <li>Hery Syafril</li> <li>Riksa Prakoso</li> <li>Irvan Yulian Noor</li> </ul> |
| 50 | 26 December 2022<br>December 26, 2022 | <ol style="list-style-type: none"> <li>Rencana Pencairan Nasabah Wholesale Banking<br/>Disbursement Plan for the Wholesale Banking Customers</li> <li>Jual Beli Cessie PPA Kapital<br/>PPA Capital Cessie Sale and Purchase</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Indra Falatehan</li> <li>Karno</li> <li>Wahyu Avianto</li> <li>Suhendar</li> <li>Hery Syafril</li> <li>Riksa Prakoso</li> <li>Irvan Yulian Noor</li> </ul> |
| 51 | 27 December 2022<br>December 27, 2022 | <ol style="list-style-type: none"> <li>CAR &amp; Media Update</li> <li>Persetujuan Tema Annual Report &amp; Sustainability Report tahun 2022<br/>Approval to the Annual Report &amp; Sustainability Report theme for 2022.</li> <li>Update Persiapan Operasional Akhir Tahun 2022<br/>Update on Operational Preparation for the End of 2022</li> <li>Persiapan Rapat BOC-BOM:<br/>Preparation For BOC-BOM Meeting: <ol style="list-style-type: none"> <li>Laporan Tahunan Bank Muamalat Indonesia<br/>Bank Muamalat Indonesia Annual Report</li> <li>ALIF Update</li> </ol> </li> <li>BOM Update</li> </ol>                                                                                                                                                                 | <ul style="list-style-type: none"> <li>Indra Falatehan</li> <li>Karno</li> <li>Wahyu Avianto</li> <li>Suhendar</li> <li>Hery Syafril</li> <li>Riksa Prakoso</li> <li>Irvan Yulian Noor</li> </ul> |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022



## Frekuensi Rapat dan Tingkat Kehadiran Direksi

## Meeting Frequency and Attendance Rate of the Board of Directors

| No | Nama<br>Name            | Jabatan<br>Position                                                                                                        | Rapat Internal<br>Internal Meeting   |                                                | RUPS<br>GMS                          |                                                |
|----|-------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------------------------------------|--------------------------------------|------------------------------------------------|
|    |                         |                                                                                                                            | Jumlah Rapat<br>Number of<br>meeting | Jumlah<br>Kehadiran<br>Number of<br>Attendance | Jumlah Rapat<br>Number of<br>Meeting | Jumlah<br>Kehadiran<br>Number of<br>Attendance |
| 1  | Indra Falatehan         | Direktur Utama<br>President Director                                                                                       | 6                                    | 6                                              | 0                                    | 0                                              |
| 2  | Karno                   | Direktur Kepatuhan, Risiko & Hukum<br>Compliance, Risk, and Legal Director                                                 | 29                                   | 28                                             | 1                                    | 1                                              |
| 3  | Hery Safril             | Direktur Risiko Bisnis<br>Pembiayaan/Plt. Direktur Utama<br>Financing Business Risk Director/<br>Acting President Director | 51                                   | 44                                             | 4                                    | 4                                              |
| 4  | Wahyu Avianto           | Direktur Operasi & Digital<br>Director of Operations & Digital                                                             | 6                                    | 6                                              | 0                                    | 0                                              |
| 5  | Suhendar                | Direktur Keuangan dan Strategi<br>Director of Finance and Strategy                                                         | 6                                    | 6                                              | 0                                    | 0                                              |
| 6  | Achmad Kusna Permana**) | Direktur Utama<br>President Director                                                                                       | 45                                   | 43                                             | 4                                    | 4                                              |
| 7  | Purnomo B Soetadi**)    | Direktur Bisnis Ritel<br>Retail Business Director                                                                          | 45                                   | 35                                             | 3                                    | 2                                              |
| 8  | Andri Donny*)           | Direktur Kepatuhan, Risiko & Hukum<br>Compliance, Risk, and Legal Director                                                 | 23                                   | 21                                             | 3                                    | 3                                              |
| 9  | Avianto Istihardjo**)   | Direktur Pembiayaan<br>Financing Director                                                                                  | 45                                   | 42                                             | 4                                    | 3                                              |
| 10 | Awaldi**)               | Direktur Operasi<br>Operations Director                                                                                    | 45                                   | 41                                             | 4                                    | 4                                              |

\*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 24 Juni 2022  
Dismissed based on AGMS resolution on June 24, 2022

\*\*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

## RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

### Kebijakan Rapat

Kebijakan rapat gabungan Dewan Komisaris dan Direksi Bank Muamalat mengatur bahwa rapat diselenggarakan paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Rapat gabungan tersebut mencerminkan penyelenggaraan koordinasi dan sinergi fungsi manajemen antara Dewan Komisaris dan Direksi.

### Pelaksanaan Rapat

Sepanjang tahun buku 2022, Dewan Komisaris dan Direksi menggelar rapat gabungan sebanyak 13 (tiga belas) kali rapat dengan rincian sebagai berikut.

## JOINT MEETING OF THE BOARD OF COMMISSION

### Meeting Policy

The joint meeting policy of Bank Muamalat's Board of Commissioners and Directors stipulates that the meeting is held at least 1 (one) time in 4 (four) months. The joint meeting reflects the coordination and synergy of management functions between the Board of Commissioners and the Board of Directors.

### Meeting Implementation

During the 2022 fiscal year, the Board of Commissioners and Board of Directors held 13 (thirteen) joint meetings with the following details.



| No | Tanggal<br>Date                     | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                       | Peserta Dewan<br>Komisaris<br>Board of Commissioners<br>Participants                                                                                                                                                                                                      | Peserta Direksi<br>Board of Directors<br>Participants                                                                                                                                                                                                                                                                     |
|----|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 6 Januari 2022<br>January 6, 2022   | 1. Extraordinary General Meeting of Shareholders<br>2. Appointment of the Arranger of Subordinated Sukuk<br>3. Appointment of Business Strategy Consultant<br>4. Other Updates                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>• Ilham A. Habibie<sup>**</sup></li> <li>• Iggi H. Achsien<sup>*)</sup></li> <li>• Edy Setiadi<sup>**</sup></li> </ul>                                                                                                             | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Andri Donny<sup>**</sup></li> <li>• Riksa Prakoso</li> </ul>                                            |
| 2  | 27 Januari 2022<br>January 27, 2022 | 1. Financial Highlights as of December 2021<br>2. Corporate Action Update<br>3. ALIF Update<br>4. Other Updates                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>• Ilham A Habibie<sup>**</sup></li> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Edy Setiadi<sup>**</sup></li> </ul>                                                                                                               | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Andri Donny<sup>**</sup></li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul> |
| 3  | 22 Maret 2022<br>March 22, 2022     | 1. <i>Update</i> Corporate Action<br>2. RBB<br>3. <i>Monitoring</i> Kinerja per Februari 2022<br>Performance Monitoring as of February 2022<br>4. <i>Update</i> Program Efisiensi<br>Efficiency Program Update<br>5. <i>Update</i> lainnya<br>Other updates                                                                                                                                          | <ul style="list-style-type: none"> <li>• Ilham A Habibie<sup>**</sup></li> <li>• Sulistyo Budi<sup>*)</sup></li> <li>• Edy Setiadi<sup>**</sup></li> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Juni Supriyanto<sup>**</sup></li> <li>• Andre Mirza Hartawan</li> </ul> | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Andri Donny<sup>**</sup></li> <li>• Avianto Istihardjo<sup>*)</sup></li> </ul>                          |
| 4  | 14 April 2022<br>April 14, 2022     | 1. <i>Monitoring</i> Kinerja per 31 Maret 2022<br>Performance Monitoring as of March 31, 2022<br>2. Pengajuan <i>Repricing</i> Sukuk BPKH<br>Submission of BPKH Sukuk Repricing<br>3. <i>Annual Report</i> 2021 dan<br>Rapat Umum Pemegang Saham<br>Annual Report 2021 and General Meeting of Shareholders<br>4. <i>Update</i> lain-lainnya<br>Other updates                                         | <ul style="list-style-type: none"> <li>• Ilham A Habibie<sup>**</sup></li> <li>• Sulistyo Budi<sup>*)</sup></li> <li>• Edy Setiadi<sup>**</sup></li> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Juni Supriyanto<sup>**</sup></li> <li>• Andre Mirza Hartawan</li> </ul> | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Andri Donny<sup>**</sup></li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul>                                            |
| 5  | 19 Mei 2022<br>May 19, 2022         | 1. Ringkasan Laporan Keuangan per April 2022<br>Summary of Financial Statement as of April 2022<br>2. Kinerja & <i>Benchmarking</i> Bancassurance<br>Bancassurance & Benchmarking Performance<br>3. ALIF <i>Update</i><br>4. <i>Update</i> lainnya<br>Other updates                                                                                                                                  | <ul style="list-style-type: none"> <li>• Ilham A Habibie<sup>**</sup></li> <li>• Sulistyo Budi<sup>*)</sup></li> <li>• Edy Setiadi<sup>**</sup></li> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Juni Supriyanto<sup>**</sup></li> <li>• Andre Mirza Hartawan</li> </ul> | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Andri Donny<sup>**</sup></li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul> |
| 6  | 16 June 2022<br>June 16, 2022       | 1. <i>Action Point</i> BOC-BOD 19 Mei 2022<br>Action Point BOC-BOD on May 19, 2022<br>2. <i>Update</i> Direktur Utama<br>President Director Update<br>3. Ringkasan Laporan Keuangan per Mei 2022<br>Summary of Financial Statements as of May 2022<br>4. RBB<br>5. <i>Update</i> dan Persetujuan ALIF<br>ALIF Update and Approval<br>6. Rapat Umum Pemegang Saham<br>General Meeting of Shareholders | <ul style="list-style-type: none"> <li>• Sulistyo Budi<sup>*)</sup></li> <li>• Edy Setiadi<sup>**</sup></li> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Andre Mirza Hartawan</li> </ul>                                                                                 | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Andri Donny<sup>**</sup></li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul> |
| 7  | 29 July 2022<br>July 29, 2022       | 1. <i>Financial Highlights</i> 30 Juni 2022<br>Summary of Financial Data on June 30, 2022<br>2. <i>Bad Bank Recovery</i><br>Bad Bank Recovery<br>3. <i>Update</i> lainnya<br>Other Updates                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• Sulistyo Budi<sup>*)</sup></li> <li>• KH Marsudi Syuhud<sup>*)</sup></li> <li>• Andre Mirza Hartawan</li> </ul>                             | <ul style="list-style-type: none"> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Karno</li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul>                                                                                                         |

| No | Tanggal<br>Date                         | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Peserta Dewan<br>Komisaris<br>Board of Commissioners<br>Participants                                                                                                                                                                            | Peserta Direksi<br>Board of Directors<br>Participants                                                                                                                                                                                                                                                  |
|----|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8  | 24 August 2022<br>August 24, 2022       | <ol style="list-style-type: none"> <li>1. Laporan Direktur Utama<br/>Report from the President Director</li> <li>2. <i>Update &amp; Persetujuan RUPS</i><br/>GMS Update &amp; Approval</li> <li>3. Ringkasan Laporan Keuangan Juli 2022<br/>Summary of Financial Statements for July 2022</li> <li>4. <i>Strategi Retail Banking</i><br/>Retail Banking Strategy</li> <li>5. <i>Update Sinergi BMI-BPKH</i><br/>BMI-BPKH Synergy</li> <li>6. <i>Update ACT (Aksi Cepat Tanggap)</i><br/>Update on ACT (Aksi Cepat Tanggap)</li> <li>7. <i>Update lainnya</i><br/>Other updates</li> </ol> | <ul style="list-style-type: none"> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• KH Marsudi Syuhud<sup>*)</sup></li> <li>• Andre Mirza Hartawan</li> </ul>                                         | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Karno</li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul> |
| 9  | 23 September 2022<br>September 23, 2022 | <ol style="list-style-type: none"> <li>1. Laporan Direktur Utama<br/>Report from President Director</li> <li>2. <i>Financial Highlights per Agustus 2022</i><br/>Financial Highlights as of August 2022</li> <li>3. <i>Update RUPSLB</i><br/>EGMS Update</li> <li>4. <i>Update ALIF</i><br/>ALIF Update</li> <li>5. <i>Update Lainnya</i><br/>Other Updates</li> </ol>                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• Sulistyodo Budi<sup>*)</sup></li> <li>• KH Marsudi Syuhud<sup>*)</sup></li> <li>• Andre Mirza Hartawan</li> </ul> | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Karno</li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul> |
| 10 | 24 Oktober 2022<br>October 24, 2022     | <ol style="list-style-type: none"> <li>1. Laporan Direktur Utama<br/>Report from President Director</li> <li>2. <i>Bulk Sales Update</i></li> <li>3. <i>Capital Update</i></li> <li>4. <i>Update ALIF</i><br/>ALIF Update</li> </ol>                                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• KH Marsudi Syuhud<sup>*)</sup></li> <li>• Andre Mirza Hartawan</li> </ul>                                         | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Purnomo B. Soetadi<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Karno</li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul>                                |
| 11 | 17 November 2022<br>November 17, 2022   | <ol style="list-style-type: none"> <li>1. <i>Financial Highlights per Oktober 2022</i><br/>Financial Highlights as of October 2022</li> <li>2. <i>Update Implementasi AML &amp; CFT Tahun 2022</i><br/>Update on AML &amp; CFT Implementation in 2022</li> <li>3. <i>Permohonan Persetujuan Pembubaran ALIF</i><br/>Application for Approval of ALIF Dissolution</li> <li>4. <i>Update lainnya</i><br/>Other Updates</li> </ol>                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Iggi H Achsien<sup>*)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• KH Marsudi Syuhud<sup>*)</sup></li> <li>• Andre Mirza Hartawan</li> </ul>                                         | <ul style="list-style-type: none"> <li>• Achmad K. Permana<sup>*)</sup></li> <li>• Hery Syafril</li> <li>• Irvan Yulian Noor</li> <li>• Awaldi<sup>*)</sup></li> <li>• Karno</li> <li>• Avianto Istihardjo<sup>*)</sup></li> <li>• Riksa Prakoso</li> </ul>                                            |
| 12 | 16 Desember 2022<br>December 16, 2022   | <ol style="list-style-type: none"> <li>1. <i>Financial Highlights per November 2022</i><br/>Financial Highlights as of November 2022</li> <li>2. <i>Laporan Pengawasan &amp; Rekomendasi OJK</i><br/>FSA Supervision &amp; Recommendation Report</li> <li>3. <i>Update Project Muscat</i><br/>Muscat Project Update</li> <li>4. <i>Jadwal Rapat Tahun 2023</i><br/>Meeting Schedule for 2023</li> <li>5. <i>Update lainnya</i><br/>Other updates</li> </ol>                                                                                                                               | <ul style="list-style-type: none"> <li>• Mardiasmo<sup>***)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• Andre Mirza Hartawan</li> <li>• Suwarta<sup>***)</sup></li> </ul>                                                    | <ul style="list-style-type: none"> <li>• Indra Falatehan</li> <li>• Karno</li> <li>• Wahyu Avianto</li> <li>• Suhendar</li> <li>• Hery Syafril</li> <li>• Riksa Prakoso</li> <li>• Irvan Yulian Noor</li> </ul>                                                                                        |
| 13 | 30 Desember 2022<br>December 30, 2022   | <ol style="list-style-type: none"> <li>1. Laporan Tahunan Bank Muamalat Indonesia<br/>Annual Report of Bank Muamalat Indonesia</li> <li>2. <i>Update ALIF</i><br/>ALIF Update</li> <li>3. <i>Update BOC-BOM lainnya</i><br/>Other BOC-BOM updates</li> </ol>                                                                                                                                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>• Mardiasmo<sup>***)</sup></li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• Andre Mirza Hartawan</li> <li>• Suwarta<sup>***)</sup></li> </ul>                                                    | <ul style="list-style-type: none"> <li>• Indra Falatehan</li> <li>• Karno</li> <li>• Wahyu Avianto</li> <li>• Suhendar</li> <li>• Irvan Yulian Noor</li> </ul>                                                                                                                                         |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022

Dismissed based on EGMS resolution on November 29, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022

Dismissed based on EGMS resolution on June 24, 2022

<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



## RAPAT DEWAN PENGAWAS SYARIAH BERSAMA DEWAN KOMISARIS DAN DIREKSI

### Kebijakan Rapat

Kebijakan rapat Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi tertuang pada *Board Manual*, yang mengatur bahwa rapat Dewan Pengawas Syariah bersama dengan Direksi dan rapat Rapat Dewan Pengawas Syariah bersama dengan Dewan Komisaris diselenggarakan sesuai dengan kebutuhan dan dapat dilakukan secara gabungan.

### Pelaksanaan Rapat

Sepanjang tahun buku 2022, rapat Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi digelar sebanyak 2 (dua) kali rapat dengan rincian sebagai berikut:

## SHARIA SUPERVISORY BOARD MEETING WITH THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

### Meeting Policy

The policy for the Shariah Supervisory Board meetings with the Board of Commissioners and the Board of Directors is regulated in the Board Manual, stipulating that the implementation of the Sharia Supervisory Board meetings with the Board of Directors and meeting of the Sharia Supervisory Board with the Board of Commissioners can be held jointly.

### Meeting Implementation

During the 2022 fiscal year, the Sharia Supervisory Board held 2 (two) meetings with the Board of Commissioners and the Board of Directors with the following details:

| No | Tanggal Date                        | Agenda Rapat Meeting Agenda                                                                                                                                                                                                   | Peserta Dewan Pengawas Syariah Sharia Supervisory Board Participants                       | Peserta Dewan Komisaris Board of Commissioners Participants                                                                                                                                                               | Peserta Direksi/SEVP Board of Directors/SEVP Participants                                                                                                                                                                                                                                                     |
|----|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 16 Juni 2022<br>June 16, 2022       | Rapat Umum Pemegang Saham<br>General Meeting of Shareholders                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Agung Danarto</li> <li>Siti Haniatunnisa</li> </ul> | <ul style="list-style-type: none"> <li>Ilham A Habibie<sup>*)</sup></li> <li>Sulistyo Budi<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H Achsien<sup>**)</sup></li> <li>Andre Mirza Hartawan</li> </ul> | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>**)</sup></li> <li>Purnomo B. Soetadi<sup>**)</sup></li> <li>Hery Syafril</li> <li>Irvan Yulian Noor</li> <li>Awaldi<sup>**)</sup></li> <li>Andri Donny<sup>*)</sup></li> <li>Avianto Istihardjo<sup>**)</sup></li> <li>Riksa Prakoso</li> </ul> |
| 2  | 24 Oktober 2022<br>October 24, 2022 | 1. <i>Financial Highlights</i> per September 2022<br>2. <i>Update RUPS</i><br>3. <i>Update</i> lainnya<br>1. Financial Highlights as of September 2022<br>2. General Meeting of Shareholders (GMS) update<br>3. Other updates | <ul style="list-style-type: none"> <li>Agung Danarto</li> <li>Siti Haniatunnisa</li> </ul> | <ul style="list-style-type: none"> <li>Iggi H Achsien<sup>**)</sup></li> <li>Sartono</li> <li>Amin Said Husni</li> <li>Andre Mirza Hartawan</li> <li>KH Marsudi Syuhud<sup>**)</sup></li> </ul>                           | <ul style="list-style-type: none"> <li>Achmad K. Permana<sup>**)</sup></li> <li>Purnomo B. Soetadi<sup>**)</sup></li> <li>Hery Syafril</li> <li>Irvan Yulian Noor</li> <li>Riksa Prakoso</li> <li>Karno</li> <li>Avianto Istihardjo<sup>**)</sup></li> </ul>                                                  |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022

Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022

Dismissed based on EGMS resolution on November 29, 2022

## Frekuensi Rapat dan Tingkat Kehadiran Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

Berikut adalah frekuensi rapat dan tingkat kehadiran Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

## Meeting Frequency and Attendance Rate for the Meeting of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors

The following is the meeting frequency and attendance rate of the Sharia Supervisory Board, the Board of Commissioners, and Board of Directors.

| No                                                       | Nama Name                         | Jabatan Position | Jumlah Rapat Number of Meeting | Jumlah Kehadiran Number of attendance | Persentase Percentage (%) |
|----------------------------------------------------------|-----------------------------------|------------------|--------------------------------|---------------------------------------|---------------------------|
| <b>Dewan Pengawas Syariah   Sharia Supervisory Board</b> |                                   |                  |                                |                                       |                           |
| 1                                                        | Drs. H. Sholahudin Al Aiyub, M.Si | Ketua Chairman   | 12                             | 12                                    | 100                       |
| 2                                                        | Hj. Siti Haniatunnisa, LLB., MH   | Anggota Member   | 12                             | 10                                    | 80                        |
| 3                                                        | Dr. H. Agung Danarto, M.Ag        | Anggota Member   | 12                             | 12                                    | 100                       |

| No                                              | Nama<br>Name                        | Jabatan<br>Position                                                                                                                 | Jumlah Rapat<br>Number of Meeting | Jumlah Kehadiran<br>Number of attendance | Persentase<br>Percentage (%) |
|-------------------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------|------------------------------|
| <b>Dewan Komisaris   Board of Commissioners</b> |                                     |                                                                                                                                     |                                   |                                          |                              |
| 1                                               | Mardiasmo <sup>***)</sup>           | Komisaris Utama<br>Independent President<br>Commissioner                                                                            | 4                                 | 4                                        | 100                          |
| 2                                               | Suwarda <sup>***)</sup>             | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 4                                 | 4                                        | 100                          |
| 3                                               | Sartono                             | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 7                                 | 7                                        | 100                          |
| 4                                               | Amin Said Husni                     | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 7                                 | 7                                        | 100                          |
| 5                                               | Andre Mirza Hartawan                | Komisaris<br>Commissioner                                                                                                           | 15                                | 14                                       | 90                           |
| 6                                               | Ilham A Habibie <sup>*)</sup>       | Komisaris Utama<br>President Commissioner                                                                                           | 6                                 | 6                                        | 100                          |
| 7                                               | Iggi H Achsien <sup>**)</sup>       | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 9                                 | 9                                        | 100                          |
| 8                                               | Edy Setiadi <sup>*)</sup>           | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 7                                 | 7                                        | 100                          |
| 9                                               | Sulistyo Budi <sup>**)</sup>        | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 6                                 | 6                                        | 100                          |
| 10                                              | Juni Supriyanto <sup>*)</sup>       | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 5                                 | 5                                        | 100                          |
| 11                                              | KH Marsudi Syuhud <sup>**)</sup>    | Komisaris Independen<br>Independent<br>Commissioner                                                                                 | 3                                 | 3                                        | 100                          |
| <b>Direksi   Board of Directors</b>             |                                     |                                                                                                                                     |                                   |                                          |                              |
| 1                                               | Indra Falatehan                     | Direktur Utama<br>President Director                                                                                                | 6                                 | 6                                        | 100                          |
| 2                                               | Karno                               | Direktur Kepatuhan,<br>Risiko & Hukum<br>Director of Compliance,<br>Risk & Legal                                                    | 29                                | 28                                       | 90                           |
| 3                                               | Hery Safril                         | Direktur Risiko Bisnis<br>Pembiayaan/ Plt.<br>Direktur Utama<br>Director of Financing<br>Business Risk / Plt.<br>President Director | 51                                | 44                                       | 80                           |
| 4                                               | Wahyu Avianto                       | Direktur Operasi &<br>Digital<br>Director of Operations<br>& Digital                                                                | 6                                 | 6                                        | 100                          |
| 5                                               | Suhendar                            | Direktur Keuangan dan<br>Strategi<br>Director of Finance and<br>Strategy                                                            | 6                                 | 6                                        | 100                          |
| 6                                               | Achmad Kusna Permana <sup>**)</sup> | Direktur Utama<br>President Director                                                                                                | 45                                | 43                                       | 95                           |
| 7                                               | Purnomo B Soetadi <sup>**)</sup>    | Direktur Bisnis Ritel<br>Retail Business Director                                                                                   | 45                                | 35                                       | 80                           |
| 8                                               | Andri Donny <sup>*)</sup>           | Direktur Kepatuhan, Risiko<br>& Hukum<br>Compliance, Risk, and<br>Legal Director                                                    | 23                                | 21                                       | 90                           |
| 9                                               | Avianto Istihardjo <sup>**)</sup>   | Direktur Pembiayaan<br>Financing Director                                                                                           | 45                                | 42                                       | 90                           |
| 10                                              | Awaldi <sup>**)</sup>               | Direktur Operasi<br>Operations Director                                                                                             | 45                                | 41                                       | 90                           |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPST tanggal 24 Juni 2022

Dismissed based on AGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022

Dismissed based on EGMS resolution on November 29, 2022

<sup>\*\*\*)</sup> Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK  
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# Komite Audit

## Audit Committee

Dewan Komisaris membentuk komite Audit untuk membantu pelaksanaan pengawasan dan evaluasi Dewan Komisaris terhadap pelaksanaan audit intern Bank Muamalat. Komite tersebut juga bertugas melakukan pemantauan atas tindak lanjut hasil audit internal dan hasil audit pihak eksternal guna menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan Bank.

### DASAR HUKUM

Pembentukan Komite Audit Bank Muamalat Indonesia mengacu pada peraturan perundangan-undangan, yaitu:

1. 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.
2. Surat Edaran Bank Indonesia No. 12/13/DPBS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
4. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 8 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
5. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

### PEDOMAN KERJA/PIAGAM KOMITE AUDIT

Komite Audit Bank Muamalat telah memiliki pedoman kerja atau piagam yang di dalamnya mengatur struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, rapat, masa tugas, waktu kerja dan pelaporan. Piagam Komite Audit dan susunan anggota Komite Audit telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

### KRITERIA ANGGOTA KOMITE AUDIT

Piagam Komite Audit Bank Muamalat telah mengatur kriteria keanggotaan Komite Audit dimana anggota komite tersebut berasal dari Komisaris Independen dan pihak independen serta memenuhi persyaratan sebagai berikut:

1. Wajib mempunyai integritas, akhlak, moral dan reputasi keuangan yang baik.

The Board of Commissioners established an Audit Committee to assist in evaluating the implementation of internal audit and monitoring of follow-up to audit results to assess the adequacy of internal control, including the adequacy of the Bank's financial reporting process.

### LEGAL BASIS

Bank Muamalat Indonesia established Audit Committee by referring to the laws and regulations as follows:

1. Bank Indonesia Regulation No. 11/33/PBI/2009, dated December 7, 2009, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Circular No. 12/13/DPBS dated April 30, 2010, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Financial Services Authority Regulation No. 55/POJK.04/2015, dated December 29, 2015, concerning the Establishment and Work Implementation Guidelines of the Audit Committee.
4. Financial Services Authority Regulation No. 1/POJK.03/2019, dated January 8, 2019, concerning the Implementation of Internal Audit Function in Commercial Banks.
5. The Bank's Articles of Association on the duties and responsibilities of the Board of Commissioners.

### AUDIT COMMITTEE CHARTER

Bank Muamalat established a charter for the Audit Committee that regulates the structure and membership, membership requirements, duties and responsibilities, authority, meetings, term of office, working time, and reporting. Audit Committee Charter was last updated following the changes in the composition of the Company management at the EGMS in 2022 and will continue to be updated based on the development of applicable regulations and the latest conditions of the Bank.

### MEMBERSHIP CRITERIA OF THE AUDIT COMMITTEE

The Audit Committee Charter of Bank Muamalat has established the membership criteria for Audit Committee where the committee members come from Independent Commissioners and independent parties and the following requirements:

1. Required to have integrity, character, morals, and a good financial reputation.

2. Wajib mempunyai kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
3. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan terkait lainnya.
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan
5. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Bank.
6. Wajib mempunyai paling kurang satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan.
7. Wajib mempunyai paling kurang satu anggota yang memiliki keahlian di bidang perbankan syariah.
8. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa assurance, jasa non-assurance, jasa penilai dan/atau jasa konsultasi lain kepada emiten atau perusahaan publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
9. Bukan merupakan orang yang berkerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
10. Tidak memiliki saham langsung maupun tidak langsung pada Bank.
11. Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
12. Tidak memiliki hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.
2. Required to have the ability, knowledge, and experience in line with the field of work and communicate well.
3. Required to understand financial reports, the Company's business, especially those related to the Bank's services or business activities, audit process, risk management, and other relevant laws and regulations.
4. Willing to improve competence through education and training continuously
5. Required to comply with the Audit Committee's code of conduct established by the Bank.
6. Required to have at least one member with an educational background and expertise in accounting and/or finance.
7. Required to have at least one member who has expertise in sharia banking.
8. Not a person in the Public Accounting Firm, Legal Consultant Office, Public Appraisal Service Office, or other party providing assurance services, non-assurance services, appraisal services, and/or other consulting services to the relevant Issuer or Public Company within the last 6 (six) months.
9. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Bank within the last 6 (six) months except for the Independent Commissioner.
10. Having no direct or indirect shares in the Bank.
11. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
12. Having no business relationships, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

## **TUGAS DAN TANGGUNG JAWAB**

Uraian tugas dan tanggung jawab Komite Audit pada Piagam Komite Audit adalah sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.
2. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan.
3. Melakukan penelaahan atas kepatuhan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
4. Menjaga kerahasiaan dokumen, data dan informasi Bank.
5. Dalam melakukan tugas sebagaimana angka 1 di atas, Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit:

## **DUTIES AND RESPONSIBILITIES**

The duties and responsibilities of Audit Committee according to Audit Committee Charter are as follow:

1. Monitoring and evaluating the planning and implementation of audit as well as monitoring the follow-up to the audit results in order to assess the adequacy of internal control, including the adequacy of the financial reporting process.
2. Reviewing and advising the Board of Commissioners regarding potential conflicts of interest.
3. Reviewing compliance with laws and regulations related to the Bank's activities.
4. Maintaining the confidentiality of documents, data, and information of the Bank.
5. In carrying out the duties as referred to in item 1, Audit Committee is required to monitor and evaluate the following:





- a. Pelaksanaan tugas satuan kerja audit intern;
  - b. Kesesuaian pelaksanaan audit oleh Akuntan Publik dengan standar audit;
  - c. Kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan
  - d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris.
6. Dalam melakukan pemantauan dan evaluasi pelaksanaan tugas Satuan Kerja Audit Intern (SKAI), Komite Audit bertanggung jawab antara lain:
  - a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
  - b. Mengevaluasi kinerja SKAI Bank;
  - c. Memastikan SKAI berkomunikasi dengan Direksi, Dewan Komisaris, Dewan Pengawas Syariah, auditor ekstern, dan Otoritas Jasa Keuangan;
  - d. Memastikan SKAI bekerja secara independen serta menjunjung tinggi integritas dalam pelaksanaan tugas;
  - e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran SKAI;
  - f. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat dan akurat;
  - g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian Remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja; dan
  - h. Memberikan rekomendasi kepada Dewan Komisaris terkait persetujuan pengangkatan dan pemberhentian kepala SKAI, penetapan piagam audit intern dan penunjukan pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI.
7. Dalam pemantauan dan evaluasi pelaksanaan audit oleh Kantor Akuntan Publik, Komite Audit bertanggung jawab antara lain:
  - a. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan Publik yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa;
  - b. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
  - c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik paling kurang melalui:
    - i. Kesesuaian pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik dengan standar audit yang berlaku;
- a. Duties implementation of internal audit unit;
  - b. Audit conformity by a Public Accountant with auditing standards;
  - c. Conformity of financial statements with financial accounting standards; and
  - d. Implementation of follow-up by the Board of Directors on the findings by the internal audit work unit, public accountants, and supervision results of the Financial Services Authority in order to provide recommendations to the Board of Commissioners.
6. In monitoring and evaluating duties implementation of the Internal Audit Unit (IAU), Audit Committee is responsible for the following:
  - a. Monitoring and reviewing the effectiveness of the Bank's internal audit;
  - b. Evaluating the performance of the Bank's IAU;
  - c. Ensuring the IAU communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, external auditors, and the Financial Services Authority;
  - d. Ensuring that the IAU is independent and upholds integrity in performing duties;
  - e. Providing recommendations to the Board of Commissioners regarding audit plan preparation, as well as IAU scope and budget;
  - f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions rapidly and accurately;
  - g. Providing recommendations to the Board of Commissioners regarding the provision of IAU's overall annual Remuneration and performance awards; and
  - h. Providing recommendations to the Board of Commissioners regarding approval for the appointment and dismissal of the Head of IAU, the establishment of an internal audit charter, and the appointment of an independent quality controller from an external party to review IAU performance.
7. In monitoring and evaluating audits by a Public Accounting Firm, Audit Committee is responsible for the following:
  - a. Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accountant based on independence, the scope of the assignment, and fees;
  - b. Providing independent opinion in the event of disagreement between management and the Accountant for the services provided.
  - c. Evaluating the implementation of audit services on annual historical financial information by a Public Accountant and/or Public Accounting Firm, including:
    - i. Conformity of audit implementation by Public Accountant and/or Public Accounting Firm with applicable auditing standards;

- ii. Kecukupan waktu pekerjaan lapangan;
  - iii. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
  - iv. Rekomendasi perbaikan yang diberikan oleh Akuntan Publik dan/atau KAP.
8. Dalam pemantauan dan evaluasi pelaporan keuangan, Komite Audit bertanggung jawab antara lain:
- a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
  - b. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
8. In monitoring and evaluating financial reporting, Audit Committee is responsible for the following:
- a. Reviewing financial information to be issued by the Bank to the public and/or authorities, including financial reports, projections, and other reports related to the Bank's financial information;
  - b. Reviewing complaints related to the Bank's accounting and financial reporting processes

### WEWENANG KOMITE AUDIT

Wewenang yang dimiliki Komite Audit tertuang pada Piagam Komite Audit yang diantaranya adalah:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit.
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Menerima tembusan Laporan Hasil Audit Intern yang disampaikan ke Direktur Utama.
5. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

### KETENTUAN MASA JABATAN

Masa jabatan anggota Komite Audit Bank Muamalat telah merujuk pada peraturan perundangan yang berlaku, yakni masa jabatan anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya.

### KOMPOSISI DAN DASAR PENGANGKATAN KOMITE AUDIT

Merujuk pasal 36 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, komposisi Anggota Komite Audit paling kurang terdiri dari seorang Komisaris Independen, seorang pihak independen yang memiliki keahlian di bidang akuntansi keuangan dan seorang pihak independen yang memiliki keahlian di bidang perbankan syariah.

### AUDIT COMMITTEE AUTHORITIES

Audit Committee has the authorities as contained in the Audit Committee Charter, which include:

1. Accessing the Bank's documents, data, and information regarding the Bank's employees, funds, assets, and resources as needed.
2. Communicating directly with employees, including the Board of Directors and those who function the internal audit, risk management, and accountants related to the duties and responsibilities of the Audit Committee.
3. Involving independent parties outside the Audit Committee members who are needed to assist in running duties.
4. Receiving a copy of the Internal Audit Report submitted to the President Director.
5. Performing other authorities granted by the Board of Commissioners

### TERM OF OFFICE

The term of office for Audit Committee Members of Bank Muamalat refers to the applicable laws and regulations. The term is required to be no longer than the term of office of the Board of Commissioners and can be re-elected only for one subsequent term.

### COMPOSITION AND BASIS OF APPOINTMENT OF AUDIT COMMITTEE

Referring to article 36 of Bank Indonesia Regulation No. 11/33/PBI/2009 regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the composition of Audit Committee members consists of at least one Independent Commissioner, independent parties with expertise in financial accounting and sharia banking.



Berikut komposisi dan dasar hukum pengangkatan Komite Audit bank Muamalat Indonesia per 31 Desember 2022:

The following are the composition and legal basis for the appointment of the Audit Committee of Bank Muamalat Indonesia as of December 31, 2022:

| Nama<br>Name            | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                             | Keterangan<br>Description                                                                                                   |
|-------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Mardiasmo <sup>*)</sup> | Ketua<br>Chairman   | Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022.<br>The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022. | Komisaris Independen<br>Independent Commissioner                                                                            |
| Sartono <sup>*)</sup>   | Anggota<br>Member   | Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022.<br>The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022. | Komisaris Independen<br>Independent Commissioner                                                                            |
| Suwarda <sup>*)</sup>   | Anggota<br>Member   | Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022.<br>The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022. | Komisaris Independen<br>Independent Commissioner                                                                            |
| Dwi Sasongko            | Anggota<br>Member   | Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022.<br>The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022. | Pihak Independen ahli di bidang akuntansi keuangan<br>Independent Party who is an expert in the financial accounting sector |
| Tika Arudina            | Anggota<br>Member   | Surat Keputusan Direksi No. 005/B/DIR-KPTS/II/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 17 Februari 2022.<br>The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022.  | Pihak Independen ahli di bidang Perbankan syariah<br>Independent party who is an expert in the sharia banking sector        |

<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

## PROFIL KOMITE AUDIT

Berikut adalah profil Komite Audit Bank Muamalat Indonesia.

## AUDIT COMMITTEE PROFILE

The following is the profile of the Audit Committee of Bank Muamalat Indonesia



**Mardiasmo**  
Ketua  
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Sartono**  
Anggota  
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Suwarta**  
Anggota  
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Dwi Sasongko**  
Anggota  
Member

|                                                                |                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                         |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                 | Indonesia                                                                                                                                                                                                                                   | Indonesia                                                                                                                                                                                                                                               |
| <b>Domisili</b><br>Domicile                                    | Banten                                                                                                                                                                                                                                      | Banten                                                                                                                                                                                                                                                  |
| <b>Usia</b><br>Age                                             | 58 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                         | 58 as of the end of the 2022 Financial Year                                                                                                                                                                                                             |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Diangkat menjadi Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Surat Keputusan Direksi No. 032/B/DIR-KPTS/XII/2019 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 5 Desember 2019                                        | Appointed as Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk based on Decree of the Board of Directors No. 032/B/DIRKPTS/XII/2019 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated December 5, 2019.                      |
| <b>Riwayat Pendidikan</b><br>Education Background              | Sarjana Ekonomi dan Akuntansi dari Universitas Diponegoro Semarang (1987)                                                                                                                                                                   | Bachelor of Economics and Accountant from Diponegoro University Semarang (1987)                                                                                                                                                                         |
| <b>Rangkap Jabatan</b><br>Dual Position                        | <ul style="list-style-type: none"> <li>• Anggota Komite PT Radana Bhaskara Finance Tbk</li> <li>• Anggota Komite CSUL Finance</li> </ul>                                                                                                    | <ul style="list-style-type: none"> <li>• PT Radana Bhaskara Finance Tbk-Member of Committee</li> <li>• CSUL Finance-Member of Committee</li> </ul>                                                                                                      |
| <b>Pengalaman Kerja</b><br>Work Experience                     | <ul style="list-style-type: none"> <li>• Head of Internal Audit di PT Bank Permata Tbk (2006-2012)</li> <li>• Head of Division PT Bank Niaga Tbk (1991-2006)</li> <li>• Auditor Kantor Akuntan Publik Tahrir Hidayat (1987-1988)</li> </ul> | <ul style="list-style-type: none"> <li>• Head of Internal Audit at PT Bank Permata Tbk (2006-2012)</li> <li>• Head of Division at PT Bank CIMB Niaga Tbk (1991-2006)</li> <li>• Auditor of Public Accounting Firm Tahrir Hidayat (1987-1988)</li> </ul> |
| <b>Hubungan Afiliasi</b><br>Affiliated Relations               | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali                                             | Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders                 |
| <b>Kualifikasi</b><br>Qualification                            | Pihak independen yang memiliki keahlian dalam bidang akuntansi keuangan dan audit.                                                                                                                                                          | An independent party with expertise in financial accounting and audit.                                                                                                                                                                                  |



**Tika Arudina**  
Anggota  
Member

|                                                                |                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                 | Indonesia                                                                                                                                                                                                                                                                                             | Indonesia                                                                                                                                                                                                                                                                                                 |
| <b>Domisili</b><br>Domicile                                    | Jakarta                                                                                                                                                                                                                                                                                               | Jakarta                                                                                                                                                                                                                                                                                                   |
| <b>Usia</b><br>Age                                             | 38 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                   | 38 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                               |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Diangkat menjadi Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Surat Keputusan Direksi No. 005/B/DIR-KPTS/II/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 17 Februari 2022                                                                                                  | Appointed as Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk based on Decree of the Board of Directors No. 005/B/DIR-KPTS/II/2022 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated February 17, 2022.                                                                       |
| <b>Riwayat Pendidikan</b><br>Education Background              | <ul style="list-style-type: none"> <li>• Sarjana Ekonomi dari Universitas Indonesia</li> <li>• Master of Science (Finance) dari International Islamic University Malaysia (2010)</li> <li>• Ph.d. bidang Islamic Banking and Finance dari International Islamic University Malaysia (2014)</li> </ul> | <ul style="list-style-type: none"> <li>• Bachelor of Economics from University of Indonesia</li> <li>• Master of Science (Finance) from International Islamic University Malaysia (2010)</li> <li>• Ph.d. in Islamic Banking and Finance from International Islamic University Malaysia (2014)</li> </ul> |
| <b>Rangkap Jabatan</b><br>Dual Position                        | <ul style="list-style-type: none"> <li>• Ketua Program Studi Ilmu Ekonomi Islam Fakultas Ekonomi dan Bisnis Universitas Indonesia</li> <li>• Anggota Komite Audit dan Komite Pemantau Risiko Bank BTPN Syariah</li> </ul>                                                                             | <ul style="list-style-type: none"> <li>• Head of the Islamic Economics Study Program, Faculty of Economics and Business, University of Indonesia</li> <li>• Member of Audit Committee and Risk Monitoring Committee of Bank BTPN Syariah</li> </ul>                                                       |
| <b>Pengalaman Kerja</b><br>Work Experience                     | -                                                                                                                                                                                                                                                                                                     | -                                                                                                                                                                                                                                                                                                         |
| <b>Hubungan Afiliasi</b><br>Affiliated Relations               | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali                                                                                                       | Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders                                                                   |
| <b>Kualifikasi</b><br>Qualification                            | Pihak independen yang memiliki keahlian dalam bidang akuntansi keuangan dan audit.                                                                                                                                                                                                                    | An independent party with expertise in financial accounting and audit.                                                                                                                                                                                                                                    |

## INDEPENDENSI KOMITE AUDIT

Anggota Komite Audit yang berasal dari pihak independen dituntut untuk dapat profesional dan independen tanpa campur tangan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dalam melaksanakan fungsi dan tugasnya.

## AUDIT COMMITTEE INDEPENDENCE

Independent parties of Audit Committee Members are required to be professional and independent without interference from any party that is not in accordance with the laws and regulations in performing functions and duties.



| Aspek Independensi<br>Independence Aspect                                                                                                                                                                                                                                                          | Dwi Sasongko | Tika Arundina |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br>Having no financial relationship with the Board of Commissioners and Board of Directors                                                                                                                                     | ✓            | ✓             |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br>Having no management relationship in the Company, subsidiaries, or affiliated companies                                                                                                         | ✓            | ✓             |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br>Having no management relationship in the Company, subsidiaries, or affiliated companies                                                                                                         | ✓            | ✓             |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG<br>Having no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee | ✓            | ✓             |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah<br>Does not serve as a manager of political parties, officials, and government                                                                                                                                              | ✓            | ✓             |

Dalam hal pembuktian independensi, anggota Komite Audit Bank tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In terms of proving independence, the Bank's Audit Committee members have no family or financial relationship, either directly or indirectly, relating to the Bank's business activities.

| Nama<br>Name  | Jabatan<br>Position | Hubungan Keluarga dengan<br>Family Relationship with |             |           |             | Hubungan Keuangan dengan<br>Financial Relationship with |             |           |             | Hubungan<br>Kepengurusan<br>Management<br>Relationship |             |           |             |
|---------------|---------------------|------------------------------------------------------|-------------|-----------|-------------|---------------------------------------------------------|-------------|-----------|-------------|--------------------------------------------------------|-------------|-----------|-------------|
|               |                     | Ya<br>Yes                                            | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes                                               | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes                                              | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| Dwi Sasongko  | Anggota<br>Member   |                                                      | ✓           |           | ✓           |                                                         | ✓           |           | ✓           |                                                        | ✓           |           | ✓           |
| Tika Arundina | Anggota<br>Member   |                                                      | ✓           |           | ✓           |                                                         | ✓           |           | ✓           |                                                        | ✓           |           | ✓           |

## RAPAT KOMITE AUDIT

### Kebijakan Rapat

Kebijakan Rapat Komite Audit Bank Muamalat mengatur bahwa rapat Komite Audit wajib diselenggarakan setidaknya 1 (satu) kali dalam 3 (tiga) bulan. Rapat dapat dinyatakan sah apabila dihadiri oleh paling kurang 51% (lima puluh satu persen) dari anggota termasuk seorang Komisaris Independen dan anggota yang berasal dari pihak independen. Kebijakan tersebut mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit serta diatur dalam Piagam Komite Audit.

Selain itu, hasil rapat Komite Audit juga harus dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.

### Pelaksanaan Rapat

Hingga akhir tahun buku 2022, Komite Audit menggelar rapat sebanyak 4 (empat) kali rapat dengan rincian sebagai berikut:

## AUDIT COMMITTEE MEETING

### Meeting Policy

Bank Muamalat stipulated Meeting Policy for Audit Committee, which required holding a meeting at least 1 (one) time in 3 (three) months. The meetings can be declared valid if attended by at least 51% (fifty-one percent) of the members, including the Independent Commissioner and members from independent parties. This policy refers to Financial Services Authority Regulation (FSAR) No. 55/POJK.04/2015 on the Establishment and Work Implementation Guidelines of the Audit Committee and is regulated in Audit Committee Charter.

Furthermore, the Audit Committee meeting resolution must be recorded in the minutes of the meeting and properly documented, including in the event of a dissenting opinion, which is signed by the entire Audit Committee members present and submitted to the Board of Commissioners.

### Meeting Implementation

Until the end of 2022 fiscal year, Audit Committee held 4 (four) meetings with the following details.



| No | Tanggal<br>Date                         | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                               | Peserta Rapat<br>Meeting Participants                                                                                                                                  |
|----|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 22 Maret 2022<br>March 22, 2022         | 1. KAP DBSDA<br>2. <i>Update</i> Internal Audit<br>1. PAF DBSDA<br>2. Internal Audit Update                                                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>*)</sup></li> <li>Dwi Sasongko</li> <li>Tika Arundina</li> </ul>                                            |
| 2  | 28 Juni 2022<br>June 28, 2022           | 1. Pembahasan Notulen <i>Meeting</i> Periode Sebelumnya<br>2. Rencana Audit vs Realisasi<br>3. Hasil Audit Terkini<br>4. Status Tindak Lanjut Hasil Audit (Internal dan OJK)<br>1. Discussion of Minutes of the Previous Meeting<br>2. Audit vs Realization Plan<br>3. The Latest Audit Result<br>4. Follow-up Status of Audit Results (Internal and FSA)                    | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>*)</sup></li> <li>Dwi Sasongko</li> <li>Tika Arundina</li> </ul>                                            |
| 3  | 30 September 2022<br>September 30, 2022 | 1. Status Rekomendasi Komite Audit Sebelumnya<br>2. Realisasi Pelaksanaan Audit Plan 2022<br>3. <i>Highlight Audit Findings</i><br>4. Status Pemenuhan Komitmen Hasil Audit<br>1. Status of Previous Audit Committee Recommendations<br>2. Implementation Realization of 2022 Audit Plan<br>3. Highlight Audit Findings<br>4. Status of Audit Result Commitments Fulfillment | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>*)</sup></li> <li>Dwi Sasongko</li> <li>Tika Arundina</li> </ul>                                            |
| 4  | 23 Desember 2022<br>December 23, 2022   | 1. <i>Kick Off</i> KAP DBSDA<br>2. <i>Update</i> Internal Audit<br>1. DBSDA KAP Kick Off<br>2. Internal Audit Update                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Mardiasmo<sup>**)</sup></li> <li>Sartono</li> <li>Suwarda<sup>**)</sup></li> <li>Dwi Sasongko</li> <li>Tika Arundina</li> </ul> |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022

Dismissed based on EGMS resolution on November 29, 2022

<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

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

Attendance level of each committee members are as follows:

| No | Nama<br>Name            | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Total Attendance | Persentase Kehadiran<br>Attendance<br>Percentage (%) |
|----|-------------------------|---------------------|------------------------------------|--------------------------------------|------------------------------------------------------|
| 1  | Mardiasmo <sup>*)</sup> | Ketua<br>Chairman   | 1                                  | 1                                    | 100                                                  |
| 2  | Sartono                 | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 3  | Suwarda <sup>*)</sup>   | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 4  | Dwi Sasongko            | Anggota<br>Member   | 4                                  | 4                                    | 100                                                  |
| 5  | Tika Arudina            | Anggota<br>Member   | 4                                  | 4                                    | 100                                                  |

<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

## PENGEMBANGAN KOMPETENSI KOMITE AUDIT

Bank Muamalat senantiasa mendorong Komite Audit untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

## COMPETENCY DEVELOPMENT OF THE AUDIT COMMITTEE

Bank Muamalat always encouraged Audit Committee to develop competence through training in 2022. Detailed information regarding competence development is available in the "Company Profile" chapter.



## PELAKSANAAN TUGAS KOMITE AUDIT

Dalam rangka melaksanakan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris, di tahun 2022 Komite Audit Bank Muamalat telah menyampaikan beberapa rekomendasi antara lain sebagai berikut:

1. Peningkatan kualifikasi auditor agar senantiasa dilakukan antara lain melalui program pelatihan baik melalui tatap muka maupun secara daring.
2. Terus mengupayakan pengembangan *combine assurance*, dan menyampaikan *milestone* rencana pengembangan internal audit selanjutnya.
3. Perbaikan pada mekanisme perubahan/perpanjangan target waktu penyelesaian komitmen tindak lanjut hasil audit perlu dilakukan, agar pemenuhan komitmen tindak lanjut hasil audit tidak berlarut-larut.
4. Perlu dilakukan kaji ulang atas penetapan KPI kepada audit khususnya yang memiliki komitmen tindak lanjut telah melewati batas waktu.
5. Diupayakan atas setiap temuan audit dilengkapi dengan informasi bahwa temuan tersebut merupakan temuan berulang atau tidak, sehingga pemberian rekomendasi audit termasuk pada *preventive action* yaitu perbaikan terhadap sumber penyebab terjadinya permasalahan.
6. Pelanggaran *basic control* pada pelaksanaan audit yang ditemukan di cabang/unit kerja, agar dipertimbangkan untuk menjadi faktor penilaian dalam memberikan *Audit Rating*.
7. Pada penyusunan rencana kerja audit tahun 2023 agar memperhatikan adanya temuan regulator yang belum terselesaikan.

## DUTIES IMPLEMENTATION OF AUDIT COMMITTEE

In the context of performing duties and responsibilities as a supporting organ of the Board of Commissioners, the Audit Committee of Bank Muamalat submitted several recommendations in 2022, including:

1. Improvement of auditor qualifications should always be carried out, including through face-to-face and online training programs.
2. Continue striving to develop combined assurance and submit milestones for the next internal audit development plan.
3. Improvements to the mechanism for changing/extending the target time for completing follow-up commitments on audit results need to be made to rapidly fulfill follow-up commitments on audit results.
4. It is necessary to review KPI determination to audit, especially those with follow-up commitments that have passed the deadline.
5. Each audit finding is equipped with information that the finding is a recurring finding or not so that the provision of audit recommendations includes preventive action, namely improvements to the source of the issues.
6. Violations of basic control in audits found in branches/ work units are considered an assessment factor in providing Audit ratings.
7. Considering the unresolved regulatory findings in the preparation of the 2023 audit work plan.

# Komite Nominasi dan Remunerasi

## Nomination and Remuneration Committee

Pembentukan Komite Nominasi dan Remunerasi bertujuan untuk menilai, memantau, mengevaluasi dan memastikan pelaksanaan sistem nominasi dan remunerasi Bank Muamalat sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip kehati-hatian. Komite ini juga ditujukan untuk memberikan rekomendasi kepada Dewan Komisaris atas hasil evaluasi mengenai kesesuaian antara sistem nominasi dan remunerasi dengan pelaksanaan kebijakan di internal Bank.

Komite Nominasi dan Remunerasi dapat melaksanakan tugas lain yang diberikan oleh Dewan Komisaris sepanjang tugas tersebut masih dalam lingkup tugas dan kewajiban Dewan Komisaris berdasarkan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.

### DASAR HUKUM

Pembentukan Komite Nominasi dan Remunerasi Bank Muamalat Indonesia berpedoman pada ketentuan sebagai berikut:

1. 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.
2. Peraturan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik
3. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

### PEDOMAN KERJA/PIAGAM KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi Bank Muamalat telah memiliki piagam sebagai pedoman komite dalam menjalankan tugas dan fungsinya. Adapun fungsi dari komite Nominasi dan Remunerasi antara lain, mengatur struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, kode etik, program kerja, dan pelaporan komite. Piagam Komite Nominasi dan Remunerasi dan susunan keanggotaan komite telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

The establishment of the Nomination and Remuneration Committee purposed to assess, monitor, evaluate, and ensure the implementation of Bank Muamalat's nomination and remuneration system following the applicable laws and regulations as well as prudential principles. This committee also intends to provide recommendations to the Board of Commissioners on the evaluation results regarding the suitability of the nomination and remuneration system with policies implemented within the Bank.

The Nomination and Remuneration Committee may carry out other tasks assigned by the Board of Commissioners as long as the task is still within the scope of the duties and obligations of the Board of Commissioners based on the Bank's Articles of Association and applicable laws and regulations.

### LEGAL BASIS

The establishment of the Nomination and Remuneration Committee of Bank Muamalat Indonesia is based on the following provisions:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 as of December 7, 2009, regarding the Implementation of *Good Corporate Governance* for Sharia Commercial Banks and Sharia Business Units.
2. FSA Regulation No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies.
3. Bank Indonesia Circular No. 12/13/DPbS on April 30, 2010, regarding the Implementation of *Good Corporate Governance* for Sharia Commercial Banks and Sharia Business Units.
4. The Bank's Articles of Association regarding duties and authorities of the Board of Commissioners.

### WORKGUIDELINES/CHARTERFORNOMINATION AND REMUNERATION COMMITTEE

Bank Muamalat established a charter for the Nomination and Remuneration Committee as a guideline for performing duties and functions. The Nomination and Remuneration Committee regulates the structure and membership, membership requirements, duties and responsibilities, authority, code of ethics, work program, and committee reporting. The Nomination and Remuneration Committee Charter and the composition of the committee members have been updated in accordance with the changes in the composition of the Company management at the EGMS in 2022 and will continue to be updated following the development of applicable regulations and the current conditions of the Bank.



## KRITERIA ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Anggota Komite Nominasi dan Remunerasi wajib memenuhi persyaratan sebagai berikut:

1. Mempunyai keseimbangan antara keahlian dan pengalaman dengan latar belakang pemahaman yang luas mengenai proses bisnis Bank Muamalat Indonesia secara umum.
2. Berkewajiban memiliki integritas, akhlak dan moral yang baik.
3. Memiliki kompetensi dan pengalaman yang cukup di bidang:
  - a. Peraturan Perundang-undangan (pemahaman mendalam mengenai konsep dan praktik peraturan perundangan, perbankan, *Good Corporate Governance*).
  - b. Proses bisnis perbankan syariah.
4. Berkewajiban memiliki sikap yang independen, objektif dan profesional.
5. Berkewajiban memiliki dedikasi, pemahaman yang baik tentang organisasi, lingkungan bisnis, risiko maupun pengendalian.
6. Berkewajiban memiliki kemampuan komunikasi yang baik.
7. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan konflik kepentingan terhadap Bank Muamalat Indonesia, seperti:
  - a. Mempunyai ikatan keluarga sedarah dan semenda sampai derajat kedua baik menurut garis lurus maupun garis ke samping dengan staf dan pegawai atau Jajaran Manajemen Bank Muamalat Indonesia.
  - b. Mempunyai ikatan dengan rekanan Bank Muamalat Indonesia, pihak-pihak lain yang dilarang menurut ketentuan perundang-undangan maupun peraturan lain yang berlaku.
8. Anggota komite yang berasal dari pihak independen wajib memenuhi syarat:
  - a. Tidak mempunyai hubungan Afiliasi dengan Bank Muamalat Indonesia, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Bank Muamalat Indonesia.
  - b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi.
  - c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Bank Muamalat Indonesia.

## TUGAS DAN TANGGUNG JAWAB KOMITE NOMINASI DAN REMUNERASI

Berikut adalah tugas dan tanggung jawab Komite Nominasi dan Remunerasi sebagai pedoman bagi anggota dalam menjalankan fungsinya.

## MEMBERSHIP CRITERIA OF THE AUDIT COMMITTEE

Members of the Nomination and Remuneration Committee must meet the following requirements:

1. Having balance of skills and experience with a broad background understanding of Bank Muamalat Indonesia's business processes in general.
2. Obligated to have integrity, good character and morals.
3. Having sufficient competence and experience in the following sectors:
  - a. The laws and regulations (in-depth understanding of the concepts and practices of legislation, banking, *Good Corporate Governance*).
  - b. Islamic banking business process.
4. Having independent, objective and professional attitude.
5. Obligated to have dedication, a good understanding of the organization, business environment, risks and controls.
6. Required to have good communication skills.
7. Having no personal interest/relationship that may bring negative impacts and conflict of interests on Bank Muamalat Indonesia, such as:
  - a. Having family bound by blood and marriage up to the second degree both vertically and horizontally with the staff and employees or Management of Bank Muamalat Indonesia.
  - b. Having bound with Bank Muamalat Indonesia's partners, other parties that are prohibited according to the provisions of the legislation and other applicable regulations.
8. Committee members who come from independent parties are obliged to fulfill the following requirements:
  - a. Having no affiliation with Bank Muamalat Indonesia, members of the Board of Directors, the Board of Commissioners, or Major Shareholders of Bank Muamalat Indonesia.
  - b. Having experience related to Nomination and/or Remuneration.
  - c. Not concurrently serving as a member of other committees owned by Bank Muamalat Indonesia.

## DUTIES AND RESPONSIBILITIES OF NOMINATION AND REMUNERATION COMMITTEE

The followings are the duties and responsibilities of the Nomination and Remuneration Committee as a guideline for members in performing functions.

Terkait dengan kebijakan nominasi.

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah.
2. Memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi, anggota Dewan Komisaris dan Dewan Pengawas Syariah kepada Dewan Komisaris untuk disampaikan kepada RUPS.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan dan kriteria yang dibutuhkan dalam proses nominasi dan kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
4. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi.
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris, Direksi dan/atau Dewan Pengawas Syariah.
7. Memberikan rekomendasi kepada Dewan Komisaris mengenai calon pihak independen yang akan menjadi anggota Komite.

Terkait dengan kebijakan remunerasi:

1. Melakukan evaluasi terhadap kebijakan remunerasi.
2. Melakukan evaluasi terhadap kesesuaian antara kebijakan remunerasi dengan pelaksanaan kebijakan tersebut.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Pejabat Eksekutif dan karyawan secara keseluruhan.

Komite Nominasi dan Remunerasi dalam menjalankan tugas terkait dengan remunerasi, setidaknya perlu memerhatikan:

- a. Kinerja keuangan
- b. Pemenuhan pembentukan Penyisihan Penghapusan Aset
- c. Kewajaran dengan *peer group*
- d. Pertimbangan sasaran dan strategi jangka panjang Bank

Related to the nomination policy:

1. Providing recommendations to the Board of Commissioners regarding the system and procedures for the selection and/or replacement of members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board.
2. Providing proposals for candidates who qualify as members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board to the Board of Commissioners to be submitted to the GMS.
3. Providing recommendations to the Board of Commissioners regarding policies and criteria needed in the nomination process and performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners.
4. Assisting the Board of Commissioners in evaluating the performance of members of the Board of Directors and/or the Board of Commissioners based on the prepared benchmarks as the evaluation material.
5. Providing recommendations to the Board of Commissioners regarding the capacity-building program for members of the Board of Directors and/or members of the Board of Commissioners.
6. Providing recommendations to the Board of Commissioners regarding prospective members of the Board of Commissioners, Board of Directors, and/or Sharia Supervisory Board.
7. Providing recommendations to the Board of Commissioners regarding candidates for independent parties who will become the Committee members.

Related to the remuneration policy:

1. Evaluating the remuneration policy.
2. Evaluating the suitability of the remuneration policy and the policy implementation.
3. Providing recommendations to the Board of Commissioners regarding the remuneration policy for the Board of Commissioners, Board of Directors, Sharia Supervisory Board, Executive Officers, and employees.

In running duties related to remuneration, the Nomination and Remuneration Committee is required to at least take into account the following:

- a. Financial performance
- b. Compliance with the establishment of Allowance for Asset Losses
- c. Fairness with peer groups
- d. Consideration of the Bank's long-term goals and strategies



## WEWENANG KOMITE NOMINASI DAN REMUNERASI

Selain wewenang yang diatur pada Piagam Komite Nominasi dan Remunerasi, Komite juga berwenang untuk mengakses dokumen, data, dan informasi yang diperlukan dari Bank Muamalat Indonesia. Komite Nominasi dan Remunerasi juga dapat melibatkan pihak independen di luar anggota komite untuk membantu pelaksanaan tugasnya serta melaksanakan kewenangan lain yang diberikan oleh Dewan Komisaris, apabila dianggap perlu.

## KETENTUAN MASA JABATAN KOMITE NOMINASI DAN REMUNERASI

Ketentuan Bank Muamalat atas masa tugas anggota Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. Masa tugas anggota Komite Nominasi dan Remunerasi tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat diangkat kembali.
2. Bagi anggota Komite yang bukan berasal dari Dewan Komisaris, pergantiannya paling lambat dilaksanakan 60 (enam puluh) hari sejak anggota Komite Nominasi dan Remunerasi dimaksud tidak dapat lagi melaksanakan fungsinya.

## KOMPOSISI DAN DASAR PENGANGKATAN KOMITE NOMINASI DAN REMUNERASI

Merujuk pada pasal 35 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, komposisi anggota Komite Nominasi dan Remunerasi paling kurang terdiri dari 2 (dua) orang Komisaris Independen dan seorang pejabat eksekutif yang membawahi Sumber Daya Manusia. Sementara pasal 3 Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik mengatur bahwa anggota Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan ketentuan: seorang ketua merangkap anggota, yang merupakan Komisaris Independen dan anggota lainnya dapat berasal dari anggota Dewan Komisaris, pihak yang berasal dari luar Bank, atau pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi sumber daya manusia.

## AUTHORITIES FOR NOMINATION AND REMUNERATION COMMITTEE

Apart from the authority in the Nomination and Remuneration Committee Charter, the Committee is also authorized to access the necessary documents, data, and information from Bank Muamalat Indonesia. The Nomination and Remuneration Committee may involve independent parties outside the committee members to assist in duties implementation and carry out other authorities assigned by the Board of Commissioners, if necessary.

## TERM OF OFFICE FOR NOMINATION AND REMUNERATION COMMITTEE

Bank Muamalat provisions on the term of office for Nomination and Remuneration Committee members are as follows:

1. The term of office of the Nomination and Remuneration Committee members shall not exceed the term of office of the Board of Commissioners and may be reappointed.
2. For Committee members who are not from the Board of Commissioners, the replacement shall be carried out no later than 60 (sixty) days since the Nomination and Remuneration Committee member can no longer carry out his/her functions.

## COMPOSITION AND APPOINTMENT BASIS OF NOMINATION AND REMUNERATION COMMITTEE

Refer to article 35 of Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the composition of the Nomination and Remuneration Committee members at least consists of 2 (two) Independent Commissioners and an executive officer in charge of Human Resources. Meanwhile, Article 3 of the Financial Services Authority Regulation No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies stipulates that the Nomination and Remuneration Committee consists of at least 3 (three) members, provided that a chairman who is concurrently a member, who is an Independent Commissioner and other members may come from the Board of Commissioners members, parties from outside the Bank, or parties who hold managerial positions under the Board of Directors in charge of human resources.



Berikut komposisi dan dasar hukum pengangkatan Komite Nominasi dan Remunerasi Bank Muamalat Indonesia per 31 Desember 2022:

The following is the composition and legal basis of the appointment to the Nomination and Remuneration Committee of Bank Muamalat Indonesia as of December 31, 2022:

| Nama<br>Name          | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                       | Keterangan<br>Description                        |
|-----------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Amin Said Husni       | Ketua<br>Chairman   | Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi<br>Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee | Komisaris Independen<br>Independent Commissioner |
| Suwarda <sup>*)</sup> | Anggota<br>Member   | Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi<br>Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee | Komisaris Independen<br>Independent Commissioner |
| Andre Mirza Hartawan  | Anggota<br>Member   | Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi<br>Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee | Komisaris<br>Commissioner                        |
| Riksa Prakoso         | Anggota<br>Member   | Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi<br>Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee | Pejabat Eksekutif<br>Executive Officer           |

<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

## PROFIL KOMITE NOMINASI DAN REMUNERASI

Berikut adalah profil anggota Komite Nominasi dan Remunerasi Bank Muamalat Indonesia.

## NOMINATION AND REMUNERATION COMMITTEE PROFILE

The following is the profile of members of the Nomination and Remuneration Committee of Bank Muamalat Indonesia.



**Amir Said Husni**  
Ketua  
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."





**Suwarta**  
Anggota  
Member

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”



**Andre Mirza Hartawan**  
Anggota  
Member

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”



**Riksa Prakoso**  
Anggota  
Member

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”

## INDEPENDENSI KOMITE NOMINASI DAN REMUNERASI

Anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen dituntut untuk dapat bekerja secara profesional dan independen tanpa campur tangan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dalam melaksanakan fungsi dan tugasnya. Mengingat tidak terdapat anggota Komite Nominasi dan Remunerasi Bank Muamalat Indonesia yang berasal dari pihak independen maka keterangan terkait ini tidak dijelaskan lebih lanjut pada laporan tahunan ini.

## RAPAT KOMITE NOMINASI DAN REMUNERASI

### Kebijakan Rapat

Komite Nominasi dan Remunerasi Bank Muamalat wajib menyelenggarakan rapat paling sedikit sebanyak 1 (satu) kali dalam 4 (empat) bulan. Rapat dimaksud dinyatakan sah apabila dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi dan salah satu dari mayoritas jumlah anggota Komite Nominasi dan Remunerasi tersebut merupakan Ketua Komite Nominasi dan Remunerasi. Hal tersebut sesuai dengan Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik serta dalam Piagam Komite Nominasi dan Remunerasi.

Hasil rapat Komite harus dituangkan ke dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*). Risalah tersebut harus ditandatangani oleh seluruh anggota Komite Nominasi dan Remunerasi yang hadir dan disampaikan kepada Dewan Komisaris.

### Pelaksanaan Rapat

Hingga akhir tahun buku 2022, Komite Nominasi dan Remunerasi menggelar rapat sebanyak 8 (delapan) kali rapat. Berikut rinciannya.

## INDEPENDENCE OF NOMINATION AND REMUNERATION COMMITTEE

Nomination and Remuneration Committee members from independent parties must work professionally and independently without interference from any party that is not following the laws and regulations in running functions and duties. Considering that no members of the Nomination and Remuneration Committee of Bank Muamalat Indonesia come from independent parties, this related information is not explained further in this annual report.

## MEETING OF NOMINATION AND REMUNERATION COMMITTEE

### Meeting Policy

The nomination and Remuneration Committee of Bank Muamalat holds meetings at least 1 (one) time in 4 (four) months. Meetings can be declared valid if attended by the majority of members of the Nomination and Remuneration Committee, and one of the majority of members attending the meeting is the Chairman of the Nomination and Remuneration Committee. This is in accordance with FSA Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies and is regulated in the Nomination and Remuneration Committee Charter.

The Committee meeting resolution must be stated in the minutes of the meeting, including any dissenting opinions. The minutes must be signed by the entire Nomination, and Remuneration Committee members present and further submitted to the Board of Commissioners.

### Meeting Implementation

Until the end of 2022 fiscal year, Nomination and Remuneration Committee held 8 (Eight) meetings with the following details:

| No | Tanggal<br>Date                       | Peserta Rapat<br>Meeting Participants                                                                                                                                           |
|----|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 28 Februari 2022<br>February 28, 2022 | <ul style="list-style-type: none"> <li>Ilham A. Habibie<sup>*)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H. Achsien<sup>**)</sup></li> <li>Riksa Prakoso</li> </ul> |
| 2  | 27 April 2022<br>April 27, 2022       | <ul style="list-style-type: none"> <li>Ilham A. Habibie<sup>*)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Iggi H. Achsien<sup>**)</sup></li> <li>Riksa Prakoso</li> </ul> |
| 3  | 7 Juni 2022<br>June 7, 2022           | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Riksa Prakoso</li> </ul>                                        |
| 4  | 24 Juni 2022<br>June 24 2022          | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>**)</sup></li> <li>Edy Setiadi<sup>*)</sup></li> <li>Riksa Prakoso</li> </ul>                                        |
| 5  | 2 September 2022<br>September 2, 2022 | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>**)</sup></li> <li>Riksa Prakoso</li> </ul>                                                                          |



| No | Tanggal<br>Date                         | Peserta Rapat<br>Meeting Participants                                                                                                                       |
|----|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6  | 23 September 2022<br>September 23, 2022 | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>**</sup></li> <li>Riksa Prakoso</li> </ul>                                                       |
| 7  | 28 November 2022<br>November 28, 2022   | <ul style="list-style-type: none"> <li>Iggi H. Achsien<sup>**</sup></li> <li>Sartono</li> <li>Marsudi Syuhud<sup>**</sup></li> <li>Riksa Prakoso</li> </ul> |
| 8  | 13 Desember 2022<br>December 13, 2022   | <ul style="list-style-type: none"> <li>Amin Said Husni</li> <li>Suwarda<sup>***</sup></li> <li>Andre Mirza Hartawan</li> <li>Riksa Prakoso</li> </ul>       |

<sup>\*\*</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

<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

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

Attendance level of each committee member is as follows:

| No | Nama<br>Name          | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Total Attendance | Persentase Kehadiran<br>Attendance<br>Percentage (%) |
|----|-----------------------|---------------------|------------------------------------|--------------------------------------|------------------------------------------------------|
| 1  | Amin Said Husni       | Ketua<br>Chairman   | 1                                  | 1                                    | 100                                                  |
| 2  | Suwarda <sup>*)</sup> | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 3  | Andre Mirza Hartawan  | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 5  | Riksa Prakoso         | Anggota<br>Member   | 8                                  | 8                                    | 100                                                  |

<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

## PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Nominasi dan Remunerasi untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

## COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Nomination and Remuneration Committee to develop competence through trainings in 2022. Complete information regarding this matter is presented in the chapter "Company Profile".

## PELAKSANAAN TUGAS KOMITE NOMINASI DAN REMUNERASI

Berikut ialah rekomendasi Komite Nominasi dan Remunerasi dalam rangka menjalankan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris:

1. Pengangkatan Anggota Dewan Komisaris baru
2. Pengangkatan Anggota Direksi baru
3. Perpanjangan kontrak dan pengakhiran kontrak anggota komite Audit, Komite Pemantau Risiko, Komite Tata Kelola Perusahaan dan Komite GCG
4. Perpanjangan kontrak untuk Manajemen
5. Rekomendasi perubahan struktur organisasi Bank Muamalat

## DUTIES IMPLEMENTATION OF NOMINATION AND REMUNERATION COMMITTEE

The following are the recommendations by the Nomination and Remuneration Committee in the context of performing duties and responsibilities as a supporting organ to the Board of Commissioners:

1. Appointment of new members of the Board of Commissioners
2. Appointment of new members of the Board of Directors
3. Contract extension and contract termination of members of the Audit Committee, Risk Monitoring Committee, Corporate Governance Committee, and GCG Committee
4. Contract renewal for Management
5. Recommendations for changes in the organizational structure of Bank Muamalat

## KEBIJAKAN MENGENAI SUKSESI DIREKSI

Bank Muamalat telah memiliki kebijakan mengenai suksesi manajemen, termasuk Dewan Komisaris, Dewan Pengawas Syariah dan Direksi yang mengacu pada ketentuan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. Komite yang menjalankan fungsi nominasi dan remunerasi di Bank Muamalat mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota manajemen. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota manajemen Perseroan. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.

Kebijakan suksesi manajemen itu diimplementasikan melalui beragam program, salah satunya ialah *Talent Management* dan *Succession Plan*. Fungsi dari *talent management* ialah mempersiapkan *pool of talent* dari Bank sebagai upaya menyediakan dan penguatan Sumber Daya Insani di Bank. Suksesi diterapkan untuk penyiapan kader-kader terbaik dari *pool of talent* Bank yang siap menduduki posisi-posisi kritikal termasuk posisi pejabat eksekutif Bank.

Bank telah memiliki *database pool of talent* dan *successor* berdasarkan proses identifikasi talent dan suksesor dengan menggunakan metodologi yang disiapkan Bank. Proses validasi dan kalibrasi dilakukan atas talent dan suksesor baik di tingkat Direktorat maupun di tingkat Direksi untuk posisi-posisi strategis yaitu posisi satu level di bawah Direksi dan *Region Head*. *Database* ini diperbarui setiap tahun dan menjadi referensi Manajemen dalam melakukan rotasi maupun promosi karyawan serta untuk kebutuhan nominasi jabatan strategis pada Bank Muamalat.

## POLICY ON THE SUCCESSION FOR THE BOARD OF DIRECTORS

The Bank established policy regarding management succession, including the Board of Commissioners, Sharia Supervisory Board, and Board of Directors, which refers to FSA Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee for Issuers or Public Companies. The committee carrying out nomination and remuneration functions at the Bank has the task of formulating the required policies and criteria in the nomination process for prospective members of the Board of Directors. One of the policies that can support the nomination process, as referred to, is the succession policy of the Board of Directors members. Succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the Company in order to maintain business sustainability and the longterm goals of the Company.

The management succession policy is implemented through various programs, including the Talent Management and Succession Plan. The function of talent management is to prepare a pool of talent from the Bank in an effort to provide and strengthen Human Resources in the Bank. Succession is applied to prepare the best cadres from the Bank's Pool of Talent who are ready to hold critical positions, including executive officer positions in the Bank.

The Bank has a Pool of Talent and Successor database based on the process of identifying talent and successors using the methodology prepared by the Bank. The validation and calibration process is carried out on Talent and Successor at both the Directorate and Board of Directors levels for strategic positions, which is one level below the Board of Directors and Region Head. This database is updated annually and serves as a reference for the management in conducting employee rotation and promotion as well as for nominating strategic positions in Bank Muamalat.



# Komite Pemantau Risiko

## Risk Oversight Committee

Pembentukan Komite Pemantau Risiko bertujuan untuk membantu pelaksanaan pengawasan dan evaluasi terhadap kebijakan manajemen risiko serta pelaksanaannya agar sesuai dengan prinsip kehati-hatian. Komite juga melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.

### DASAR HUKUM

Dalam membentuk Komite Pemantau Risiko, Bank Muamalat Indonesia mengacu pada peraturan perundangan-undangan sebagai berikut:

1. 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.
2. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

### PEDOMAN KERJA/PIAGAM KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko Bank Muamalat telah memiliki piagam atau pedoman kerja dalam menjalankan perannya. Piagam tersebut mengatur struktur dan keanggotaan, persyaratan keanggotaan, masa tugas, tugas dan tanggung jawab, wewenang, tata cara dan prosedur penyelenggaraan rapat serta pelaporan kepada Dewan Komisaris. Piagam Komite Pemantau Risiko dan susunan keanggotaan komite telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

### KRITERIA ANGGOTA KOMITE PEMANTAU RISIKO

Kriteria keanggotaan Komite Pemantau Risiko telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Pemantau Risiko. Kriteria tersebut di antaranya:

1. Memiliki integritas, reputasi keuangan, akhlak dan moral yang baik.
2. Memiliki latar belakang pendidikan, kemampuan, pengetahuan dan pengalaman yang memadai di bidang keuangan dan perbankan.
3. Mampu bekerja sama dan memiliki kemampuan komunikasi yang baik serta menyediakan waktu yang cukup untuk melaksanakan tugasnya.

The Risk Monitoring Committee was established to assist in the implementation of supervision and evaluation of risk management policy and its implementation based on prudential principles. The Committee also evaluates the duties implementation of the Risk Management Committee and the Risk Management Unit.

### LEGAL BASIS

In establishing the Risk Oversight Committee, Bank Muamalat Indonesia refers to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009, dated December 7, 2009, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Circular No. 12/13/DPbS dated April 30, 2010, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

### THE RISK OVERSIGHT COMMITTEE CHARTER

Bank Muamalat established the Risk Oversight Committee charter to carry out its role, which regulates the structure and membership, membership requirements, tenure, duties and responsibilities, authority, and procedures for holding meetings and reporting to the Board of Commissioners. The Risk Monitoring Committee Charter and the composition of the committee members have been updated in accordance with the changes in the composition of the Company management at the EGMS in 2022 and will continue to be updated following the development of applicable regulations and the current conditions of the Bank.

### MEMBERSHIP CRITERIA FOR THE RISK OVERSIGHT COMMITTEE

Membership criteria for the Risk Oversight Committee for members have been regulated by the Bank, which has also been stated in the Risk Oversight Committee Charter, including:

1. Having integrity, financial reputation, good character, and morals.
2. Having adequate educational background, abilities, knowledge, and experience in finance and banking.
3. Being able to work together, have good communication skills, and provide sufficient time to carry out their duties.

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>4. Memiliki pengetahuan yang memadai mengenai <i>Good Corporate Governance</i> dan manajemen risiko secara umum.</li> <li>5. Berpengetahuan yang memadai mengenai peraturan perundang-undangan di bidang perbankan dan peraturan perundang-undangan terkait lainnya.</li> <li>6. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.</li> <li>7. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa assurance, jasa nonassurance, jasa penilai dan/atau jasa konsultasi lain kepada Bank Muamalat Indonesia dalam waktu 6 (enam) bulan terakhir.</li> <li>8. Tidak mempunyai saham langsung maupun tidak langsung pada Bank Muamalat Indonesia.</li> <li>9. Tidak memiliki kepentingan pribadi yang dapat menimbulkan benturan kepentingan terhadap Bank Muamalat Indonesia.</li> <li>10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.</li> <li>11. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.</li> <li>12. Bukan merupakan pihak yang berasal dari karyawan Bank Muamalat Indonesia.</li> </ol> | <ol style="list-style-type: none"> <li>4. Having adequate knowledge of Good Corporate Governance and risk management in general.</li> <li>5. Having adequate knowledge of banking laws and regulations and other related laws and regulations.</li> <li>6. Willing to increase competence continuously through education and training.</li> <li>7. Not a person in a Public Accountant Office, Legal Consultant Office, Public Appraisal Service Office, or other parties providing assurance services, non-assurance services, appraisal services, and/or other consulting services to Bank Muamalat Indonesia within the last 6 (six) months.</li> <li>8. Having no direct or indirect shares in Bank Muamalat Indonesia.</li> <li>9. Having no personal interests that may cause a conflict of interests against Bank Muamalat Indonesia.</li> <li>10. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.</li> <li>11. Having no business relationships, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.</li> <li>12. Not a party originating from Bank Muamalat Indonesia employees.</li> </ol> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## **TUGAS DAN TANGUNG JAWAB KOMITE PEMANTAU RISIKO**

Tugas dan tanggung jawab Komite Pemantau Risiko ialah sebagai berikut:

1. Melakukan evaluasi atas kebijakan dan strategi manajemen risiko yang disusun Manajemen.
2. Melakukan evaluasi atas kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
3. Melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.
4. Melakukan evaluasi atas langkah-langkah yang diambil oleh Direksi dalam rangka memenuhi Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian, khususnya yang berkaitan dengan manajemen risiko.
5. Melakukan evaluasi atas permohonan atas usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk dapat digunakan oleh Dewan Komisaris sebagai dasar pengambilan keputusan.
6. Melakukan evaluasi atas struktur organisasi manajemen risiko.
7. Melakukan evaluasi atas laporan profil risiko dan laporan Bank baik internal maupun eksternal agar sesuai dengan ketentuan yang berlaku.
8. Memastikan bahwa unit kerja manajemen risiko memenuhi kriteria independensi dalam melaksanakan tugas dan tanggung jawabnya.

## **DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE**

Duties and responsibilities of the Risk Monitoring Committee are as follows:

1. Evaluating the risk management policies and strategies prepared by the Management.
2. Evaluating the conformity of the risk management policy with the implementation.
3. Evaluating duties implementation of the Risk Management Committee and Risk Management Unit.
4. Evaluating the measures taken by the Board of Directors to comply with the Financial Services Authority and other applicable laws and regulations in implementing prudential principles, particularly those relating to risk management.
5. Evaluating the requests from the Board of Directors proposal relating to transactions or business activities that exceed the authority of the Board of Directors to be used by the Board of Commissioners as a basis for decision making.
6. Evaluating the risk management organizational structure.
7. Evaluating the risk profile report and the Bank's report, both internal and external, to be in line with the applicable regulations.
8. Ensuring the risk management unit meets the independence criteria in performing duties and responsibilities.





## WEWENANG KOMITE PEMANTAU RISIKO

Wewenang yang dimiliki oleh Komite Pemantau Risiko Bank Muamalat Indonesia tertuang pada Piagam Komite Pemantau Risiko, antara lain:

1. Diperbolehkan mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset dan sumber daya Bank yang diperlukan.
2. Diperbolehkan berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi manajemen risiko dan pihak-pihak lain yang berkaitan dengan tugas dan tanggung jawab Komite Pemantau Risiko.
3. Diperbolehkan melibatkan pihak independen di luar anggota Komite Pemantau Risiko yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

## KETENTUAN MASA JABATAN

Masa tugas anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya.

## KOMPOSISI DAN DASAR PENGANGKATAN KOMITE PEMANTAU RISIKO

Merujuk ketentuan pasal 34 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, komposisi Komite Pemantau Risiko paling kurang terdiri dari: seorang Komisaris Independen, seorang pihak independen yang memiliki keahlian di bidang perbankan syariah dan seorang pihak independen yang memiliki keahlian di bidang manajemen risiko.

Hingga 31 Desember 2022, komposisi Komite Pemantau Risiko Bank Muamalat Indonesia telah sesuai dengan peraturan perundangan-undangan yang ada. Berikut adalah keanggotaan Komite Pemantau Risiko Bank Muamalat:

## THE RISK OVERSIGHT COMMITTEE AUTHORITIES

The Risk Monitoring Committee of Bank Muamalat Indonesia has authorities as contained in the Risk Monitoring Committee Charter, among others:

1. Access to bank documents, data, and information about employees, funds, assets, and company resources is needed.
2. Being able to communicate directly with the employees, including the Board of Directors as well as parties performing the risk management functions and other parties related to the duties and responsibilities of the Risk Oversight Committee.
3. Being able to involve independent parties outside the Risk Oversight Committee members to assist in running duties.
4. Performing other authorities assigned by the Board of Commissioners

## TERM OF OFFICE

The term of office for the Risk Oversight Committee members must not be longer than the term of office of the Board of Commissioners. Committee members can be re-elected for only one term.

## COMPOSITION AND BASIS OF APPOINTMENT FOR THE RISK OVERSIGHT COMMITTEE

Referring to the provisions of article 34 of Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the composition of the Risk Monitoring Committee consists of at least: an Independent Commissioner, an independent party with expertise in sharia banking and an independent party with expertise in risk management.

Until December 31, 2022, the composition of the Risk Monitoring Committee of Bank Muamalat Indonesia has been in accordance with existing laws and regulations. The following is the membership of the Risk Monitoring Committee of Bank Muamalat:

| Nama<br>Name          | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                                                  | Keterangan<br>Description                        |
|-----------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Suwarda <sup>*)</sup> | Ketua<br>Chairman   | Surat Keputusan Direksi No. 036/B/DIR-KPTS/XII/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 12 Desember 2022.<br>The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022. | Komisaris Independen<br>Independent Commissioner |
| Andre Mirza Hartawan  | Anggota<br>Member   | Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 25 November 2022.<br>The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.  | Komisaris<br>Commissioner                        |



| Nama<br>Name    | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                                                  | Keterangan<br>Description                                                                                       |
|-----------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Sartono         | Anggota<br>Member   | Surat Keputusan Direksi No. 036/B/DIR-KPTS/XII/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 12 Desember 2022.<br>The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022. | Komisaris Independen<br>Independent Commissioner                                                                |
| Amin Said Husni | Anggota<br>Member   | Surat Keputusan Direksi No. 036/B/DIR-KPTS/XII/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 12 Desember 2022.<br>The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022. | Komisaris Independen<br>Independent Commissioner                                                                |
| Dedi Sopyan     | Anggota<br>Member   | Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 25 November 2022.<br>The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.  | Pihak Independen yang ahli dalam Bidang Manajemen Risiko<br>Independent Party with expertise in Risk Management |

<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

## PROFIL KOMITE PEMANTAU RISIKO

Berikut adalah profil Komite Pemantau Risiko Bank Muamalat Indonesia.

## RISK OVERSIGHT COMMITTEE PROFILE

The following is the profile of the Risk Oversight Committee of Bank Muamalat Indonesia.



**Suwarta**  
Ketua  
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Andre Mirza Hartawan**  
Anggota  
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Sartono**  
Anggota  
Member

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”



**Amin Said Husni**  
Anggota  
Member

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”



**Dedi Sopyan**  
Anggota  
Member

|                                |                                     |                                             |
|--------------------------------|-------------------------------------|---------------------------------------------|
| <b>Warga Negara</b><br>Citizen | Indonesia                           | Indonesia                                   |
| <b>Domisili</b><br>Domicile    | Jakarta                             | Jakarta                                     |
| <b>Usia</b><br>Age             | 43 tahun pada akhir Tahun Buku 2022 | 43 as of the end of the 2022 Financial Year |

|                                                                |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Diangkat menjadi Anggota Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 18 November 2021                                                                                                                                                                       | Appointed as Member of the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk dated 18 November 2021                                                                                                                                                                                                       |
| <b>Riwayat Pendidikan</b><br>Education Background              | <ul style="list-style-type: none"> <li>Doktor Manajemen Bisnis Institut Pertanian Bogor (2016-sekarang)</li> <li>Magister Manajemen Strategis dan Manajemen Keuangan Universitas Gadjah Mada (2013)</li> <li>Sarjana Teknik Industri Universitas Indonesia (2003)</li> </ul>                                                                                                                               | <ul style="list-style-type: none"> <li>Doctor of Business Management from Institut Pertanian Bogor (2016-present)</li> <li>Master of Strategic Management and Finance Management from the University of Gadjah Mada (2013)</li> <li>Bachelors Degree in Industrial Engineering from the University of Indonesia (2003)</li> </ul>                                                                                                                             |
| <b>Rangkap Jabatan</b><br>Dual Position                        | -                                                                                                                                                                                                                                                                                                                                                                                                          | -                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Pengalaman Kerja</b><br>Work Experience                     | <ul style="list-style-type: none"> <li>Anggota Komite Audit Dewan Komisaris di PT Kriling Berjangka Indonesia (Persero) hingga tahun 2021.</li> <li>Anggota Komite Pemantau Risiko Dewan Pengawas di BPJS Kesehatan (2014-2017)</li> <li>Anggota Komite Audit-Dewan Komisaris pada tahun 2014 di PT Bio Farma (Persero)</li> <li>Anggota Komite Pemantau Risiko-Dewan Komisaris pada tahun 2013</li> </ul> | <ul style="list-style-type: none"> <li>Member of the Audit Committee of the Board of Commissioners at PT Kriling Berjangka Indonesia (Persero) until 2021.</li> <li>Member of the Risk Monitoring Committee of the Supervisory Board at BPJS Kesehatan (2014-2017)</li> <li>Member of the Audit Committee-Board of Commissioners in 2014 at PT Bio Farma (Persero)</li> <li>Member of the Risk Monitoring Committee-Board of Commissioners in 2013</li> </ul> |
| <b>Hubungan Afiliasi</b><br>Affiliated Relations               | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali                                                                                                                                                                                                            | Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders                                                                                                                                                                                                                       |
| <b>Kualifikasi</b><br>Qualification                            | Pihak independen yang memiliki keahlian dalam bidang manajemen risiko dan audit.                                                                                                                                                                                                                                                                                                                           | An independent party with expertise in risk management and audit.                                                                                                                                                                                                                                                                                                                                                                                             |

## INDEPENDENSI KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko Bank Muamalat yang berasal dari pihak independen dituntut untuk dapat bekerja secara profesional dan independen dalam melaksanakan fungsi dan tugasnya. Hal itu memiliki arti pelaksanaan tugasnya tanpa campur tangan dari pihak mana pun yang tidak sesuai dengan peraturan perundang-undangan.

## INDEPENDENCE OF THE RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee Members who are independent parties are required to be professional and independent in carrying out functions and duties. It means, carrying out their duties without interference from any party that is not in accordance with the laws and regulations.

| Aspek Independensi<br>Independence Aspect                                                                                                                                                                                                                                                          | Dedi Sopyan |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi<br>Having no financial relationship with the Board of Commissioners and Board of Directors                                                                                                                                     | √           |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br>Having no management relationship in the Company, subsidiaries, or affiliated companies                                                                                                         | √           |
| Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi<br>Having no management relationship in the Company, subsidiaries, or affiliated companies                                                                                                         | √           |
| Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG<br>Having no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee | √           |
| Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah<br>Does not serve as a manager of political parties, officials, and government                                                                                                                                              | √           |

Dalam hal pembuktian independensi, anggota Komite Pemantau Risiko Bank tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In terms of proving independence, the Bank's Risk Oversight Committee members do not have family or financial relations, either directly or indirectly, relating to the Bank's business activities.



| Nama<br>Name | Jabatan<br>Position | Hubungan Keluarga dengan<br>Family Relationship with |             |           |             | Hubungan Keuangan dengan<br>Financial Relationship with |             |           |             | Hubungan<br>Kepengurusan<br>Management<br>Relationship |             |           |             |
|--------------|---------------------|------------------------------------------------------|-------------|-----------|-------------|---------------------------------------------------------|-------------|-----------|-------------|--------------------------------------------------------|-------------|-----------|-------------|
|              |                     | Ya<br>Yes                                            | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes                                               | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes                                              | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| Dedi Sopyan  | Anggota<br>Member   | ✓                                                    |             | ✓         |             | ✓                                                       |             | ✓         |             | ✓                                                      |             | ✓         |             |

## RAPAT KOMITE PEMANTAU RISIKO

### Kebijakan Rapat

Rapat Komite Pemantau Risiko Bank Muamalat Indonesia wajib diselenggarakan sedikitnya sebanyak 1 (satu) kali dalam 2 (dua) bulan. Sebagaimana Piagam Komite Pemantau Risiko, rapat dapat dinyatakan sah apabila dihadiri oleh lebih dari ½ (satu per dua) dari jumlah keseluruhan anggota Komite Pemantau Risiko.

Hasil rapat Komite Pemantau Risiko wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Pemantau Risiko yang hadir dan disampaikan kepada Dewan Komisaris.

### Pelaksanaan Rapat

Sepanjang tahun buku 2022, Komite Pemantau Risiko menggelar rapat sebanyak 7 (tujuh) kali rapat dengan rincian sebagai berikut:

## RISK MONITORING COMMITTEE MEETING

### Meeting Policy

The risk Monitoring Committee of Bank Muamalat Indonesia holds meetings at least 1 (one) time in 2 (two) months. In compliance with the Risk Oversight Committee Charter, the meeting can be declared valid if attended by more than ½ (one-half) of the total members of the Risk Oversight Committee.

The meeting resolution of the Risk Oversight Committee must be written in the minutes of the meeting and well documented, including any dissenting opinions, which are signed by all members of the Risk Oversight Committee who are present and submitted to the Board of Commissioners.

### Meeting Implementation

During the 2022 fiscal year, the Risk Oversight Committee held 7 (seven) meetings with the following details:

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Peserta Rapat<br>Meeting Participants                                                                            |
|----|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| 1  | 21 Januari 2022<br>January 21, 2022   | 1. Persiapan Pengalihan Kepemilikan Bank kepada PSP Baru<br>2. Pemenuhan <i>Action Plan</i> Hasil Pemeriksaan OJK yang Jatuh Tempo pada Januari 2022<br>3. Ketentuan Baru POJK Khususnya Peran dan Fungsi Komisaris<br>4. Tingkat Kesehatan Bank (RBBR) Per Desember 2021<br>1. Preparation for the Transfer of Bank Ownership to the New PSPs<br>2. Fulfillment of Action Plan for FSA Examination Results Due in January 2022<br>3. New FSAR Provisions, Specifically the Role and Function of the Commissioner<br>4. Bank Health Level (RBBR) as of December 2021 | • Edy Setiadi <sup>*)</sup><br>• Ilham A. Habibie <sup>*)</sup><br>• Evi Aviatin <sup>**)</sup><br>• Dedy Sopyan |
| 2  | 23 Februari 2022<br>February 23, 2022 | 1. Tindak Lanjut Penyelesaian Temuan Audit OJK Jatuh Tempo Februari 2022<br>2. Kondisi Likuiditas Bank dan Pencapaian Target Pembiayaan Bank sesuai RBB Tahun 2022<br>1. Follow-up on FSA Audit Findings Due in February 2022<br>2. Liquidity Condition of the Bank and Achievement of the Bank's Financing Target based on 2022 RBB                                                                                                                                                                                                                                 | • Edy Setiadi <sup>*)</sup><br>• Ilham A. Habibie <sup>*)</sup><br>• Evi Aviatin <sup>**)</sup><br>• Dedy Sopyan |
| 3  | 13 April 2022<br>April 13, 2022       | 1. <i>Target Market</i> dan <i>Financing Allocation Limit</i> (FAL) Tahun 2022<br>2. Risiko Operasional : Kualitas Pelaporan Kepada Regulator dan <i>Digital Banking Journey</i><br>3. Profil Risiko per Maret 2022<br>1. Target Market and Financing Allocation Limit (FAL) in 2022<br>2. Operational Risk: Quality of Reporting to the Regulators and Digital Banking Journey<br>3. Risk Profile as of March 2022                                                                                                                                                  | • Edy Setiadi <sup>*)</sup><br>• Ilham A. Habibie <sup>*)</sup><br>• Evi Aviatin <sup>**)</sup><br>• Dedy Sopyan |

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                | Peserta Rapat<br>Meeting Participants                                                                                                                                             |
|----|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4  | 15 Juni 2022<br>June 15, 2022         | <ol style="list-style-type: none"> <li>1. Progress Tindak Lanjut Temuan Audit OJK terkait Kelengkapan Dokumen Pembiayaan</li> <li>2. Risiko Kepatuhan</li> <li>3. Risiko Strategik terkait Kinerja Pencapaian BBP Tahun 2022</li> <li>4. Risiko Likuiditas dan Pasar</li> </ol>               | <ul style="list-style-type: none"> <li>• Edy Setiadi<sup>*)</sup></li> <li>• Ilham A. Habibie<sup>*)</sup></li> <li>• Evi Aviatin<sup>**)</sup></li> <li>• Dedy Sopyan</li> </ul> |
| 5  | 26 Agustus 2022<br>August 26, 2022    | <ol style="list-style-type: none"> <li>1. Laporan Penilaian Tingkat Kesehatan Bank Smt I/2022 dan Rencana Strategis Bank terhadap Perbaikan Rentabilitas</li> <li>2. Hasil Temuan SKAI</li> <li>3. Rencana Strategis Bank dan Action Plan pada GWM</li> </ol>                                 | <ul style="list-style-type: none"> <li>• Andre Mirza Hartawan</li> <li>• Evi Aviatin<sup>**)</sup></li> <li>• Dedy Sopyan</li> </ul>                                              |
| 6  | 17 Oktober 2022<br>October 17, 2022   | <ol style="list-style-type: none"> <li>1. Profil risiko Bank per September 2022</li> <li>2. Tindak lanjut pembenahan IT <i>security</i> dan digitalisasi</li> <li>3. <i>Update</i> atas nasabah Pembiayaan</li> </ol>                                                                         | <ul style="list-style-type: none"> <li>• Andre Mirza Hartawan</li> <li>• Dedy Sopyan</li> </ul>                                                                                   |
| 7  | 15 Desember 2022<br>December 15, 2022 | <ol style="list-style-type: none"> <li>1. Tindak Lanjut Rapat ROC Sebelumnya</li> <li>2. Penilaian Tingkat Kesehatan Bank Periode Juni 2022</li> <li>3. Tindak Lanjut Temuan Audit <i>Regulator</i> yang Jatuh Tempo pada Desember 2022</li> <li>4. Kajian terkait anak perusahaan</li> </ol> | <ul style="list-style-type: none"> <li>• Suwarta<sup>***)</sup></li> <li>• Andre Mirza Hartawan</li> <li>• Sartono</li> <li>• Amin Said Husni</li> <li>• Dedy Sopyan</li> </ul>   |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022

Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sejak tanggal 30 September 2022

Has stopped serving since September 30, 2022

<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

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

The attendance level of each committee members are as follows:

| No | Nama<br>Name          | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Total Attendance | Persentase Kehadiran<br>Attendance<br>Percentage (%) |
|----|-----------------------|---------------------|------------------------------------|--------------------------------------|------------------------------------------------------|
| 1  | Suwarta <sup>*)</sup> | Ketua<br>Chairman   | 1                                  | 1                                    | 100                                                  |
| 2  | Andre Mirza Hartawan  | Anggota<br>Member   | 3                                  | 3                                    | 100                                                  |
| 3  | Sartono               | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 4  | Amin Said Husni       | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 5  | Dedi Sopyan           | Anggota<br>Member   | 7                                  | 7                                    | 100                                                  |

<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



## PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Pemantau Risiko untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan”.

## PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Dalam rangka pelaksanaan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris, di tahun 2022 Komite Pemantau Risiko telah menyampaikan rekomendasi antara lain sebagai berikut:

1. Dokumentasi pembiayaan agar menjadi perhatian mengingat kelengkapan dokumentasi dapat mempengaruhi proses eksekusi agunan.
2. Temuan audit regulator agar dikaji berdasarkan kriteria fundamental dan tidak fundamental, serta berulang atau merupakan temuan baru.
3. Agar diselaraskan antara konsep pengembangan SDM yang telah ditentukan dengan implementasi/praktik di lapangan untuk meminimalkan gap yang terjadi
4. Terkait upaya perbaikan peringkat profil risiko agar dikomunikasikan kepada Otoritas Jasa Keuangan bahwa peringkat risiko Bank dapat dinilai lebih baik.
5. Bank agar melakukan pemenuhan rasio RIM Syariah sesuai ketentuan yang berlaku

## COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Risk Oversight Committee to develop competency through training in 2022. Complete information regarding competency development is available in the chapter “Company Profile.”

## DUTIES IMPLEMENTATION OF THE RISK OVERSIGHT COMMITTEE

In order to carry out its duties and responsibilities as a supporting organ for the Board of Commissioners, in 2022, the Risk Monitoring Committee has submitted recommendations, including the following:

1. Financing documentation is a concern considering the completeness of documentation can affect the collateral execution process.
2. Regulatory audit findings are reviewed based on fundamental and non-fundamental criteria, as well as recurring or new findings.
3. To be aligned between the defined HR development concept and the implementation/practice in the field to minimize the recurring gap.
4. Related to efforts to improve the risk profile rating to be communicated to the Financial Services Authority, the Bank's risk rating can be assessed better.
5. The Bank should fulfill the Sharia RIM ratio in accordance with the applicable regulations.

# Komite Tata Kelola Perusahaan

## Corporate Governance Committee

Dewan Komisaris telah membentuk Komite Tata Kelola Perusahaan untuk membantu pelaksanaan pengawasan dan evaluasi Dewan Komisaris terhadap penyelenggaraan Tata Kelola yang baik dalam setiap aktivitas usaha Bank pada seluruh jenjang atau tingkatan organisasi.

### DASAR HUKUM

Pembentukan Komite Tata Kelola Perusahaan oleh Bank mengacu pada peraturan perundang-undangan sebagai berikut:

1. 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.
2. Surat Edaran Bank Indonesia No. 12/13/DPBS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

### PEDOMAN KERJA/PIAGAM KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia telah memiliki pedoman kerja atau piagam sebagai panduan dalam menjalankan perannya, yang mengatur prinsip-prinsip *Good Corporate Governance*, struktur dan keanggotaan, persyaratan keanggotaan, masa tugas, tugas dan tanggung jawab, wewenang, tata cara dan prosedur penyelenggaraan rapat serta pelaporan kepada Dewan Komisaris. Piagam dan susunan keanggotaan komite telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

### KRITERIA ANGGOTA KOMITE TATA KELOLA PERUSAHAAN

Kriteria keanggotaan keanggotaan Komite Tata Kelola Perusahaan telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Tata Kelola Perusahaan. Kriteria tersebut di antaranya:

1. Wajib berintegritas dan memiliki reputasi keuangan yang baik.
2. Wajib memiliki kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
3. Wajib mematuhi kode etik yang ditetapkan oleh Bank.

The Board of Commissioners established the Corporate Governance Committee to assist in the implementation of supervision and evaluation on the implementation of Governance in each of the Bank's business activities at all ranks or levels of the organization.

### LEGAL BASIS

The Bank established Corporate Governance Committee by referring to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Circular No. 12/13/DPBS dated April 30, 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. The Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

### CORPORATE GOVERNANCE COMMITTEE CHARTER

Bank Muamalat Indonesia established a charter for Corporate Governance Committee as guidelines in carrying out its role, which regulates GCG principles, structure and membership, membership requirements, term of office, duties and responsibilities, authorities, and procedures for holding meetings and reporting to the Board of Commissioners. The charter and membership of the committee have been updated in accordance with the changes in the composition of the Company's management at the EGMS in 2022 and will continue to be updated in accordance with the development of applicable regulations and the current conditions of the Bank.

### MEMBERSHIP CRITERIA FOR CORPORATE GOVERNANCE COMMITTEE

The Bank regulates membership criteria for Corporate Governance Committee. The regulation is stated in the Corporate Governance Committee Charter, including:

1. Required to have integrity and a good financial reputation.
2. Required to have the ability, knowledge, and experience based on the field of work and being able to communicate well.
3. Required to comply with the code of conduct established by the Bank.





4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
5. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
6. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
7. Tidak mempunyai saham langsung maupun tidak langsung pada Bank Muamalat Indonesia.
8. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
9. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.

4. Willing to improve competence continuously through education and training.
5. Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Firm, or any other party that provides assurance, non-assurance services, appraisal services, and/or other consulting services to the Issuer or Public Company within 6 (six) times last month.
6. Unless for the Independent Commissioner, there is no one who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months.
7. Having no direct or indirect shares in Bank Muamalat Indonesia.
8. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
9. Having no business relationship, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

## TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Komite Tata Kelola Perusahaan yang telah diatur oleh Bank:

1. Melakukan evaluasi atas struktur, kerangka tata kelola dan kebijakan *Good Corporate Governance* Bank Muamalat Indonesia.
2. Memastikan pelaksanaan kebijakan *Good Corporate Governance* dalam kegiatan Bank Muamalat Indonesia.
3. Melakukan kajian dan menilai prinsip-prinsip pelaksanaan *Good Corporate Governance* Bank Muamalat Indonesia secara berkala dan menyampaikan rekomendasi perbaikan kepada Dewan Komisaris.
4. Menyampaikan laporan kepada Dewan Komisaris kegiatan Bank yang tidak sesuai dengan pelaksanaan *Good Corporate Governance*.
5. Melakukan kajian atas laporan *Self-Assessment Good Corporate Governance* dan laporan tahunan *Good Corporate Governance* yang diterbitkan oleh Bank Muamalat Indonesia guna memastikan transparansi dan akurasi laporan serta merekomendasikan perbaikan kepada Direksi.
6. Menyampaikan rekomendasi dalam rangka pemberian endorsement Dewan Komisaris atas laporan *Good Corporate Governance* dan kebijakan *Good Corporate Governance* Bank Muamalat Indonesia.
7. Menyusun dan memutakhirkan piagam Komite Tata Kelola secara berkala.
8. Menjaga kerahasiaan seluruh dokumen, data dan informasi Bank Muamalat Indonesia.

## DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Corporate Governance Committee regulated by the Bank.

1. Evaluating the structure, governance framework, and Good Corporate Governance policies of Bank Muamalat Indonesia.
2. Ensuring the implementation of Good Corporate Governance policies in the activities of Bank Muamalat Indonesia.
3. Reviewing and assessing the principles of Good Corporate Governance implementation of Bank Muamalat Indonesia on a regular basis and submitting recommendations for improvements to the Board of Commissioners.
4. Submitting reports to the Board of Commissioners on Bank activities that are not in line with the implementation of Good Corporate Governance.
5. Reviewing the Good Corporate Governance Self-Assessment report and the Good Corporate Governance annual report published by Bank Muamalat Indonesia to ensure the transparency and accuracy of the report and recommend improvements to the Board of Directors.
6. Delivering recommendations in the context of endorsing the Board of Commissioners on the Good Corporate Governance reports and Good Corporate Governance policies of Bank Muamalat Indonesia.
7. Periodically preparing and updating the Governance Committee charter.
8. Maintaining the confidentiality of all documents, data, and information of Bank Muamalat Indonesia.

## WEWENANG KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia juga memiliki wewenang di samping tugas dan tanggung jawabnya, sebagaimana diatur dalam Piagam Komite Tata Kelola Perusahaan, yakni:

1. Diperbolehkan mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Diperbolehkan berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak-pihak lain yang berkaitan dengan tugas dan tanggung jawab Komite Tata Kelola Perusahaan.
3. Diperbolehkan melibatkan pihak independen di luar anggota Komite Tata Kelola Perusahaan yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

## KETENTUAN MASA JABATAN

Berikut beberapa ketentuan atas masa jabatan anggota Komite Tata Kelola Perusahaan:

1. Masa tugas anggota Komite Tata Kelola Perusahaan tidak boleh lebih lama dari masa jabatan Dewan Komisaris.
2. Anggota Komite dapat dipilih kembali hanya untuk satu periode berikutnya.

## KOMPOSISI DAN DASAR PENGANGKATAN KOMITE TATA KELOLA PERUSAHAAN

Hingga berakhirnya tahun buku 2022, komposisi Komite Tata Kelola Perusahaan Bank Muamalat Indonesia berjumlah 5 (lima) orang. Berikut adalah susunan dan dasar pengangkatannya.

## CORPORATE GOVERNANCE COMMITTEE AUTHORITIES

The Corporate Governance Committee of Bank Muamalat Indonesia also has the authority apart from its duties and responsibilities, as stipulated in the Corporate Governance Committee Charter, namely:

1. Being allowed to access the Bank documents, data and information regarding the Bank employees, funds, assets, and required resources.
2. Being allowed to communicate directly with employees, including the Board of Directors and other parties related to duties and responsibilities of Corporate Governance Committee.
3. Being allowed to involve independent parties other than the Corporate Governance Committee members who are needed to assist in running duties.
4. Exercising other authorities delegated by the Board of Commissioners.

## TERM OF OFFICE

The following are provisions in the term of office for Corporate Governance Committee members:

1. The term of office for Corporate Governance Committee members shall not exceed the term of office of the Board of Commissioners.
2. Committee members may be reelected only for one subsequent period.

## COMPOSITION AND APPOINTMENT BASIS OF THE CORPORATE GOVERNANCE COMMITTEE

Until the end of the 2022 fiscal year, the composition of the Bank Muamalat Indonesia Corporate Governance Committee amounted to 5 (five) members, with following composition and basis of appointment:

| Nama<br>Name            | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                    | Keterangan<br>Description                        |
|-------------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Sartono                 | Ketua<br>Chairman   | Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023<br>The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023 | Komisaris Independen<br>Independent Commissioner |
| Mardiasmo <sup>*)</sup> | Anggota<br>Member   | Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023<br>The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023 | Komisaris Independen<br>Independent Commissioner |
| Amin Said Husni         | Anggota<br>Member   | Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023<br>The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023 | Komisaris Independen<br>Independent Commissioner |
| Andre Mirza Hartawan    | Anggota<br>Member   | Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023<br>The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023 | Komisaris<br>Commissioner                        |



| Nama<br>Name | Jabatan<br>Position | Dasar Hukum Pengangkatan<br>Legal Basis for Appointment                                                                                                                                                                                                                    | Keterangan<br>Description             |
|--------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Dedi Sopyan  | Anggota<br>Member   | Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023<br>The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023 | Pihak Independen<br>Independent Party |

<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

## PROFIL KOMITE TATA KELOLA PERUSAHAAN

Berikut adalah profil Komite Tata Kelola Perusahaan Bank Muamalat Indonesia.

## CORPORATE GOVERNANCE COMMITTEE PROFILE

The following is the profile of Bank Muamalat Indonesia's Corporate Governance Committee.



**Sartono**  
Ketua  
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Mardiasmo**  
Anggota  
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Amir Said Husni**  
Anggota  
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Andre Mirza Hartawan**  
Anggota  
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."



**Dedi Sopyan**  
Anggota  
Member

Profil lengkap disajikan pada Sub Bab "Komite Pemantau Risiko."

The full profile is presented in the "Risk Oversight Committee" Sub-Chapter.



## RAPAT KOMITE TATA KELOLA PERUSAHAAN

### Kebijakan Rapat

Rapat Komite Tata Kelola Perusahaan Bank Muamalat Indonesia diselenggarakan paling sedikit sebanyak 1 (satu) kali dalam 6 (enam) bulan. Rapat dinyatakan sah apabila dihadiri oleh lebih dari ½ (satu per dua) dari jumlah keseluruhan anggota Komite Tata Kelola Perusahaan, yang diatur dalam Piagam Komite Tata Kelola Perusahaan. Hasil rapat Komite Tata Kelola Perusahaan wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Tata Kelola Perusahaan yang hadir dan disampaikan kepada Dewan Komisaris.

### Pelaksanaan Rapat

Sepanjang tahun buku 2022, Komite Tata Kelola Perusahaan menggelar rapat sebanyak 2 (dua) kali dengan rincian sebagai berikut.

## CORPORATE MEETING

## GOVERNANCE

## COMMITTEE

### Meeting Policy

The Corporate Governance Committee of Bank Muamalat Indonesia holds meetings at least 1 (one) time in 6 (six) months. Meetings can be declared valid if attended by more than ½ (one-half) of the total members of the Corporate Governance Committee, which is regulated in the Corporate Governance Committee Charter. The results of the Corporate Governance Committee meeting must be written into the minutes of the meeting and well documented, including any dissenting opinions, which are signed by all members of the Corporate Governance Committee who are present and submitted to the Board of Commissioners.

### Meeting Implementation

During the 2022 fiscal year, the Corporate Governance Committee held 2 (two) meetings with the following details.

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda | Peserta Rapat<br>Meeting Participants                                                                                                             |
|----|---------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 15 Juni 2022<br>June 15, 2022         | GCG Review                     | Edy Setiadi <sup>*)</sup>                                                                                                                         |
| 2  | 23 Desember 2022<br>December 23, 2022 | GCG Rating 2022                | <ul style="list-style-type: none"> <li>Sartono</li> <li>Mardiasmo<sup>**)</sup></li> <li>Amin Said Husni</li> <li>Andre Mirza hartawan</li> </ul> |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

<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

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

Attendance level of each committee members is as follows:

| No | Nama<br>Name            | Jabatan<br>Position | Jumlah Rapat<br>Number of Meetings | Jumlah Kehadiran<br>Total Attendance | Persentase Kehadiran<br>Attendance<br>Percentage (%) |
|----|-------------------------|---------------------|------------------------------------|--------------------------------------|------------------------------------------------------|
| 1  | Sartono                 | Ketua<br>Chairman   | 1                                  | 1                                    | 100                                                  |
| 2  | Mardiasmo <sup>*)</sup> | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 3  | Amin Said Husni         | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 4  | Andre Mirza Hartawan    | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |
| 5  | Dedi Sopyan             | Anggota<br>Member   | 1                                  | 1                                    | 100                                                  |

<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

## PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Tata Kelola Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan”.

## PELAKSANAAN TUGAS KOMITE TATA KELOLA PERUSAHAAN

Sepanjang tahun 2022, Komite Tata Kelola Perusahaan telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris dengan rincian sebagai berikut:

1. Melakukan *review* keanggotaan komite level Dewan Komisaris.
2. Memberi masukan agar Bank memastikan terkait *dissenting opinion* dalam rapat-rapat telah didokumentasikan dengan baik.
3. Memberikan masukan agar proses persetujuan calon anggota Dewan Komisaris dan Direksi yang diproses secara proper.
4. Memberikan masukan agar Bank memastikan rangkap jabatan anggota Dewan Komisaris sesuai ketentuan termasuk calon anggota Dewan Komisaris yang baru.
5. Memberikan masukan agar manajemen terus berupaya agar rating GCG Bank Muamalat dapat meningkat

## COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Corporate Governance Committee to carry out competency development through trainings in 2022. Detailed information regarding this matter is available in the “Company Profile” chapter.

## DUTIES IMPLEMENTATION OF CORPORATE GOVERNANCE COMMITTEE

During 2022, Corporate Governance Committee provided recommendations in the context to fulfill its duties and responsibilities as a supporting organ for the Board of Commissioners with the following details:

1. Reviewed the membership of Board of Commissioners committees level.
2. Provided advice to the Bank to ensure that dissenting opinions in meetings are well documented.
3. Provided input so that the approval process of candidates for members of the Board of Commissioners and Directors is properly processed.
4. Provided input so that the Bank ensures that the concurrent positions of members of the Board of Commissioners are in line with the provisions, including new candidates for the Board of Commissioners members.
5. Provided input so as the management continues to strive to improve GCG rating of Bank Muamalat.

# Komite di Bawah Direksi

## Committees under the Board of Directors

Pada tahun 2022, Direksi Bank Muamalat Indonesia membentuk 4 (empat) Komite Tingkat Direksi yang dipimpin langsung oleh Direktur Utama dan/atau Direktur terkait, yaitu sebagai berikut:

1. Komite Pengarah Teknologi Informasi
2. Komite Aset dan Liabilitas
3. Komite Manajemen Risiko
4. Komite Sumber Daya Manusia

In 2022, the Board of Directors of Bank Muamalat Indonesia established 4 (four) Board of Directors Level Committees led directly by the President Director and/or relevant Directors, as including:

1. Information Technology Steering Committee
2. Asset and Liability Committee
3. Risk Management Committee
4. Human Capital Committee



# Komite Pengarah Teknologi Informasi

## Information Technology Steering Committee

Komite Pengarah Teknologi Informasi adalah komite yang dibentuk Bank Muamalat dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab Direksi dalam memastikan strategi Teknologi Informasi yang telah ditetapkan sejalan dengan strategi Bank dalam mencapai tujuan bisnis dan operasional Bank.

### DASAR HUKUM

Pembentukan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia berlandas pada peraturan perundangan-undangan, yaitu Peraturan Otoritas Jasa Keuangan (POJK) Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum serta Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia.

### PIAGAM KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi telah memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur struktur dan keanggotaan, aturan dasar, wewenang dan tanggung jawab, waktu kerja dan pelaporan. Piagam Komite Pengarah Teknologi Informasi terakhir dikinikan pada tanggal 2 Mei 2019 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

### STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Bank mengatur struktur keanggotaan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia, paling tidak terdiri dari Direktur yang membawahi satuan kerja teknologi informasi, Direktur yang membawahi satuan kerja manajemen risiko, pejabat tertinggi yang membawahi satuan kerja penyelenggara teknologi informasi, dan pejabat tertinggi yang membawahkan satuan kerja pengguna teknologi informasi.

The Bank established Information Technology Steering Committee in order to support the effective implementation of the Board of Directors' duties and responsibilities in ensuring the established Information Technology strategy based on the strategy in achieving business and operational objectives of the Bank.

### LEGAL BASIS

Bank Muamalat Indonesia established Information Technology Steering Committee following the laws and regulations, namely the Financial Services Authority Regulation No. 11/POJK.03/2022 regarding the Implementation of Information Technology by Commercial Banks and the Bank Muamalat Indonesia Information Technology Steering Committee Charter.

### INFORMATION TECHNOLOGY STEERING COMMITTEE CHARTER

Information Technology Steering Committee established a Charter as guidelines running the roles which regulate the structure and membership, basic rules, authorities and responsibilities, working time, and reporting. The Information Technology Steering Committee Charter was last updated on May 2, 2019, and will continue to be updated to the membership and charter of the committee following the changes in the composition of the Company management at 2022 EGMS and the latest Bank condition.

### STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The Bank regulates the membership structure of the Information Technology Steering Committee of Bank Muamalat Indonesia, consisting of at least the Director in charge of the information technology work unit, the Director in charge of the risk management work unit, the highest official in charge of the information technology administration work unit, and the highest official in charge of information technology user work unit.



Per 31 Desember 2022 komposisi Komite Pengarah Teknologi Informasi adalah sebagai berikut.

As of December 31, 2022, the composition of the Information Technology Steering Committee is as follows.

| <b>Fungsi/Jabatan dalam Komite</b><br>Function/ Position in Committee | <b>Pelaksanaan/Pejabat dalam Organisasi</b><br>Officer in the Organization                                                                                                                                                         | <b>Dasar Pengangkatan</b><br>Basis of Appointment                                                                                                                         |
|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Penasihat dan Pengawas<br>Advisors and Supervisors                    | Direktur Utama<br>President Director                                                                                                                                                                                               | Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi<br>Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee |
| Ketua<br>Chairman                                                     | Direktur Operasi<br>Director of Operations                                                                                                                                                                                         | Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi<br>Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee |
| Wakil Ketua<br>Deputy Chairman                                        | Direktur Kepatuhan, Risiko dan Hukum<br>Director of Compliance, Risk and Legal                                                                                                                                                     | Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi<br>Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee |
| Sekretaris<br>Secretary                                               | Head of Information Technology                                                                                                                                                                                                     | Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi<br>Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee |
| Anggota<br>Members                                                    | <ul style="list-style-type: none"> <li>Head of Financing Operation</li> <li>Head of Retail Liabilities, Wealth Management &amp; Digital Banking</li> <li>Head of Compliance</li> <li>Head of Integrated Risk Management</li> </ul> | Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi<br>Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee |

## TUGAS DAN TANGGUNG JAWAB

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab yang tertuang dalam Piagam Komite Pengarah Teknologi Informasi, yaitu sebagai berikut:

### Ketua dan Wakil Ketua

1. Mengusulkan agenda untuk setiap rapat dengan masukan dari anggota komite.
2. Memastikan bahwa agenda rapat dan bahan pembahasan yang relevan didistribusikan kepada semua anggota komite setidaknya satu hari kerja sebelum rapat.
3. Menjaga fokus topik pembahasan dalam rapat.
4. Memastikan rapat dimulai dan diakhiri tepat waktu.
5. Berperan sebagai penghubung antara satuan kerja Teknologi Informasi (TI) dengan satuan kerja pengguna TI dengan Direksi

### Sekretaris

1. Menyiapkan dan mendokumentasikan risalah rapat dari setiap rapat dalam format *hardcopy* dan/atau format elektronik yang sesuai.
2. Menyediakan daftar tindakan yang perlu dibahas dan ditindaklanjuti serta dibuatkan pemaparan, penanggung jawab dan estimasi waktu penyelesaian rapat.
3. Mendistribusikan risalah rapat dan daftar yang perlu ditindaklanjuti kepada seluruh anggota Komite Pengarah Teknologi Informasi dan satuan kerja terkait.

## DUTIES AND RESPONSIBILITIES

Information Technology Steering Committee has the duties and responsibilities set out in the Information Technology Steering Committee Charter, including:

### Chairman and Deputy Chairman

1. Proposing agenda for each meeting with input from committee members.
2. Ensuring that the meeting agenda and relevant discussion material is distributed to all committee members at least one working day prior to the meeting.
3. Maintaining the focus of the discussion topics in the meeting.
4. Ensuring the meetings to start and end on time.
5. Acting as a liaison between Information Technology (IT) work unit with IT user work unit and the Board of Directors

### Secretary

1. Preparing and keeping the minutes of each meeting in hardcopy and/or in appropriate electronic format.
2. Providing list of actions that need to be discussed and followed up as well as preparing explanation, assigning person in charge and setting the estimated time for the meeting completion.
3. Distributing minutes of meetings and lists that need to be followed up to all members of the Information Technology Steering Committee and related work units.



## Anggota

1. Menghadiri rapat Komite Pengarah Teknologi Informasi tepat waktu.
2. Menjaga kerahasiaan atas pembahasan topik yang sensitive yang dibahas dalam rapat komite.
3. Menjaga kerahasiaan informasi yang bersifat rahasia yang dibahas dalam rapat.
4. Menindaklanjuti keputusan rapat Komite Pengarah Teknologi Informasi.
5. Anggota Komite diharapkan untuk menghadiri setiap pertemuan dan menginformasikan apabila tidak dapat hadir dalam rapat komite.

## PROFIL KOMITE PENGARAH TEKNOLOGI INFORMASI

Profil ketua Komite Pengarah Teknologi Informasi disajikan pada bab "Profil Perusahaan".

## PELAKSANAAN KEGIATAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Menetapkan Rencana Strategis IT untuk tahun 2022-2025
2. Menetapkan proyek-proyek TI tahun anggaran 2022
3. Melakukan *monitoring* rutin status pengembangan proyek-proyek Teknologi Informasi tahun anggaran 2022
4. Memantau dan memberikan arahan atas penanganan *cyber-attack* terhadap sistem Bank Muamalat
5. Memantau dan memberikan arahan terhadap masalah-masalah TI
6. Melakukan perumusan kebijakan yang disesuaikan dengan kebutuhan Bank
7. Melakukan *monitoring* status teknologi *existing*

## RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia mengatur rapat Komite Pengarah Teknologi Informasi yang wajib diselenggarakan paling kurang 2 (dua) kali dalam satu tahun.

## Members

1. Attending Information Technology Steering Committee meetings on time.
2. Maintaining confidentiality of the discussion of sensitive topics discussed in committee meetings.
3. Maintaining the confidentiality of information discussed in meetings.
4. Following up the decisions of Information Technology Steering Committee meeting.
5. Committee members are expected to attend every meeting and inform the organizer in case they are unable to attend the Committee meetings.

## PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE

Profile of the Chairman of Information Technology Steering Committee is available in the "Company Profile" chapter.

## IMPLEMENTATION OF INFORMATION TECHNOLOGY STEERING COMMITTEE ACTIVITIES

During 2022, Information Technology Steering Committee provided recommendations in order to fulfill their duties and responsibilities with the following details:

1. Established IT Strategic Plan for 2022-2025
2. Established IT projects for 2022fiscal year
3. Regularly monitored the development status of Information Technology projects in 2022.
4. Monitored and provided direction on the handling of cyber-attacks against Bank Muamalat system.
5. Monitored and provided direction on IT issues.
6. Formulated policies that are adjusted to the Bank needs.
7. Monitored the status of existing technology

## INFORMATION TECHNOLOGY STEERING COMMITTEE MEETING

Through the Charter, Bank Muamalat Indonesia regulates Information Technology Steering Committee to hold meeting at least 2 (two) times a year.

Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi telah menyelenggarakan 2 (dua) kali rapat dengan agenda sebagai berikut.

During 2022, Information Technology Steering Committee held 2 (two) meetings with the following agenda.

| No | Tanggal<br>Date                       | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 20 April 2022<br>April 20, 2022       | <ol style="list-style-type: none"> <li>1. IT Strategic Roadmap 2022-2025</li> <li>2. IT Human Resource &amp; Organization Update 2022</li> <li>3. IT Major Initiatives 2022</li> <li>4. Realisasi Budget 2022</li> <li>5. IT Security Concern</li> <li>6. Recommendation-Support Needed</li> </ol>                                                                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>• Bpk. Awaldi<sup>*)</sup></li> <li>• Bpk. Andri Donny<sup>*)</sup></li> <li>• Bpk. Shandy Sofyan</li> <li>• Bpk. Marjuki</li> <li>• Ibu Catur Andayani</li> <li>• Ibu Wita Hanayori</li> <li>• Ibu Dyah Ekowati</li> <li>• Ibu Vinny Rika Anwar</li> <li>• Bpk. Demmy Rizkiadhy</li> <li>• Bpk. Setiawan Sabri</li> <li>• Ibu Esti Budiarti</li> <li>• Bpk. Dahnulbahri Noor</li> <li>• Bpk. M. Imam Mahsudi</li> <li>• Bpk. Azwar Lubis</li> <li>• Bpk. Soegeng Triwaloejo</li> <li>• Bpk. Fikry</li> </ul>                                                                              |
| 2  | 25 November 2022<br>November 25, 2022 | <ol style="list-style-type: none"> <li>1. Update progress IT Major Initiatives 2022               <ul style="list-style-type: none"> <li>- IT Security Infrastructure</li> <li>- IT DC DRC Infrastructure</li> <li>- Initiative projects (Regulatory, Business &amp; Operation)</li> </ul> </li> <li>2. Update Realisasi Budget 2022</li> <li>3. IT Issues               <ol style="list-style-type: none"> <li>a. IT Infrastructure</li> <li>b. IT Security Vulnerability</li> <li>c. DC &amp; DRC Environment</li> </ol> </li> <li>4. IT Strategic Roadmap 2023-2025</li> <li>5. RAB ITY 2023</li> <li>6. Recommendation-Support Needed</li> </ol> | <ul style="list-style-type: none"> <li>• Bpk. Achmad Kusna Permana<sup>**)</sup></li> <li>• Bpk. Awaldi<sup>*)</sup></li> <li>• Bpk. Karno</li> <li>• Bpk. Sandhy Sofian</li> <li>• Bpk. Marjuki</li> <li>• Bpk. Nanang Basuki</li> <li>• Bpk. Novi Wardi</li> <li>• Ibu. Catur Andayani</li> <li>• Ibu. Dyah Ekowati</li> <li>• Ibu. Wita Hanayori</li> <li>• Ibu. Esti Budiarti</li> <li>• Bpk. Demmy Rizkiadhy</li> <li>• Bpk. Prasetya Supardi</li> <li>• Bpk. Satya Sofiadhi Pratama</li> <li>• Bpk. Fauzan Albanjari</li> <li>• Bpk. Soegeng Triwaloejo</li> <li>• Bpk. Ibnu Umar</li> <li>• Bpk. Hamdan Kosasih</li> </ul> |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022

Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022

Dismissed based on EGMS resolution on November 29, 2022



# Asset & Liability Committee (ALCO)

## Asset & Liability Committee (ALCO)

Komite Aset dan Liabilitas (ALCO) adalah komite yang dibentuk oleh PT Bank Muamalat Indonesia Tbk dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab Direksi dalam memelihara struktur neraca yang kuat, yang meliputi analisis dan perumusan kebijakan dan strategi, pengambilan keputusan, pengawasan dalam pengelolaan risiko likuiditas, risiko pasar, dan permodalan sejalan dengan peraturan perundang-undangan maupun strategi bisnis perusahaan.

### DASAR HUKUM

Bank Muamalat Indonesia membentuk Komite ALCO dengan mengacu pada peraturan perundang-undangan sebagai berikut:

1. 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.
2. Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Piagam ALCO Bank Muamalat Indonesia.

### PIAGAM KOMITE ALCO

Komite ALCO telah memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur struktur dan keanggotaan, tugas dan tanggung jawab, mekanisme pelaksanaan rapat, pelaporan serta sekretariat. Piagam Komite ALCO terakhir dikinikan pada Desember 2016 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

### STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite ALCO per 31 Desember 2022.

Asset and Liability Committee (ALCO) is a committee established by PT Bank Muamalat Indonesia Tbk to support the effective implementation of the duties and responsibilities of the Board of Directors in ensuring a strong balance sheet structure, including analysis and formulation of policy and strategy, decision making, supervision in managing liquidity risk, market risk, and capital in line with laws and regulations as well as the business strategy of the Company.

### LEGAL BASIS

Bank Muamalat Indonesia established ALCO Committee with reference to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Financial Services Authority Regulation No. 65/POJK.03/2016 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Bank Indonesia Circular No. 12/13/DPbS dated April 30, 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. ALCO Charter of Bank Muamalat Indonesia

### ALCO COMMITTEE CHARTER

ALCO Committee has a Charter as a guideline in carrying out its role, which regulates the structure and membership, duties and responsibilities, meeting mechanism, reporting, and secretariat. The ALCO Committee Charter was last updated in December 2016. The membership and charter of the committee will be updated following the changes in the composition of the Company's management at the EGMS in 2022 as well as the Company's current organizational structure.

### STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The following is the membership composition of the ALCO Committee as of December 31, 2022.

| <b>Fungsi/Jabatan dalam Komite</b><br>Function/ Position in Committee              | <b>Pelaksanaan/Pejabat dalam Organisasi</b><br>Officer in the Organization                                                                                                                                                                                                                                                                                                                                  | <b>Dasar Pengangkatan</b><br>Basis of Appointment                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ketua<br>Chairman                                                                  | Direktur Utama<br>President Director                                                                                                                                                                                                                                                                                                                                                                        | Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang Asset & Liability Committee (ALCO) dan ALCO Support Group (ASG)<br>Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) |
| Wakil Ketua<br>Deputy Chairman                                                     | Direktur Keuangan<br>Finance Director                                                                                                                                                                                                                                                                                                                                                                       | Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang Asset & Liability Committee (ALCO) dan ALCO Support Group (ASG)<br>Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) |
| Sekretaris<br>Secretary                                                            | Head of Treasury                                                                                                                                                                                                                                                                                                                                                                                            | Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang Asset & Liability Committee (ALCO) dan ALCO Support Group (ASG)<br>Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) |
| Anggota Tetap dengan Hak Suara<br>Permanent Members with Voting Rights             | <ul style="list-style-type: none"> <li>Chief Wholesale Banking Officer</li> <li>Retail Banking Director</li> <li>Compliance, Risk &amp; Legal Director</li> <li>Operation Director</li> <li>Financing Director</li> <li>Chief Human Capital Officer</li> </ul>                                                                                                                                              | Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang Asset & Liability Committee (ALCO) dan ALCO Support Group (ASG)<br>Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) |
| Anggota Tetap Tanpa Hak Suara<br>Permanent Member with no voting rights            | <ul style="list-style-type: none"> <li>Head of Global Market</li> <li>Head of Consumer Financing</li> <li>Head of Special Asset Management</li> <li>Head of Distribution Network Management</li> <li>Head of Integrated Risk Management</li> <li>Head of Business Finance &amp; Planning</li> <li>Head of Treasury (merangkap sekretaris Komite ALCO) (concurrently secretary of ALCO Committee)</li> </ul> | Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang Asset & Liability Committee (ALCO) dan ALCO Support Group (ASG)<br>Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) |
| Anggota Tidak Tetap Tanpa Hak Suara<br>Non-permanent Members with No Voting Rights | <ul style="list-style-type: none"> <li>Kepala Unit Bisnis yang terkait dengan materi pembahasan dalam Rapat ALCO<br/>Head of Business Units related to discussion material in ALCO Meeting</li> <li>Region Head atau Branch Manager yang terkait dengan materi pembahasan dalam rapat ALCO<br/>Region Head or Branch Manager related to discussion material in ALCO Meeting</li> </ul>                      | Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang Asset & Liability Committee (ALCO) dan ALCO Support Group (ASG)<br>Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) |



## TUGAS DAN TANGGUNG JAWAB KOMITE ALCO

ALCO memiliki tugas dan tanggung jawab yang tertuang dalam Piagam ALCO, yang mencakup:

1. Melakukan kajian atau meninjau (*review*) terhadap kebijakan dan strategi pengelolaan aset dan kewajiban Bank secara keseluruhan.
2. Menyampaikan rekomendasi kepada Direksi Bank terkait kebijakan dan strategi pengelolaan aset dan kewajiban Perseroan.
3. Melakukan evaluasi atas implementasi/pelaksanaan kebijakan dan strategi pengelolaan aset dan kewajiban Bank dalam rangka memenuhi peraturan perundang-undangan yang berlaku terkait dengan pelaksanaan prinsip kehati-hatian oleh Perseroan selaku Bank Umum Syariah.
4. Melakukan evaluasi atas kinerja ALCO.

## PROFIL KOMITE ALCO

Profil ketua Komite ALCO disajikan pada bab "Profil Perusahaan".

## PELAKSANAAN KEGIATAN KOMITE ALCO

Sepanjang tahun 2022, Komite ALCO telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Melakukan optimisasi neraca melalui penyesuaian biaya dana dan pinjaman serta melakukan penempatan aset alternatif pada surat berharga dengan tingkat likuiditas baik dan risiko yang dapat diterima.
2. Memastikan tingkat likuiditas Bank Muamalat selalu berada pada level yang optimum.

## RAPAT KOMITE ALCO

Mengacu pada Piagam ALCO Bank Muamalat Indonesia, rapat ALCO wajib diselenggarakan paling sedikit 1 (satu) kali dalam satu bulan pada jadwal dan agenda yang telah ditetapkan. Adapun ketentuan mengenai rapat ALCO adalah sebagai berikut:

1. Rapat ALCO diselenggarakan berdasarkan musyawarah untuk mufakat
2. Rapat ALCO dilaksanakan paling sedikitnya 1 (satu) kali dalam 1 (satu) bulan pada jadwal dan agenda yang telah ditetapkan oleh secretaries ALCO
3. Rapat ALCO didahului oleh rapat ASG. Namun, dalam keadaan tertentu Rapat ALCO dapat langsung dilaksanakan tanpa didahului oleh rapat ASG dan dapat pula dilaksanakan di luar jadwal rapat ALCO yang telah ditetapkan dengan menyesuaikan jadwal Direksi.
4. Setiap anggota ALCO diwajibkan untuk menghadiri rapat ALCO. Apabila anggota ALCO berhalangan untuk menghadiri Rapat ALCO, maka harus diwakili oleh Senior Officer dalam subordinatnya.

## DUTIES AND RESPONSIBILITIES

ALCO Committee has duties and responsibilities as outlined in the ALCO Charter, including:

1. Evaluating or reviewing policies and strategies for managing the Bank's assets and liabilities as a whole.
2. Submitting recommendations to the Bank's Board of Directors regarding policies and strategies for managing the Company's assets and liabilities.
3. Evaluating the implementation/execution of policies and strategies for managing assets and liabilities of the Bank in order to comply with the prevailing laws and regulations and in line to the implementation of prudential principles by the Company as a Sharia Commercial Bank.
4. Evaluating ALCO performance.

## ALCO COMMITTEE PROFILE

Profile of the Chairman of Asset & Liability Committee is available in the "Company Profile" chapter.

## IMPLEMENTATION OF ACTIVITIES OF THE ALCO COMMITTEE

During 2022, ALCO Committee provided recommendations in order to meet its duties and responsibilities with the following details:

1. Optimized the balance sheet by adjusting the cost of funds and loans as well as placed alternative assets in securities with good liquidity and acceptable risk.
2. Ensured the liquidity level of Bank Muamalat is always at the optimum level.

## ALCO COMMITTEE MEETING

Bank Muamalat Indonesia through ALCO Charter, regulates ALCO meetings to be held at least 1 (one) time a month on a predetermined schedule and agenda. The provisions regarding ALCO meetings are as follows:

1. ALCO meeting is held based on deliberation to reach consensus
2. ALCO meeting is held at least 1 (one) time in 1 (one) month on the schedule and agenda set by the ALCO secretary
3. ALCO meeting is preceded by the ASG meeting. However, under certain circumstances, ALCO meeting can be held immediately without being preceded by ASG meeting and can also be held outside of ALCO meeting schedule that has been determined by adjusting the schedule of the Board of Directors.
4. Each ALCO member is required to attend the ALCO meeting. If ALCO members are unable to attend the ALCO Meeting, they must be represented by a Senior Officer in their subordinates.

5. Rapat ALCO hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 50% (lima puluh persen) dari jumlah seluruh anggota ALCO serta dihadiri oleh sekurang-kurangnya dua orang Direktur Bank, yang terdiri dari Ketua ALCO, atau Wakil Ketua ALCO (jika Ketua ALCO berhalangan hadir) dan Direktur yang membawahi unit bisnis.
  6. Rapat ALCO dipimpin oleh Ketua ALCO atau Wakil Ketua ALCO apabila Ketua ALCO berhalangan untuk menghadiri rapat.
  7. Materi rapat ALCO disiapkan oleh Sekretaris ALCO.
  8. Hasil keputusan rapat ALCO adalah sah jika diputuskan oleh Anggota ALCO yang memiliki hak suara yang menghadiri rapat ALCO.
  9. Setiap rapat ALCO dan hasil keputusannya dituangkan ke dalam risalah rapat ALCO yang dibuat dan disampaikan oleh Sekretaris ALCO kepada Ketua ALCO dan Wakil Ketua ALCO untuk ditandatangani oleh Ketua ALCO, Wakil Ketua ALCO dan Sekretaris ALCO untuk selanjutnya didistribusikan oleh Sekretaris ALCO kepada unit kerja terkait.
  10. Sekretaris ALCO mendokumentasikan seluruh dokumen rapat ALCO.
  11. Hasil keputusan rapat ALCO yang terkait dengan seluruh unit bisnis ditindaklanjuti oleh ALCO dengan menyampaikan memorandum kepada seluruh unit bisnis, Region Head, Branch Manager, dan Operation Manager serta diketahui oleh Direksi. Sementara hasil keputusan rapat ALCO yang harus ditindaklanjuti oleh unit bisnis terkait disampaikan melalui memorandum khusus.
5. ALCO meeting can only be held if attended by at least 50% (fifty percent) of the total members of ALCO and attended by at least two Bank Directors, consisting of the Chairman of ALCO, or the Deputy Chairman of ALCO (if the Chairman of ALCO unable to attend) and the Director in charge of the business unit.
  6. The ALCO meeting is chaired by the Chairman of ALCO or Deputy Chairman of ALCO if the Chairman of ALCO is unable to attend the meeting.
  7. The Secretary of ALCO prepares ALCO materials.
  8. The results of the decisions of the ALCO meeting are valid if they are decided by ALCO Members with voting rights and attend the ALCO meeting.
  9. Each ALCO meeting and the results of its decisions are written into the minutes of the ALCO meeting, which is prepared and submitted by the Secretary of ALCO to the Chairman of ALCO and the Deputy Chairman of ALCO to be signed by the Chairman of ALCO, Deputy Chairman of ALCO and the Secretary of ALCO for further distribution by the Secretary of ALCO to related work units.
  10. Secretary of ALCO documents all ALCO meeting documents.
  11. The results of ALCO meeting decisions related to all business units are followed up by ALCO by submitting a memorandum to all business units, Region Heads, Branch Managers and Operations Manager and are acknowledged by the Board of Directors. Meanwhile, the decision of the ALCO meeting which must be followed up by the related business unit is conveyed through a special memorandum





Sepanjang tahun 2022, ALCO telah menyelenggarakan 15 (lima belas) kali rapat dengan agenda sebagai berikut.

During 2022, ALCO held 15 (fifteen) meetings with the following agenda.

### Rapat Komite Aset dan Liabilitas (ALCO) (minimal 1 kali dalam sebulan)

### Rapat Komite Aset dan Liabilitas (ALCO) (minimal 1 kali dalam sebulan)

| No | Tanggal<br>Date               | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 21-Jan-22<br>January 21, 2022 | <ol style="list-style-type: none"> <li>Materi ERM<br/>ERM Material               <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update               <ul style="list-style-type: none"> <li>Forex Update</li> <li>Global Market Update</li> <li>Local Market Update</li> </ul> </li> <li>ALM Performance               <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR IDR &amp; USD</li> <li>COF dan Yield Financing</li> <li>COF dan Yield Projection</li> </ul> </li> <li>Liquidty Update               <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Kenaikan GWM<br/>Increase in GWM</li> <li>Wholesale and Retail Business</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Usulan investasi dana BPKH<br/>Proposed investment of BPKH funds</li> </ul> </li> <li>Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Pembiayaan dan FTP</li> <li>Kebijakan Required Yield Financing</li> <li>Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>Ketentuan back to back Retail &amp; Wholesale</li> <li>Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>Mekanisme persetujuan disburse USD</li> </ol> | Achmad K. Permana**<br>Hery Syafril<br>Andri Donny*<br>Avianto Istihardjo**<br>Purnomo B Soetadi**<br>Irvan Yulian Noor<br>Moh. Madina Hendrik Soe'oed<br>Catur Andayani<br>Citra Kurniawati<br>Wang Wardhana<br>Agus Andipratama Amir<br>Agung Prambudi<br>Astri Piesca Rini<br>Muhammad Lutfi<br>Demmy Rizkiadhy<br>Elisa Ratnawardani<br>Prima Ekalisanti<br>Dina Novita Daulay<br>Erick Ermawan<br>Marissa Widyanti<br>Prasetyo Utomo<br>Vita Dewiyanti<br>Felysa Dariahulvi<br>Alfian Kusuma Nugraha |

| No | Tanggal<br>Date                | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | 23-Feb-22<br>February 23, 2022 | <ol style="list-style-type: none"> <li>1. Materi ERM <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- Forex Update</li> <li>- Global Market Update</li> <li>- Local Market Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF dan Yield Financing</li> <li>- COF dan Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> <li>- Wholesale and Retail Business</li> </ul> </li> <li>5. Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>6. Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>7. Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>8. Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Pembiayaan dan FTP</li> <li>11. Kebijakan Required Yield Financing</li> <li>14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>15. Ketentuan back to back Retail &amp; Wholesale</li> <li>16. Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>17. Mekanisme persetujuan disburse USD</li> </ol>                | <p>Achmad K. Permana**<br/>Hery Syafril<br/>Andri Donny*<br/>Irvan Yulian Noor<br/>Riksa Prakoso<br/>Moh. Madina Hendrik Soe'oed<br/>Catur Andayani<br/>Citra Kurniawati<br/>Wang Wardhana<br/>Agus Andipratama Amir<br/>Astri Piesca Rini<br/>Demmy Rizkiadhy<br/>Muhammad Lutfi<br/>Elisa Ratnawardani<br/>Prima Ekalisanti<br/>Erick Ermawan<br/>Marissa Widyanti<br/>Eko Dermawan<br/>Alfian Kusuma Nugraha<br/>Vita Dewiyanti<br/>Felysa Dariahulvi<br/>Muhammad Alviza</p> |
|    |                                | <ol style="list-style-type: none"> <li>1. ERM Materials <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- Forex Update</li> <li>- Global Market Update</li> <li>- Local Market Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF and Yield Financing</li> <li>- COF and Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> <li>- Wholesale and Retail Business</li> </ul> </li> <li>5. Special Terms of IDR &amp; USD Ratios</li> <li>6. Provision on daily and monthly DOC Counter Pricing</li> <li>7. Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>8. Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Financing and FTP</li> <li>11. Required Yield Financing Policy</li> <li>14. Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>15. Provision on back to back Retail &amp; Wholesale</li> <li>16. Disbursement approval mechanism and outcoming IDR funds</li> <li>17. USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |



| No | Tanggal<br>Date             | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| 3  | 23-Mar-22<br>March 23, 2022 | <ol style="list-style-type: none"> <li>1. Materi ERM <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- Forex &amp; Bonds Update</li> <li>- Sektor Keuangan</li> <li>- Sektor Riil</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF dan Yield Financing</li> <li>- COF dan Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Wholesale and Retail Business</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>5. Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>6. Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>7. Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>8. Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Pembiayaan dan FTP</li> <li>11. Kebijakan Required Yield Financing</li> <li>14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>15. Ketentuan back to back Retail &amp; Wholesale</li> <li>16. Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>17. Mekanisme persetujuan disburse USD</li> </ol> | <p>Achmad K. Permana**<br/>Hery Syafril<br/>Andri Donny*<br/>Irvan Yulian Noor<br/>Purnomo B. Soetadi**<br/>Moh. Madina Hendrik Soe'oad<br/>Catur Andayani<br/>Citra Kurniawati<br/>Wang Wardhana<br/>Agus Andipratama Amir<br/>Astri Piesca Rini<br/>Mustaqim<br/>Muhammad Lutfi<br/>Elisa Ratnawardani<br/>Hafni Marfu'ah Muhidin<br/>Erick Ermawan<br/>Gunarko<br/>Eko Dermawan<br/>Noviandanu Setyawan<br/>Alfian Kusuma Nugraha<br/>Muhammad Alviza</p> |

| No | Tanggal<br>Date             | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4  | 19-Apr-22<br>April 19, 2022 | <ol style="list-style-type: none"> <li>1. Materi ERM <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- World Economic Update</li> <li>- Local Market Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF dan Yield Financing</li> <li>- COF dan Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Wholesale and Retail Business</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>5. Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>6. Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>7. Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>8. Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Pembiayaan dan FTP</li> <li>11. Kebijakan Required Yield Financing</li> <li>14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>15. Ketentuan back to back Retail &amp; Wholesale</li> <li>16. Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>17. Mekanisme persetujuan disburse USD</li> </ol>                | <p>Achmad K. Permana**<br/>Riksa Prakoso<br/>Andri Donny*<br/>Irvan Yulian Noor<br/>Avianto Istiharjo**<br/>Moh. Madina Hendrik Soe'oad<br/>Catur Andayani<br/>Citra Kurniawati<br/>Wang Wardhana<br/>Agus Andipratama Amir<br/>Astri Piesca Rini<br/>Demmy Rizkiadhy<br/>Muhammad Lutfi<br/>Elisa Ratnawardani<br/>Marissa Widyanti<br/>Erick Ermawan<br/>Eko Dermawan<br/>Noviandanu Setyawan<br/>Alfian Kusuma Nugraha<br/>Muhammad Alviza<br/>Prima Ekalisanti</p> |
|    |                             | <ol style="list-style-type: none"> <li>1. ERM Materials <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- World Economic Update</li> <li>- Local Market Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF and Yield Financing</li> <li>- COF and Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Wholesale and Retail Business</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>5. Special Terms of IDR &amp; USD Ratios</li> <li>6. Provision on daily and monthly DOC Counter Pricing</li> <li>7. Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>8. Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Financing and FTP</li> <li>11. Required Yield Financing Policy</li> <li>14. Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>15. Provision on back to back Retail &amp; Wholesale</li> <li>16. Disbursement approval mechanism and outcoming IDR funds</li> <li>17. USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



| No | Tanggal<br>Date             | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                      |
|----|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5  | 25-Mei-2022<br>May 25, 2022 | <ol style="list-style-type: none"> <li>Materi ERM <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Market Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF dan Yield Financing</li> <li>COF dan Yield Projection</li> </ul> </li> <li>Liquidty Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Wholesale and Retail Business</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Pembiayaan dan FTP</li> <li>Kebijakan Required Yield Financing</li> <li>Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>Ketentuan back to back Retail &amp; Wholesale</li> <li>Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>Mekanisme persetujuan disburse USD</li> </ol>                | <p>Achmad K. Permana**<br/>Purnomo B. Soetadi**<br/>Andri Donny*<br/>Irvan Yulian Noor<br/>Moh. Madina Hendrik Soe'oe<br/>Catur Andayani<br/>Citra Kurniawati<br/>Wang Wardhana<br/>Agus Andipratama Amir<br/>Astri Piesca Rini<br/>Mustaqim<br/>Muhammad Lutfi<br/>Elisa Ratnawardani<br/>Hafni Marfu'ah Muhidin<br/>Erick Ermawan<br/>Eko Dermawan<br/>Noviandanu Setyawan<br/>Alfian Kusuma Nugraha<br/>Muhammad Alviza<br/>Gunarko</p> |
|    |                             | <ol style="list-style-type: none"> <li>ERM Materials <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Market Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF and Yield Financing</li> <li>COF and Yield Projection</li> </ul> </li> <li>Liquidty Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Wholesale and Retail Business</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>Special Terms of IDR &amp; USD Ratios</li> <li>Provision on daily and monthly DOC Counter Pricing</li> <li>Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Financing and FTP</li> <li>Required Yield Financing Policy</li> <li>Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>Provision on back to back Retail &amp; Wholesale</li> <li>Disbursement approval mechanism and outcoming IDR funds</li> <li>USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| No | Tanggal<br>Date            | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6  | 23-Jun-22<br>June 23, 2022 | <ol style="list-style-type: none"> <li>Materi ERM <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>Forex &amp; Bonds Update</li> <li>Sektor Keuangan</li> <li>Sektor Riil</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF dan Yield Financing</li> <li>COF dan Yield Projection</li> </ul> </li> <li>Liquidity Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Wholesale and Retail Business</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Pembiayaan dan FTP</li> <li>Kebijakan Required Yield Financing</li> <li>Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>Ketentuan back to back Retail &amp; Wholesale</li> <li>Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>Mekanisme persetujuan disburse USD</li> </ol>                 | <p>Achmad K. Permana**<br/>Avianto Istihardjo**<br/>Andri Donny*<br/>Irvan Yulian Noor<br/>Arief Budianto<br/>Wang Wardhana<br/>Astri Piesca Rini<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Agung Prambudi<br/>Eko Dermawan<br/>Muhammad Lutfi<br/>Elisa Ratnawardani<br/>Fatrika Rusdi<br/>Erick Ermawan<br/>Gunarko<br/>Pratisyara Puspa Widitha Narindra Mahisi<br/>Anas Zainuddin<br/>Alfian Kusuma Nugraha<br/>Muhammad Alviza<br/>Marissa Widyanti</p> |
|    |                            | <ol style="list-style-type: none"> <li>ERM Materials <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>Forex &amp; Bonds Update</li> <li>Financial Sector</li> <li>Real Sector</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF and Yield Financing</li> <li>COF and Yield Projection</li> </ul> </li> <li>Liquidity Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Wholesale and Retail Business</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>Special Terms of IDR &amp; USD Ratios</li> <li>Provision on daily and monthly DOC Counter Pricing</li> <li>Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Financing and FTP</li> <li>Required Yield Financing Policy</li> <li>Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>Provision on back to back Retail &amp; Wholesale</li> <li>Disbursement approval mechanism and outcoming IDR funds</li> <li>USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



| No | Tanggal<br>Date            | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| 7  | 21-Jul-22<br>July 21, 2022 | <ol style="list-style-type: none"> <li>Materi IRM <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Economic Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF dan Yield Financing</li> <li>COF dan Yield Projection</li> </ul> </li> <li>Liquidty Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Perubahan Kebijakan GWM</li> <li>Wholesale and Retail Business</li> </ul> </li> <li>Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Pembiayaan dan FTP</li> <li>Kebijakan Required Yield Financing</li> <li>Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>Ketentuan back to back Retail &amp; Wholesale</li> <li>Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>Mekanisme persetujuan disburse USD</li> </ol>                          | <p>Achmad K. Permana**<br/>Hery Syafril<br/>Karno<br/>Avianto Istihardjo**<br/>Irvan Yulian Noor<br/>Purnomo B. Soetadi**<br/>Wang Wardhana<br/>Arief Budianto<br/>Riksa Prakoso<br/>Catur Andayani<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Agung Prambudi<br/>Eko Dermawan<br/>Muhammad Lutfi<br/>Elisa Ratnawardani<br/>Fatrika Rusdi<br/>Erick Ermawan<br/>Gunarko<br/>Pratisyara Puspa Widitha Narindra Mahisi<br/>Anas Zainuddin<br/>Muhammad Alviza<br/>Marissa Widyanti<br/>Noviandanu Setyawan<br/>Prima Ekalisanti<br/>Hari Chairul Damanik<br/>Rizki Sabily Firdaus<br/>Niken Yurivika<br/>Palupi Tawang Kirana</p> |
|    |                            | <ol style="list-style-type: none"> <li>IRM Materials <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Economic Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF and Yield Financing</li> <li>COF and Yield Projection</li> </ul> </li> <li>Liquidty Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Reserve Requirement Policy Change</li> <li>Wholesale and Retail Business</li> </ul> </li> <li>Special Terms of IDR &amp; USD Ratios</li> <li>Provision on daily and monthly DOC Counter Pricing</li> <li>Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>Financing Performance</li> <li>Pricing Financing and FTP</li> <li>Required Yield Financing Policy</li> <li>Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>Provision on back to back Retail &amp; Wholesale</li> <li>Disbursement approval mechanism and outcoming IDR funds</li> <li>USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |



| No | Tanggal<br>Date              | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| 8  | 23-Aug-22<br>August 23, 2022 | <ol style="list-style-type: none"> <li>1. Materi ERM <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- Forex &amp; Bonds Update</li> <li>- Sektor Keuangan</li> <li>- Sektor Riil</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF dan Yield Financing</li> <li>- COF dan Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Wholesale and Retail Business</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>5. Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>6. Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>7. Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>8. Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Pembiayaan dan FTP</li> <li>11. Kebijakan Required Yield Financing</li> <li>14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>15. Ketentuan back to back Retail &amp; Wholesale</li> <li>16. Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>17. Mekanisme persetujuan disburse USD</li> </ol>                 | <p>Hery Syafril<br/>Avianto Istihardjo**<br/>Irvan Yulian Noor<br/>Purnomo B. Soetadi**<br/>Riksa Prakoso<br/>Moh. Madina Hendrik Soe'oed<br/>Wang Wardhana<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Muhammad Nejjum<br/>Eko Dermawan<br/>Muhammad Lutfi<br/>Fadilla Harika Wijaya<br/>Fatrika Rusdi<br/>Erick Ermawan<br/>Citra Kurniawati<br/>Hafni Marfu'ah Muhidin<br/>Pratistiyara Puspa Widitha Narindra Mahisi<br/>Muhammad Alviza<br/>Marissa Widyanti<br/>Sylvano Berlian<br/>Rizki Sabily Firdaus</p> |
|    |                              | <ol style="list-style-type: none"> <li>1. ERM Materials <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- Forex &amp; Bonds Update</li> <li>- Financial Sector</li> <li>- Real Sector</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF and Yield Financing</li> <li>- COF and Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Wholesale and Retail Business</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> </ul> </li> <li>5. Special Terms of IDR &amp; USD Ratios</li> <li>6. Provision on daily and monthly DOC Counter Pricing</li> <li>7. Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>8. Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Financing and FTP</li> <li>11. Required Yield Financing Policy</li> <li>14. Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>15. Provision on back to back Retail &amp; Wholesale</li> <li>16. Disbursement approval mechanism and outcoming IDR funds</li> <li>17. USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |



| No | Tanggal<br>Date                 | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9  | 06-Sep-22<br>September 6, 2022  | <ol style="list-style-type: none"> <li>1. Liquidity Update</li> <li>2. Ketentuan Spesial Nisbah Cabang KL-USD</li> <li>3. Pembiayaan yang Diagunkan (PYD) PT SMF</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Achmad K. Permana**<br/>Hery Syafril<br/>Karno<br/>Irvan Yulian Noor<br/>Riksa Prakoso<br/>Avianto Istiharjo**<br/>Awaldi**<br/>Moh. Madina Hendrik Soe'oed<br/>Demmy Rizkiadhy<br/>Citra Kurniawati<br/>Mustaqim<br/>Hayunaji</p>                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 10 | 20-Sep-22<br>September 20, 2022 | <ol style="list-style-type: none"> <li>1. Materi IRM <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- World Economic Update</li> <li>- Local Economic Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF dan Yield Financing</li> <li>- COF dan Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> <li>- Wholesale and Retail Business</li> </ul> </li> <li>5. Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>6. Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>7. Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>8. Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>9. Financing Performance</li> <li>10. Pricing Pembiayaan dan FTP</li> <li>11. Kebijakan Required Yield Financing</li> <li>14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>15. Ketentuan back to back Retail &amp; Wholesale</li> <li>16. Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>17. Mekanisme persetujuan disburse USD</li> </ol> | <p>Hery Syafril<br/>Avianto Istiharjo**<br/>Irvan Yulian Noor<br/>Purnomo B. Soetadi**<br/>Riksa Prakoso<br/>Karno<br/>Moh. Madina Hendrik Soe'oed<br/>Wang Wardhana<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Citra Kurniawati<br/>Teguh Nugroho<br/>Catur Andayani<br/>Elisa Ratnawardani<br/>Fadilla Harika Wijaya<br/>Erick Ermawan<br/>Arief Budianto<br/>Gunarko<br/>Muhammad Lutfi<br/>Astri Piesca Rini<br/>Bambang Rudi Hariyanto<br/>Dendy Awara Rezka<br/>Marissa Widyanti<br/>Fatrika Rusdi<br/>Rizki Sabily Firdaus<br/>Pratisyara Puspa Widitha Narindra Mahisi<br/>Muhammad Alviza<br/>Marina Diah Oceanty<br/>Eko Dermawan</p> |

| No | Tanggal<br>Date                 | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 | 27-Sep-22<br>September 27, 2022 | <ol style="list-style-type: none"> <li>1. Update Rate Acuan dan Benchmark Pricing Funding</li> <li>2. Perubahan ketentuan Kewenangan Spesial Nisbah IDR</li> <li>3. Perubahan ketentuan spesal nisbah untuk CASA retail</li> <li>4. Ketentuan FTP IDR</li> <li>5. Ketentuan Required Yield</li> </ol><br><ol style="list-style-type: none"> <li>1. Update on Funding Rate and Benchmark Pricing</li> <li>2. Changes to the provisions of IDR Special Rate Authority</li> <li>3. Changes to special ratio provisions for CASA retail 3.</li> <li>4. Provision on IDR FTP</li> <li>5. Provision on the Required Yield</li> </ol> | <p>Achmad K. Permana**<br/>Hery Syafril<br/>Karno<br/>Irvan Yulian Noor<br/>Riksa Prakoso<br/>Avianto Istiharjo**<br/>Purnomo B. Soetadi**<br/>Moh. Madina Hendrik Soe'oad<br/>Wang Wardhana<br/>Demmy Rizkiadhy<br/>Citra Kurniawati<br/>Catur Andayani<br/>Agung Prambudi<br/>Catur Andayani<br/>Elisa Ratnawardani<br/>Hafni Marfu'ah Muhidin<br/>Agung Prambudi<br/>Muhammad Lutfi<br/>Marissa Widyanti<br/>Rizki Sabily Firdaus<br/>Pratityara Puspa Widitha Narindra Mahisi</p> |
| 12 | 11-Oct-22<br>October 11, 2022   | <ol style="list-style-type: none"> <li>1. Liquidity Update</li> <li>2. Benchmark Rate IDR dan USD</li> <li>3. Ketentuan kewenangan spesal nisbah IDR</li> <li>4. Ketentuan kewenangan spesal nisbah USD</li> </ol><br><ol style="list-style-type: none"> <li>1. Liquidity Update</li> <li>2. Benchmark Rate for IDR and USD</li> <li>3. Provision on specific authority for IDR ratio</li> <li>4. Provision on specific authority for USD ratio</li> </ol>                                                                                                                                                                     | <p>Achmad K. Permana**<br/>Irvan Yulian Noor<br/>Purnomo B. Soetadi**<br/>Riksa Prakoso<br/>Avianto Istiharjo**<br/>Catur Andayani<br/>Moh. Madina Hendrik Soe'oad<br/>Gunarko<br/>Hari Chairul Damanik<br/>Muhammad Lutfi<br/>Nesha N. P<br/>Anas Zainuddin<br/>Bagus M</p>                                                                                                                                                                                                          |



| No | Tanggal<br>Date               | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13 | 27-Oct-22<br>October 27, 2022 | <ol style="list-style-type: none"> <li>Materi IRM <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Economic Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF dan Yield Financing</li> <li>COF dan Yield Projection</li> </ul> </li> <li>Liquidty Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Wholesale and Retail Business</li> </ul> </li> <li>Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>Ketentuan Pricing Cabang KL</li> <li>Financing Performance</li> <li>Pricing Pembiayaan dan FTP</li> <li>Kebijakan Required Yield Financing</li> <li>Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>Ketentuan back to back Retail &amp; Wholesale</li> <li>Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>Mekanisme persetujuan disburse USD</li> <li>Pembukuan penambahan bagi hasil</li> </ol>                            | <p>Hery Syafril<br/>Avianto Istihardjo**<br/>Irvan Yulian Noor<br/>Purnomo B. Soetadi**<br/>Riksa Prakoso<br/>Karno<br/>Moh. Madina Hendrik Soe'oed<br/>Wang Wardhana<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Citra Kurniawati<br/>Teguh Nugroho<br/>Catur Andayani<br/>Elisa Ratnawardani<br/>Hafni Marfu'ah Muhidin<br/>Agung Prambudi<br/>Erick Ermawan<br/>Arief Budianto<br/>Gunarko<br/>Muhammad Lutfi<br/>Astri Piesca Rini<br/>Prima Ekalisanti<br/>Marissa Widyanti<br/>Fatrika Rusdi<br/>Rizki Sabily Firdaus<br/>Pratisyara Puspa Widitha Narindra Mahisi</p> |
|    |                               | <ol style="list-style-type: none"> <li>IRM Materials <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Economic Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF and Yield Financing</li> <li>COF and Yield Projection</li> </ul> </li> <li>Liquidty Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Wholesale and Retail Business</li> </ul> </li> <li>Special Terms of IDR &amp; USD Ratios</li> <li>Provision on daily and monthly DOC Counter Pricing</li> <li>Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>Provision on KL Branch Pricing</li> <li>Financing Performance</li> <li>Financing Pricing and FTP</li> <li>Required Yield Financing Policy</li> <li>Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>Provision on back to back Retail &amp; Wholesale</li> <li>Disbursement approval mechanism and outcoming IDR funds</li> <li>USD disburse approval mechanism</li> <li>Bookkeeping of additional profit sharing</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

| No | Tanggal<br>Date                | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 14 | 21-Nov-22<br>November 21, 2022 | <ol style="list-style-type: none"> <li>1. Materi IRM <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- World Economic Update</li> <li>- Local Economic Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF dan Yield Financing</li> <li>- COF dan Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> <li>- Wholesale and Retail Business</li> </ul> </li> <li>5. Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>6. Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>7. Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>8. Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>9. Ketentuan Pricing Cabang KL</li> <li>10. Financing Performance</li> <li>11. Pricing Pembiayaan dan FTP</li> <li>12. Kebijakan Required Yield Financing</li> <li>13. Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>14. Ketentuan back to back Retail &amp; Wholesale</li> <li>15. Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>16. Mekanisme persetujuan disburse USD</li> <li>17. Rencana Penggunaan Relaksasi RIM</li> <li>18. Rencana Redemption Reksadana</li> </ol>                                                                 | <p>Achmad K. Permana**<br/>Hery Syafri<br/>Avianto Istihardjo**<br/>Irvan Yulian Noor<br/>Moh. Madina Hendrik Soe'oad<br/>Wang Wardhana<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Citra Kurniawati<br/>Teguh Nugroho<br/>Catur Andayani<br/>Elisa Ratnawardani<br/>Hafni Marfu'ah Muhidin<br/>Bambang Rudi Hariyanto<br/>Prima Ekalisanti<br/>Fadilla Harika Wijaya<br/>Eko Dermawan<br/>Muhammad Lutfi<br/>Pratistara Puspa Widitha Narindra Mahisi<br/>Muhammad Alviza<br/>Marissa Widyanti<br/>Fatrika Rusdi</p> |
|    |                                | <ol style="list-style-type: none"> <li>1. IRM Materials <ul style="list-style-type: none"> <li>- Funding Trend</li> <li>- Current Liquidity Risk Monitoring</li> <li>- Liquidity Stress Test</li> </ul> </li> <li>2. Market Update <ul style="list-style-type: none"> <li>- World Economic Update</li> <li>- Local Economic Update</li> </ul> </li> <li>3. ALM Performance <ul style="list-style-type: none"> <li>- Bankwide Overview</li> <li>- Funding Structure</li> <li>- Financing Structure</li> <li>- FDR &amp; RIM</li> <li>- COF and Yield Financing</li> <li>- COF and Yield Projection</li> </ul> </li> <li>4. Liquidity Update <ul style="list-style-type: none"> <li>- Cash Flow IDR &amp; USD</li> <li>- Borrowing, SWAP &amp; REPO Capacity</li> <li>- Wholesale and Retail Business</li> </ul> </li> <li>5. Special Terms of IDR &amp; USD Ratios</li> <li>6. Provision on daily and monthly DOC Counter Pricing</li> <li>7. Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>8. Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>9. Provision on KL Branch Pricing</li> <li>10. Financing Performance</li> <li>11. Financing Pricing and FTP</li> <li>12. Required Yield Financing Policy</li> <li>13. Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>14. Provision on back to back Retail &amp; Wholesale</li> <li>15. Disbursement approval mechanism and outcoming IDR funds</li> <li>16. USD disburse approval mechanism</li> <li>17. Bookkeeping of additional profit sharing</li> <li>17. RIM Relaxation Usage Plan</li> <li>18. Mutual Fund Redemption Plan</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |



| No | Tanggal<br>Date                | Agenda Rapat<br>Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 15 | 22-Dec-22<br>December 22, 2022 | <ol style="list-style-type: none"> <li>Materi IRM <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Economic Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF dan Yield Financing</li> <li>COF dan Yield Projection</li> </ul> </li> <li>Liquidity Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Wholesale and Retail Business</li> </ul> </li> <li>Ketentuan Spesial Nisbah IDR &amp; USD</li> <li>Spesial Pricing Nasabah WB Funding</li> <li>Ketentuan Pricing Counter DOC harian dan bulanan</li> <li>Ketentuan Pricing Counter Bulanan IDR &amp; USD</li> <li>Ketentuan spesial nisbah CASA retail &amp; wholesale - IDR &amp; USD</li> <li>Ketentuan Pricing Cabang KL</li> <li>Financing Performance</li> <li>Pricing Pembiayaan dan FTP</li> <li>Kebijakan Required Yield Financing</li> <li>Pricing Negosiasi wesel export, Usance LC/TR/UPAS</li> <li>Ketentuan back to back Retail &amp; Wholesale</li> <li>Mekanisme persetujuan disburse dan dana keluar IDR</li> <li>Mekanisme persetujuan disburse USD</li> </ol>                         | <p>Hery Syafril<br/>Wahyu Avianto<br/>Karno<br/>Irvan Yulian Noor<br/>Moh. Madina Hendrik Soe'oed<br/>Wang Wardhana<br/>Demmy Rizkiadhy<br/>Agus Andipratama Amir<br/>Citra Kurniawati<br/>Astri Piesca Rini<br/>Teguh Nugroho<br/>Agung Prambudi<br/>Catur Andayani<br/>Elisa Ratnawardani<br/>Hafni Marfu'ah Muhidin<br/>Bambang Rudi Hariyanto<br/>Prima Ekalisanti<br/>Muhammad Lutfi<br/>Pratisyara Puspa Widitha Narindra Mahisi<br/>Marissa Widyanti</p> |
|    |                                | <ol style="list-style-type: none"> <li>IRM Materials <ul style="list-style-type: none"> <li>Funding Trend</li> <li>Current Liquidity Risk Monitoring</li> <li>Liquidity Stress Test</li> </ul> </li> <li>Market Update <ul style="list-style-type: none"> <li>World Economic Update</li> <li>Local Economic Update</li> </ul> </li> <li>ALM Performance <ul style="list-style-type: none"> <li>Bankwide Overview</li> <li>Funding Structure</li> <li>Financing Structure</li> <li>FDR &amp; RIM</li> <li>COF and Yield Financing</li> <li>COF and Yield Projection</li> </ul> </li> <li>Liquidity Update <ul style="list-style-type: none"> <li>Cash Flow IDR &amp; USD</li> <li>Borrowing, SWAP &amp; REPO Capacity</li> <li>Wholesale and Retail Business</li> </ul> </li> <li>Special Terms of IDR &amp; USD Ratios</li> <li>Special Pricing for WB Funding Customers</li> <li>Provision on daily and monthly DOC Counter Pricing</li> <li>Provision on IDR &amp; USD Monthly Counter Pricing</li> <li>Provision on special retail &amp; wholesale CASA ratio - IDR &amp; USD</li> <li>Provision on KL Branch Pricing</li> <li>Financing Performance</li> <li>Financing Pricing and FTP</li> <li>Required Yield Financing Policy</li> <li>Pricing Negotiation of export bills, Usance LC/TR/UPAS</li> <li>Provision on back to back Retail &amp; Wholesale</li> <li>Disbursement approval mechanism and outcoming IDR funds</li> <li>USD disburse approval mechanism</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

<sup>\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

<sup>\*\*)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

# Komite Manajemen Risiko

## Risk Management Committee

Komite Manajemen Risiko adalah Komite yang dibentuk oleh PT Bank Muamalat Indonesia Tbk dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab Direksi yang berhubungan dengan pengelolaan risiko di Bank Muamalat Indonesia serta memberikan rekomendasi perihal perbaikan proses dan sistem manajemen risiko yang efektif.

### DASAR HUKUM

Pembentukan Komite Manajemen Risiko, Bank Muamalat Indonesia didasarkan pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 65/ POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Peraturan Otoritas Jasa Keuangan No. 42/ POJK.03/2017 tanggal 12 Juli 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.
3. 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.
4. Surat Edaran Otoritas Jasa Keuangan No. 12/13/ DPbS tanggal 30 April 2010 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Kebijakan Umum Manajemen Risiko PT Bank Muamalat Indonesia Tbk.
6. Piagam Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk.

### PIAGAM KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko Bank Muamalat telah memiliki Piagam yang dijadikan sebagai panduan dalam menjalankan tugasnya, yang mengatur di antaranya struktur dan keanggotaan, wewenang dan tanggung jawab, waktu kerja dan pelaporan. Piagam Komite Manajemen Risiko terakhir dikinikan pada tanggal 23 Juni 2022 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

The Risk Management Committee was established with the purpose of providing support to the President Director and the entire Board of Directors regarding risk management at Bank Muamalat Indonesia as well as to provide recommendations regarding improvements to the process and an effective risk management system.

### LEGAL BASIS

The establishment of the Risk Management Committee of Bank Muamalat Indonesia is based on the following laws and regulations:

1. Financial Services Authority Regulation No. 65/ POJK.03/2016 dated 23 December 2016 on Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
2. Financial Services Authority Regulation No. 42/ POJK.03/2017 dated 12 July 2017 on Requirement to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks.
3. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. Circular Letter of Financial Services Authority No. 12/13/ DPbS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
5. General Risk Management Policy of PT Bank Muamalat Indonesia Tbk.
6. The Charter of the Risk Management

### RISK MANAGEMENT COMMITTEE CHARTER

The Risk Management Committee has established a Charter that serves as a guideline in carrying out its duties, which regulates, among others, the structure and membership, powers and responsibilities, working time, and reporting. The Risk Management Committee Charter was last updated on June 23, 2022, and will update the membership and charter of the committee following the changes in the composition of the Company management at the EGMS in 2022 and the Company's current Organizational Structure.





## STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Struktur keanggotaan Komite Manajemen Risiko Bank Muamalat Indonesia terdiri dari mayoritas Direksi, salah satunya ialah Direktur yang membawahi fungsi manajemen risiko; pejabat eksekutif yang memimpin antara lain unit kerja operasional dan unit kerja manajemen risiko serta pimpinan unit internal audit.

Komite Manajemen Risiko dipimpin oleh ketua merangkap sebagai anggota tetap, wakil ketua merangkap sebagai anggota tetap dan sekretaris merangkap sebagai anggota tetap. Sementara itu, struktur komite dibagi menjadi anggota tetap dengan hak suara, anggota tetap tanpa hak suara, dan anggota tidak tetap tanpa hak suara. Adapun komposisi Komite Manajemen Risiko per 31 Desember 2022 adalah sebagai berikut:

## STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The membership structure of the Risk Management Committee of Bank Muamalat Indonesia consists of a majority of the Board of Directors, one of which is the Director in charge of the risk management function; executive officers who lead, among others, operational work unit and risk management work unit as well as the head of the internal audit unit.

The Risk Management Committee is chaired by a chairman who doubles as a permanent member, a vice chairman concurrently as a permanent member, and a secretary concurrently as a permanent member. Meanwhile, the committee structure is divided into permanent members with voting rights, permanent members without voting rights, and non-permanent members without voting rights. The following is the composition of the Risk Management Committee as of December 31, 2022:

| Fungsi/Jabatan dalam Komite<br>Function/ Position in Committee                                    | Pelaksanaan/Pejabat dalam Organisasi<br>Officer in the Organization                                                                                                                                                                                                           | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ketua/Anggota Tetap dengan Hak Suara<br>Chairman/Permanent Member with Voting Rights              | President Director                                                                                                                                                                                                                                                            | Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk<br>The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk |
| Wakil Ketua/Anggota Tetap dengan Hak Suara<br>Deputy Chairman/Permanent Member with Voting Rights | Compliance, Risk & Legal Director                                                                                                                                                                                                                                             | Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk<br>The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk |
| Anggota Tetap dengan Hak Suara<br>Permanent Member with Voting Rights                             | <ul style="list-style-type: none"> <li>Financing Director</li> <li>Finance Director</li> <li>Retail Banking Director</li> <li>Operation Director</li> <li>Chief Wholesale Banking Officer</li> <li>Chief Human Capital Officer</li> </ul>                                     | Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk<br>The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk |
| Sekretaris/Anggota Tetap Tanpa Hak Suara<br>Secretary/ Permanent Member With no Voting Rights     | Head of Integrated Risk Management                                                                                                                                                                                                                                            | Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk<br>The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk |
| Anggota Tetap Tanpa Hak Suara<br>Permanent Member With no Voting Rights                           | <ul style="list-style-type: none"> <li>Head of Internal Audit</li> <li>Head of Compliance</li> </ul>                                                                                                                                                                          | Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk<br>The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk |
| Anggota Tidak Tetap Tanpa Hak Suara<br>Non-permanent Member with no voting rights                 | Kepala Unit Kerja (Head of Level 1) sesuai agenda pembahasan, yang mewakili fungsi operasional, bisnis dan financing risk<br>Head of Work Unit (Head of Level 1) according to the discussion agenda, which represents the operational, business, and financing risk functions | Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk<br>The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk |

## WEWENANG DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko dalam menjalankan fungsinya memiliki kewenangan dan tanggung jawab sebagaimana tertuang dalam Piagam Komite Manajemen Risiko, sebagai berikut:

1. Melaksanakan rapat berkala Komite Manajemen Risiko, termasuk menetapkan agenda pembahasan rapat dan peserta rapat khusus yang perlu menghadiri rapat dimaksud.
2. Melaksanakan wewenang dan tanggungjawab Komite Manajemen Risiko dan Komite Kebijakan Pembiayaan untuk memberikan rekomendasi kepada Direktur Utama dan seluruh Jajaran Direksi yaitu:
  - a. Melaksanakan kewenangan Komite Kebijakan Pembiayaan serta penyusunan kebijakan, strategi, dan pedoman penerapan Manajemen Risiko Bank Muamalat antara lain:
    - (1) Memberikan masukan kepada Direksi terkait dengan penyusunan organisasi manajemen pembiayaan dan penyusunan kebijakan, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam pembiayaan, serta kegiatan Bank lainnya. Masukan terkait kebijakan mencakup antara lain:
      - Kebenaran pelaksanaan kewenangan memutus pembiayaan dan operasional pembiayaan (termasuk di dalamnya administrasi dan dokumentasi pembiayaan) Bank Muamalat.
      - Penyelesaian pembiayaan bermasalah sesuai Kebijakan Pembiayaan Bank Muamalat.
    - (2) Mengawasi agar kebijakan internal dan ketentuan internal pada poin (2) dapat diterapkan dan dilaksanakan secara konsekuen dan konsistensi serta merumuskan pemecahan apabila terdapat hambatan/kendala dalam penerapan kebijakan dan ketentuan internal lainnya.
    - (3) Melakukan kajian berkala terhadap kebijakan dan ketentuan internal lain serta memberikan saran kepada Direksi apabila diperlukan perubahan/perbaikan kebijakan dan ketentuan internal lainnya.
  - b. Melakukan perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko dengan melakukan pemantauan dan evaluasi terhadap:
    - (1) Perkembangan risiko kredit dan operasional Bank Muamalat secara keseluruhan, termasuk kualitas pembiayaan yang diberikan kepada pihak terkait Bank dan debitur besar tertentu.
    - (2) Melakukan kajian atas eksposur risiko Bank secara keseluruhan dan memastikan bahwa eksposur risiko dikelola dengan baik.

## AUTHORITIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee in carrying out its functions has the authority and responsibilities as stated in the Risk Management Committee Charter, as follows:

1. Holding the Risk Management Committee periodic meetings, including determining the meeting agenda as well as special meeting participants who need to attend the meeting.
2. Carrying out the authority and responsibility of the Risk Management Committee and the Financing Policy Committee to provide recommendations to the President Director and the Board of Directors, namely:
  - a. Carrying out the authority of the Financing Policy Committee as well as the formulation of policies, strategies, and guidelines for the implementation of Bank Muamalat Risk Management, among others:
    - (1) Providing input to the Board of Directors in relations to the preparation of financing management organization and the formulation of policies, especially matters related to the formulation of prudential principles in financing, as well as other Bank activities. Inputs related to policies include, among others:
      - The validity of the implementation of the authority to terminate a financing and financing operations (including administration and financing documentation) of Bank Muamalat.
      - Settlement of non-performing financing in accordance with Bank Muamalat's Financing Policy.
    - (2) Conducting supervision to ensure that the internal policies and internal provisions in point (2) can be applied and implemented in a consistent manner as well as formulate solutions if there are restrictions/ obstacles in the implementation of policies and other internal provisions.
    - (3) Periodically reviewing other internal policies and provisions and provide advice to the Board of Directors if changes/ improvements to other internal policies and provisions are required.
  - b. Improving or refining the Risk Management implementation through monitoring and evaluation on the following:
    - (1) Development of the overall credit and operational risk of Bank Muamalat, including the quality of financing provided to related parties to the Bank and certain large debtors.
    - (2) Reviewing of the Bank's overall risk exposure and ensure that the risk exposure is managed properly.



(3) Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Pembiayaan (BMPP).

(4) Ketaatan terhadap ketentuan perundangan yang berlaku terkait risiko kredit dan operasional Bank Muamalat.

(5) Budaya manajemen Risiko pada seluruh level organisasi Bank.

c. Pemantauan (*justification*) hal-hal yang terkait dengan keputusan bisnis yang tidak sesuai dengan prosedur normal (*irregularities*) termasuk dalam keputusan bisnis yang tidak sesuai dengan prosedur normal antara lain pelampauan ekspansi usaha yang signifikan dibandingkan rencana bisnis Bank dan pengambilan posisi atau eksposur risiko yang tidak sesuai dengan limit yang telah ditetapkan.

3. Memberikan saran dan Langkah perbaikan kepada Direksi terkait dengan tembusan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan butir 2 di atas.

4. Dalam hal terdapat penyimpangan dalam pelaksanaan Kebijakan Pembiayaan Bank Muamalat terkait dengan pemenuhan prinsip syariah, maka laporan disampaikan kepada Dewan Pengawas Syariah.

(3) Validity of the implementation of the provisions on the Legal Lending Limit (LLL)

(4) Compliance with applicable laws and regulations related to credit and operational risks of Bank Muamalat.

(5) Risk management culture at all levels of the Bank's organization.

c. Monitoring (*justification*) of matters related to business decisions that are not in accordance with normal procedures (*irregularities*), including business decisions that are not in accordance with normal procedures, including excess of significant business expansion compared to the Bank's business plan and taking risk positions or exposures that are not in accordance with the set limit.

3 Providing suggestions and corrective measures to the Board of Directors related to a copy to the Board of Commissioners regarding matters related to point 2 above.

4 In the event of deviations in the implementation of Bank Muamalat's Financing Policy related to the fulfillment of sharia principles, the report is submitted to the Sharia Supervisory Board.

## SEKRETARIS KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko memiliki sekretaris yang ditunjuk dan ditetapkan melalui Surat Keputusan Direksi. Adapun tanggung jawab dari Sekretaris Komite antara lain:

1. Menyelenggarakan rapat Komite Manajemen Risiko sesuai dengan jadwal yang telah ditetapkan sebelumnya atau berdasarkan *calendar of events* Bank Muamalat Indonesia, termasuk menyiapkan daftar hadir peserta rapat Komite Manajemen Risiko.

2. Menyampaikan materi rapat Komite Manajemen Risiko kepada peserta rapat yang diundang selambat-lambatnya 1 (satu) hari kerja sebelum rapat diselenggarakan.

3. Mengundang peserta rapat Komite Manajemen Risiko termasuk melakukan koordinasi untuk persiapan materi yang akan dibahas dalam rapat Komite Manajemen Risiko.

4. Menyusun risalah rapat Komite Manajemen Risiko selambat-lambatnya dalam waktu 5 (lima) hari kerja setelah rapat diselenggarakan untuk ditandatangani oleh Ketua atau Wakil Ketua Manajemen Risiko.

5. Mendistribusikan risalah rapat kepada seluruh anggota tetap Komite Manajemen Risiko dan seluruh peserta yang hadir berdasarkan kepentingannya untuk ditindaklanjuti.

6. Melaporkan penyelenggaraan rapat Komite Manajemen Risiko kepada Direksi dan/atau untuk kepentingan lainnya.

7. Memantau tindak lanjut atas hasil rapat Komite Manajemen Risiko.

## SECRETARIAT OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee has a secretary who is appointed and determined by a Decree of the Board of Directors. The responsibilities of the Committee Secretary include the following:

1. Holding Risk Management Committee meeting according to a predetermined schedule or based on the calendar of events of Bank Muamalat Indonesia, including preparing a list of attendees for the Risk Management Committee meeting.

2. Submitting materials for the Risk Management Committee meeting to the invited meeting participants no later than 1 (one) working day before the meeting is held.

3. Inviting participants to the Risk Management Committee meeting, including coordinating the preparation of material to be discussed in the Risk Management Committee meeting.

4. Preparing minutes of the Risk Management Committee meeting no later than 5 (five) working days after the meeting is held to be signed by the Chairman or Deputy Chairman of Risk Management Committee.

5. Distributing the minutes of meetings to all permanent members of the Risk Management Committee and all attendees based on their interests to be followed up.

6. Reporting the implementation of the Risk Management Committee meeting to the Board of Directors and/or for other purposes.

7. Monitoring follow-up to the Risk Management Committee meeting resolution.

## PROFIL KOMITE MANAJEMEN RISIKO

Profil ketua Komite Manajemen Risiko disajikan pada bab "Profil Perusahaan".

## PELAKSANAAN KEGIATAN KOMITE MANAJEMEN RISIKO

Sepanjang tahun 2022, Komite Manajemen Risiko telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Persetujuan dan evaluasi kebijakan yang terkait dengan manajemen risiko
2. Persetujuan dan evaluasi limit risiko dan *risk appetite*.
3. Persetujuan laporan profil risiko dan RBRR
4. Persetujuan hasil risk assessment tahun 2022
5. Persetujuan scenario dan hasil dari beberapa *stress test*.

## RAPAT KOMITE MANAJEMEN RISIKO

Mengacu pada Piagam Komite Manajemen Risiko Bank Muamalat Indonesia, rapat komite wajib diselenggarakan sedikitnya 6 (enam) kali dalam setahun. Rapat dapat diselenggarakan apabila dihadiri oleh lebih dari setengah dari Direksi yang menjadi anggota tetap dan memiliki hak suara. Direksi yang menjadi anggota tetap dan memiliki hak suara yang berhalangan hadir dapat mewakilkan suaranya kepada Direktur lain yang menjadi anggota tetap dan memiliki hak suara, dan disampaikan kepada Sekretaris Komite Manajemen Risiko minimal 1 (satu) hari kerja sebelum pelaksanaan rapat. Direktur yang menjadi anggota tetap Komite Manajemen Risiko dan memiliki hak suara hanya dapat mewakili 1 (satu) suara anggota tetap dan memiliki hak suara lainnya, yang berhalangan hadir. Selain itu, Komite Manajemen Risiko juga wajib dihadiri oleh Ketua atau Wakil Ketua Komite Manajemen Risiko atau penggantinya.

Komite Manajemen Risiko dapat mengambil keputusan atas kebijakan, metodologi, limit dan strategi terkait dengan manajemen risiko. Keputusan yang diambil oleh menjadi rekomendasi yang perlu memperoleh keputusan lebih lanjut dari Direksi.

Pengambilan keputusan dalam rapat komite diambil berdasarkan mufakat. Apabila tidak terjadi mufakat, maka keputusan dianggap sah apabila disetujui oleh lebih dari setengah anggota tetap Komite Manajemen Risiko dan memiliki hak suara, yang hadir dan/atau diwakili dalam rapat tersebut dan disetujui oleh Ketua Komite atau Wakil Ketua Komite.

Sepanjang tahun 2022, Komite Manajemen Risiko telah menyelenggarakan 6 (enam) kali rapat dengan agenda sebagai berikut.

## RISK MANAGEMENT COMMITTEE PROFILE

The profile of the chairman of the Risk Management Committee is presented in the "Company Profile" chapter.

## IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE ACTIVITIES

During 2022, the Risk Management Committee has provided recommendations in order to meet its duties and responsibilities with the following details:

1. Approval and evaluation of policies related to risk management
2. Approval and evaluation of risk limits and risk appetite.
3. Approval of risk profile and BBPR reports
4. Approval of the risk assessment results in 2022
5. Approval of scenarios and results of several stress tests.

## RISK MANAGEMENT COMMITTEE MEETING

Pursuant to the Risk Management Committee Charter of Bank Muamalat Indonesia, committee meetings are held at least 6 (six) times a year. Meetings can be held if attended by more than half of the Board of Directors who is permanent members and have voting rights. The board of Directors who are permanent members with voting rights who are unable to attend and can represent their votes to other Directors who are permanent members with voting rights and this is submitted to the Secretary of the Risk Management Committee at least 1 (one) working day prior to the meeting. Directors who are permanent members of the Risk Management Committee and have voting rights can only represent 1 (one) vote of permanent members and have other voting rights who are unable to attend. In addition, the Risk Management Committee must also be attended by the Chairman or Deputy Chairman of the Risk Management Committee or his/her replacement.

The Risk Management Committee can make decisions on policies, methodologies, limits, and strategies related to risk management. Decisions taken by the Board of Directors become recommendations that require further decisions from the Board of Directors.

Decisions in committee meetings are made based on consensus. If there is no consensus, the decision is considered valid if it is approved by more than half of the permanent members of the Risk Management Committee with voting rights, who are present and/or represented in the meeting and approved by the Chairman of the Committee or the Deputy Chairman of the Committee.

During 2022, the Risk Management Committee held 6 (six) meetings with the following agenda.



| No | Tanggal Date                          | Agenda Rapat Meeting Agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Peserta Rapat Meeting Participants                                                                                                      |
|----|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 25 Januari 2022<br>January 25, 2022   | 1. Operational Risk Rating                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Achmad Kusna Permana**<br>Andri Donny*<br>Awaldi**<br>Hery Syafril<br>Riksa Prakoso<br>Irvan Yulian Noor                                |
| 2  | 9 Maret 2022<br>March 9, 2022         | 1. Credit Risk Update 2022<br>2. Retail Portfolio Update<br>3. Usulan atas Target Market dan Financing Allocation Limit (FAL) Tahun 2022<br>1. Credit Risk Update for 2022<br>2. Update on Retail Portfolio<br>3. Proposed Target Market and Financing Allocation Limit (FAL) for 2022                                                                                                                                                                                            | Achmad Kusna Permana**<br>Andri Donny*<br>Avianto Istihardjo**<br>Awaldi**<br>Hery Syafril<br>Riksa Prakoso<br>Irvan Yulian Noor        |
| 3  | 30 Mei 2022<br>May 30, 2022           | 1. Credit Risk Update Posisi April 2022<br>2. Retail Portfolio Financing Analysis Posisi April 2022<br>3. Mekanisme Persetujuan Restrukturisasi Pembiayaan pada Rapat Direksi<br>4. Operational Risk Update April 2022<br>1. Credit Risk Update Position for April 2022<br>2. Retail Portfolio Financing Analysis for April 2022 Position<br>3. Financing Restructuring Approval Mechanism at the Board of Directors Meeting<br>4. Operational Risk Update for April 2022         | Achmad Kusna Permana**<br>Andri Donny*<br>Avianto Istihardjo**<br>Awaldi**<br>Purnomo B Soetadi**<br>Riksa Prakoso<br>Irvan Yulian Noor |
| 4  | 11 Agustus 2022<br>August 11, 2022    | 1. Credit Risk Update - Posisi Juni 2022<br>2. Stress Test 2022 Portfolio Wholesale Financing<br>3. Operational Risk Update - Posisi Juni 2022<br>1. Credit Risk Update position for June 2022<br>2. 2022 Portfolio Wholesale Financing Stress Test<br>3. Operational Risk Update position for June 2022                                                                                                                                                                          | Achmad Kusna Permana**<br>Karno<br>Avianto Istihardjo**<br>Awaldi**<br>Riksa Prakoso<br>Irvan Yulian Noor<br>Hery Syafril               |
| 5  | 11 Oktober 2022<br>October 11, 2022   | 1. Credit Risk Update Posisi September 2022<br>2. Operational Risk Update Agustus 2022<br>1. Credit Risk Update Position for September 2022<br>2. Operational Risk Update for August 2022                                                                                                                                                                                                                                                                                         | Achmad Kusna Permana**<br>Karno<br>Avianto Istihardjo**<br>Awaldi**<br>Purnomo B Soetadi**<br>Riksa Prakoso<br>Irvan Yulian Noor        |
| 6  | 19 Desember 2022<br>December 19, 2022 | 1. Credit Risk & Operational Risk Highlight<br>2. Target Market & Financing Allocation Limit 2023<br>3. Retail Financing Performance<br>4. Produk Fisik Emas Digital<br>5. Aktivitas Penjualan Bancassurance dengan Metode Distribusi<br>1. Credit Risk & Operational Risk Highlight<br>2. Target Market & Financing Allocation Limit for 2023<br>3. Retail Financing Performance<br>4. Digital Gold Physical Product<br>5. Bancassurance Sales Activity with Distribution Method | Karno<br>Riksa Prakoso<br>Irvan Yulian Noor                                                                                             |

\*<sup>1)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

\*\*<sup>1)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

## KEPUTUSAN DI LUAR RAPAT KOMITE MANAJEMEN RISIKO

Selain di dalam rapat, keputusan dalam Komite Manajemen Risiko juga bisa terjadi di luar rapat yakni secara sirkuler kepada seluruh anggota tetap dan memiliki hak suara, berdasarkan persetujuan terlebih dahulu dari Ketua Komite Manajemen Risiko. Keputusan Komite Manajemen Risiko yang dilakukan secara sirkuler mengikat semua anggota atau unit kerja di Bank Muamalat Indonesia terkait dengan risiko. Keputusan di luar rapat Komite Manajemen Risiko berlaku apabila telah disetujui oleh seluruh anggota tetap Komite dan memiliki hak suara, secara bulat atas usulan yang diajukan.

## DECISIONS OUTSIDE THE RISK MANAGEMENT COMMITTEE MEETING

Decisions in the Risk Management Committee can also take place outside the meeting, namely in a circular manner, to all permanent members with voting rights to the Risk Management Committee, based on prior approval from the Chairman of the Risk Management Committee. The Risk Management Committee's decision, carried out in a circular manner, binds all members or work units at Bank Muamalat Indonesia regarding risks. Decisions outside the Risk Management Committee meeting shall be effective if all permanent committee members with voting rights have approved unanimously on the submitted proposal.



### TINDAK LANJUT KEPUTUSAN KOMITE MANAJEMEN RISIKO

Apabila Komite Manajemen Risiko memberikan masukan dan rekomendasi yang perlu memperoleh keputusan lebih lanjut dari Direksi, maka masukan dan rekomendasi Komite Manajemen Risiko harus ditindaklanjuti dengan memo usulan yang ditujukan kepada Direksi untuk memperoleh keputusan lebih lanjut. Memo usulan disusun oleh unit kerja yang menyampaikan usulan tersebut dalam rapat Komite Manajemen Risiko. Jika terdapat Unit Kerja yang melakukan presentasi dalam Rapat Komite Manajemen Risiko, maka rapat wajib dihadiri oleh Kepala Unit Kerja Level 1 (L1) atau pejabat yang setingkat.

Apabila diperlukan, keputusan Komite Manajemen Risiko dapat pula ditindaklanjuti dengan penerbitan memorandum atau ketentuan oleh unit kerja yang bertanggung jawab. Sekretaris Komite Manajemen Risiko bertanggung jawab memantau pelaksanaan tindak lanjut dari keputusan Komite Manajemen Risiko.

### FOLLOW-UP TO THE RISK MANAGEMENT COMMITTEE MEETING RESOLUTION

In the event that the Risk Management Committee provides input and recommendations that require further decisions from the Board of Directors, the input and recommendations of the Risk Management Committee must be followed up with a proposal memo addressed to the Board of Directors to obtain further decisions. The proposal memo is prepared by the work unit that submits the proposal at the Risk Management Committee meeting. In the event that there is a Work Unit that makes the presentation at the Risk Management Committee Meeting, the meeting must be attended by the Head of the Level 1 Work Unit (L1) or an official at the same level.

If necessary, the decision of the Risk Management Committee can also be followed up with the issuance of a memorandum or provision by the work unit in charge. The Secretary of the Risk Management Committee is responsible for monitoring the follow-up implementation of the decisions of the Risk Management Committee.

## Komite Sumber Daya Manusia Human Capital Committee

Komite Sumber Daya Manusia ialah komite yang dibentuk oleh Bank Muamalat untuk membantu tugas Direksi dan Senior Management dalam memenuhi tanggung jawab *supervisory* terkait pengembangan organisasi, manajemen suksesi, dan implementasi kebijakan-kebijakan sumber daya manusia. Komite ini dibentuk pada tingkatan/level korporasi, direktorat, kantor wilayah atau region dan pada unit kerja yang bertanggung jawab terhadap pengelolaan jaringan kantor dan distribusi. Komite ini diharapkan dapat melakukan mitigasi risiko atas pengelolaan dan penyelesaian setiap masalah ketenagakerjaan.

### DASAR HUKUM

Komite Sumber Daya Manusia Bank Muamalat Indonesia dibentuk dengan berpedoman pada peraturan perundang-undangan yaitu Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah dan Piagam Komite Sumber Daya Manusia.

The Human Capital Committee was established with the aim of assisting the duties of the Board of Directors and Senior Management in fulfilling supervisory responsibilities related to organizational development, succession management, and implementation of human capital policies. This committee is established at the corporate level, directorate, regional or area office, and the work unit responsible for managing the office network and distribution. This committee is expected to be able to mitigate risks for the management and resolution of every labor issue.

### LEGAL BASIS

The Human Capital Committee of Bank Muamalat Indonesia was established by referring to the laws and regulations, namely Bank Indonesia Regulation No. 11/33/PBI/2009, dated December 7, 2009, on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and the Charter of the Human Capital Committee.



## PIAGAM KOMITE SUMBER DAYA MANUSIA

Komite Sumber Daya Manusia Bank Muamalat telah memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur di antaranya struktur dan keanggotaan, wewenang dan tanggung jawab, waktu kerja dan pelaporan. Piagam Komite Sumber Daya Manusia terakhir dikinikan pada tanggal 6 Juni 2017 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

## STRUKTUR, KOMPOSISI DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite Sumber Daya Manusia per 31 Desember 2022.

| Fungsi/Jabatan dalam Komite<br>Function/ Position in Committee        | Pelaksanaan/Pejabat dalam Organisasi<br>Officer in the Organization                                                                                                                                                                                                                      | Dasar Pengangkatan<br>Basis of Appointment                                                                                                                                                                                                          |
|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ketua Merangkap Anggota<br>Chairman Concurrently                      | President Director                                                                                                                                                                                                                                                                       | Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia Tbk<br>Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Capital Committee of PT Bank Muamalat Indonesia Tbk |
| Sekretaris Merangkap Anggota<br>Member<br>Secretary concurrent member | Head of HC Strategy                                                                                                                                                                                                                                                                      | Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia Tbk<br>Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Capital Committee of PT Bank Muamalat Indonesia Tbk |
| Anggota<br>Member                                                     | <ul style="list-style-type: none"> <li>Compliance, Risk &amp; Legal Director</li> <li>Finance Director</li> <li>Operation Director</li> <li>Retail Banking Director</li> <li>Financing Director</li> <li>Chief Wholesale Banking Officer</li> <li>Chief Human Capital Officer</li> </ul> | Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia Tbk<br>Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Capital Committee of PT Bank Muamalat Indonesia Tbk |

## TUGAS DAN TANGGUNG JAWAB

Mengacu pada Piagam Komite Sumber Daya Manusia, berikut adalah tugas dan tanggung jawab komite:

1. Memberikan arahan atas strategi dan kebijakan dalam bidang sumber daya manusia, menyetujui pelaksanaan program remunerasi sumber daya manusia.
2. Memberikan persetujuan atas proposal penempatan sumber daya manusia untuk posisi-posisi atau jabatan pada unit *business*, *region* dan *functional head* sesuai hirarki yang berlaku.
3. Memberikan persetujuan atas promosi karyawan ke level *senior management team* dan/atau yang lebih tinggi.
4. Memberikan persetujuan atas usulan khusus di bidang sumber daya manusia yang melebihi kewenangan *Head of* dan/atau kewenangan Direktur yang membidangi sumber daya manusia.

## PROFIL KOMITE SUMBER DAYA MANUSIA

Profil ketua Komite Sumber Daya Manusia disajikan pada bab "Profil Perusahaan".

## HUMAN CAPITAL COMMITTEE CHARTER

Bank Muamalat prepared Human Capital Committee Charter as guidelines for carrying out its role, which regulates the structure and membership, authority and responsibility, working time, and reporting. The Human Capital Committee Charter was last updated on June 6, 2017, and the membership and charter of the committee will be updated following the changes in the composition of the Company's management at the EGMS in 2022 and the Company's current organizational structure.

## STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The following is the Human Capital Committee membership composition as of December 31, 2022.

## DUTIES AND RESPONSIBILITIES

Pursuant to the Human Capital Committee Charter, the following are the duties and responsibilities of the committee:

1. Providing direction on strategies and policies in the field of human capital, approving the implementation of the human capital remuneration program
2. Providing approval to proposals for the placement of human capital for positions in the business unit, region and functional head according to the prevailing hierarchy.
3. Providing approval for the promotion of employees to the senior management team level and/or higher.
4. Providing approval to special proposals in the field of human capital that exceed the authority of the Head of and/or the authority of the Director in charge of human capital.

## HUMAN CAPITAL COMMITTEE PROFILE

Profile of the chairman of the Human Capital Committee is available in the "Company Profile" chapter



## PELAKSANAAN KEGIATAN KOMITE SUMBER DAYA MANUSIA

Sepanjang tahun 2022, Komite Sumber Daya Manusia telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya yakni rekomendasi terkait struktur organisasi Perseroan yang sesuai dengan kebutuhan Bank dan kajian terkait *SMT Promotion & Talent Management Program*.

### RAPAT KOMITE SUMBER DAYA MANUSIA

Sesuai dengan Piagam Komite Sumber Daya Manusia Bank Muamalat Indonesia, rapat komite harus dilakukan setidaknya 1 (satu) kali dalam sebulan atau sewaktu-waktu sesuai dengan kebutuhan. Rapat dianggap sah apabila dihadiri oleh minimal separuh lebih anggota Komite yang memiliki hak suara. Rapat dipimpin oleh ketua komite dan apabila berhalangan hadir dapat dipimpin oleh salah satu anggota komite.

Pelaksanaan rapat dilakukan secara tatap muka atau melalui video konferensi. Ketua dapat menggelar rapat apabila terdapat permasalahan yang mendesak yang harus didiskusikan dan diputuskan oleh komite. Komite juga memiliki kewenangan untuk mengundang pimpinan unit kerja terkait untuk memberikan informasi dan klarifikasi yang diperlukan serta dapat memberikan usulan dan rekomendasi namun tidak memiliki hak suara dalam proses pengambilan keputusan.

Terkait dengan pengambilan keputusan dalam rapat, komite senantiasa mengupayakan secara musyawarah mufakat tanpa melakukan *voting* dan dianggap sah apabila dihadiri Ketua Komite dan setengah lebih anggota komite. Apabila tidak terdapat kebutuhan penyelesaian masalah/keputusan dalam rapat maka dapat disirkulasikan menggunakan memorandum sebagai pendukung oleh anggota komite.

Apabila terdapat pembahasan yang tidak dapat diputuskan oleh komite pada suatu level dapat diajukan oleh Ketua Komite untuk dibahas dan diputuskan dalam Rapat Komite pada level komite yang lebih tinggi. Hasil dan keputusan dalam setiap Rapat Komite wajib disampaikan kepada Sekretaris Komite pada level Komite yang lebih tinggi dan kepada *Head of HC Strategy*.

Sepanjang tahun 2022, Komite Sumber Daya Manusia telah menyelenggarakan 4 (empat) kali rapat yang diselenggarakan sebagai berikut.

## IMPLEMENTATION OF HUMAN CAPITAL COMMITTEE ACTIVITIES

During 2022, the Human Capital Committee has provided recommendations in order to meet its duties and responsibilities, namely recommendations related to the Company's organizational structure in accordance with the needs of the Bank and studies related to *SMT Promotion & Talent Management Program*.

### HUMAN CAPITAL COMMITTEE MEETING

Pursuant to the Human Capital Committee Charter of Bank Muamalat Indonesia, committee meetings are held at least 1 (one) time a month or at any time as needed. A meeting is considered valid if it is attended by at least more than half of the Committee members with voting rights. The meeting is chaired by the committee's Chairman, and if unable to attend, it can be chaired by one of the committee members.

Meetings are held face-to-face or via video call. The Chairman can hold a meeting if there are urgent issues that the committee must discuss and decide. The committee also has the authority to invite the head of the relevant work unit to provide the necessary information and clarification as well as provide suggestions and recommendations but does not have a say in the decision-making process.

Regarding decision-making in the meeting, the committee always strives for consensus without voting and is considered valid if attended by the Chairman of the Committee and more than half of the committee members. If there is no need for problem solving/ decision at the meeting, it can be circulated by committee members using a memorandum as support.

In the event that there is a discussion that the committee cannot decide at a certain level, the Chairman of the Committee may submit it to be discussed and decided in a Committee Meeting at a higher committee level. The results and decisions at each Committee Meeting must be submitted to the Committee Secretary at a higher level of the committee and to the Head of HC Strategy.

In 2022, the Human Capital Committee held 4 (four) meetings, which were as follows.



| No | Tanggal<br>Date                       | Peserta Rapat<br>Meeting Participants                                                                                                                                                                                                                                                                                        |
|----|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | 17 Februari 2022<br>February 17, 2022 | 1. Achmad K Permana**<br>2. Andri Donny*<br>3. Hery Syafril<br>4. Awaldi**<br>5. Purnomo B. Soetadi**<br>6. Riksa Prakoso<br>7. Avianto**<br>8. Irvan Yulian Noor<br>9. M. Ade Kurniawan<br>10. Vito Y. Lamantu<br>11. Esti Budiarti<br>12. Anton Hendrianto<br>13. M. Dinar Prasetya<br>14. Andi Suryawan<br>15. Rima Rizky |
| 2  | 20 Mei 2022<br>May 20, 2022           | 1. Achmad K Permana**<br>2. Andri Donny*<br>3. Hery Syafril<br>4. Awaldi**<br>5. Purnomo B. Soetadi**<br>6. Riksa Prakoso<br>7. Avianto**<br>8. Irvan Yulian Noor<br>9. M. Ade Kurniawan<br>10. Vito Y. Lamantu<br>11. Esti Budiarti<br>12. M. Dinar Prasetya<br>13. Andi Suryawan<br>14. Erawan Hanafie                     |
| 3  | 7 Juni 2022<br>June 7, 2022           | 1. Achmad K Permana**<br>2. Andri Donny*<br>3. Hery Syafril<br>4. Awaldi**<br>5. Purnomo B. Soetadi**<br>6. Riksa Prakoso<br>7. Avianto**<br>8. Irvan Yulian Noor<br>9. Vito Y. Lamantu<br>10. Esti Budiarti<br>11. M. Dinar Prasetya                                                                                        |
| 4  | 16 Agustus 2022<br>August 16, 2022    | 1. Achmad K Permana**<br>2. Karno<br>3. Hery Syafril<br>4. Awaldi**<br>5. Avianto**<br>6. Riksa Prakoso<br>7. Irvan Yulian Noor<br>8. Anton Hendrianto<br>9. Vito Y. Lamantu<br>10. Esti Budiarti<br>11. Dienul Charya                                                                                                       |

\*<sup>1)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022  
Dismissed based on EGMS resolution on June 24, 2022

\*\*<sup>2)</sup> Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022  
Dismissed based on EGMS resolution on November 29, 2022

# Sekretaris Perusahaan

## Corporate Secretary

Sekretaris Perusahaan Bank Muamalat bertanggung jawab dalam membantu Direksi dan Dewan Komisaris terkait pelaksanaan tata kelola perusahaan sesuai dengan peraturan perundang-undangan terkait, khususnya ketentuan pasar modal dalam hal keterbukaan Informasi kepada masyarakat, yang dilaksanakan melalui pelaporan kepada instansi pemerintahan dan pengumuman dalam website serta media cetak (apabila diwajibkan). Sekretaris Perusahaan juga berperan dalam memastikan tercapainya peningkatan citra Bank Muamalat melalui pengelolaan komunikasi perusahaan dengan pihak internal dan eksternal; mengadministrasikan dokumen Perusahaan; membina hubungan antar lembaga seperti regulator pasar modal, pemegang saham, media serta pemangku kepentingan lainnya.

### DASAR HUKUM

Dasar hukum pembentukan Sekretaris Perusahaan ialah Peraturan Otoritas Jasa Keuangan (POJK) No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep00001/BEI/01-2014 perihal Perubahan Peraturan No. I-A: tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan Oleh Perusahaan Tercatat serta Surat Keputusan No. 010/HCE/KEP/XII/2018 dan efektif sejak tanggal 14 Desember 2018.

Bank Muamalat has Corporate Secretary in charge of assisting the Board of Directors and Board of Commissioners regarding the implementation of corporate governance following the relevant laws and regulations, especially the provisions of the capital market in terms of information disclosure to the public, which is carried out through reporting to government agencies and announcements on the website and printed media (if required). The Corporate Secretary takes a role in ensuring the achievement of an improved image of Bank Muamalat through managing corporate communications with internal and external parties; administering Company documents; fostering relationships among institutions such as capital market regulators, shareholders, media, and other stakeholders.

### LEGAL BASIS

The legal basis for the establishment of the Corporate Secretary is the Financial Services Authority Regulation (POJK) No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, Decree of the Board of Directors of PT Bursa Efek Indonesia No. Kep00001/BEI/01-2014 regarding Amendments to Regulation No. I-A: concerning the Listing of Shares and Equity Securities Other than Shares Issued by Listed Companies as well as Decree No. 010/HCE/KEP/XII/2018 and effective since December 14, 2018.

### PROFIL SEKRETARIS PERUSAHAAN

### CORPORATE SECRETARY PROFILE



**Hayunaji**  
Sekretaris Perusahaan  
Corporate Secretary

|                                |                                     |                                             |
|--------------------------------|-------------------------------------|---------------------------------------------|
| <b>Warga Negara</b><br>Citizen | Indonesia                           | Indonesia                                   |
| <b>Domisili</b><br>Domicile    | Jakarta                             | Jakarta                                     |
| <b>Usia</b><br>Age             | 51 tahun pada akhir Tahun Buku 2022 | 51 as of the end of the 2022 Financial Year |



|                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Surat Keputusan No. 010/HCE/KEP/XII/2018 dan efektif sejak tanggal 14 Desember 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Decree No. 010/HCE/KEP/XII/2018 effective since December 14, 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Riwayat Pendidikan</b><br>Education Background              | Sarjana Ekonomi, Universitas Indonesia (1996)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Bachelor in Economics, Faculty of Economics University of Indonesia, 1996                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Rangkap Jabatan</b><br>Dual Position                        | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Pengalaman Kerja</b><br>Work Experience                     | <ul style="list-style-type: none"> <li>• Head of Corporate Affairs PT Bank Muamalat Indonesia Tbk (Desember 2018-sekarang)</li> <li>• Vice President, Board Office Head PT Bank CIMB Niaga Tbk (April 2015-Desember 2018)</li> <li>• Vice President, CEO Office Head PT Bank CIMB Niaga Tbk (Januari 2015-April 2015)</li> <li>• Vice President, Strategy &amp; Performance Management Head PT Bank CIMB Niaga Tbk (Maret 2014-Januari 2015)</li> <li>• Vice President, Investor Relations &amp; Reporting Head PT Bank CIMB Niaga Tbk (September 2006-Maret 2014)</li> <li>• Senior Manager, Investor Relations Development PT Bank Permata Tbk (Januari 2003-Agustus 2006)</li> <li>• Change Management, Merger Integration Office, 5 Banks Merger (Indonesian Bank Restructuring Agency and Accenture) (September 2002-Januari 2003)</li> <li>• Senior Assistant Manager, Investor Relations Development PT Bank Universal Tbk (Desember 1999-Agustus 2002)</li> <li>• Assistant Manager, Priority Banking PT Bank Duta Tbk (Maret 1998-Desember 1999)</li> </ul> | <ul style="list-style-type: none"> <li>• Head of Corporate Affairs PT Bank Muamalat Indonesia Tbk (December 2018-Present)</li> <li>• Vice President, Board Office Head PT Bank CIMB Niaga Tbk (April 2015-December 2018)</li> <li>• Vice President, CEO Office Head PT Bank CIMB Niaga Tbk (January 2015-April 2015)</li> <li>• Vice President, Strategy &amp; Performance Management Head PT Bank CIMB Niaga Tbk (March 2014-January 2015)</li> <li>• Vice President, Investor Relations &amp; Reporting Head PT Bank CIMB Niaga Tbk (September 2006-March 2014)</li> <li>• Senior Manager, Investor Relations Development PT Bank Permata Tbk (January 2003-August 2006)</li> <li>• Change Management, Merger Integration Office, 5 Banks Merger (Indonesian Bank Restructuring Agency and Accenture) (September 2002-January 2003)</li> <li>• Senior Assistant Manager, Investor Relations Development PT Bank Universal Tbk (December 1999-August 2002)</li> <li>• Assistant Manager, Priority Banking PT Bank Duta Tbk (March 1998-December 1999)</li> </ul> |
| <b>Hubungan Afiliasi</b><br>Affiliated Relations               | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

## TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan Bank Muamalat Indonesia memiliki tugas dan tanggung jawab sebagai berikut:

1. Mewakili Direksi dalam hubungannya dengan lembaga/institusi baik pemerintah maupun swasta.
2. Bekerja sama dengan Divisi Kepatuhan memantau kepatuhan Bank Muamalat Indonesia terhadap ketentuan dan peraturan tentang perbankan.
3. Memastikan penerapan dan pelaksanaan *Good Corporate Governance* (GCG) di Bank Muamalat Indonesia.
4. Menyusun daftar pemegang saham termasuk kepemilikan saham 5% atau lebih.
5. Mengawasi berbagai kegiatan kesekretariatan korporasi dan protokoler, korespondensi, dan kerumahtanggaan yang terkait dengan Direksi dan Dewan Komisaris.
6. Mengimplementasikan dan mengawasi peraturan-peraturan yang berkaitan dengan aksi korporasi, GCG, dan kepatuhan terhadap peraturan pasar modal.
7. Menggelar RUPS Tahunan, Luar Biasa dan aksi korporasi.

## DUTIES AND RESPONSIBILITIES OF CORPORATE SECRETARY

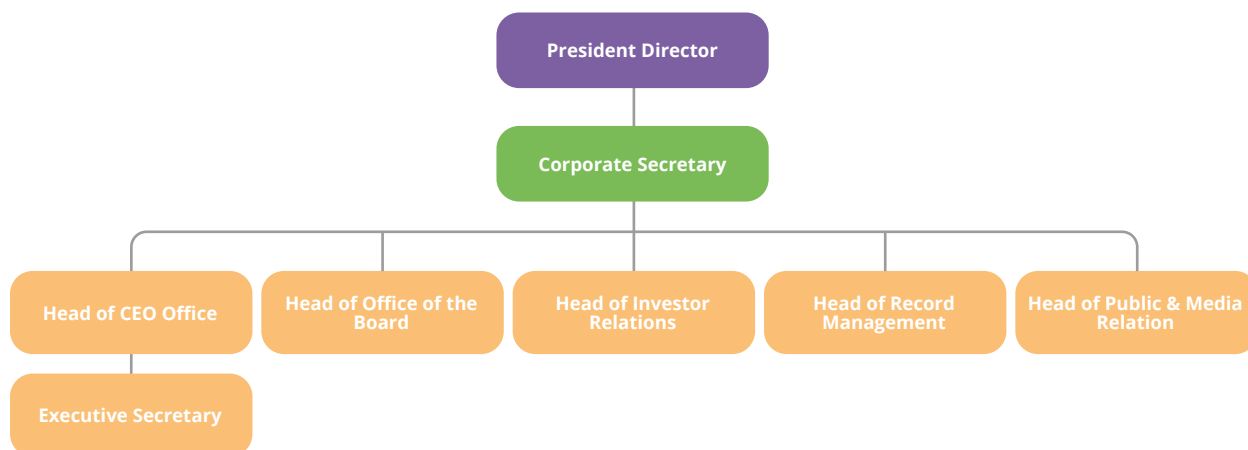
The Corporate Secretary of Bank Muamalat Indonesia has the following duties and responsibilities:

1. Representing the Board of Directors in its relations with institutions/agencies, both government and private.
2. Cooperating with the Compliance Division to monitor the compliance of Bank Muamalat Indonesia with banking provisions and regulations.
3. Ensuring the implementation and application of Good Corporate Governance (GCG) at Bank Muamalat Indonesia.
4. Compiling a list of shareholders with ownership of 5% or more shares.
5. Overseeing various corporate secretarial activities and protocols, correspondence, and administrative affairs related to the Board of Directors and the Board of Commissioners.
6. Implementing and supervising regulations relating to corporate actions, GCG, and compliance with capital market regulations.
7. Holding Annual and Extraordinary GMS and corporate actions.

8. Berkoordinasi dengan unit kerja internal terkait dan pihak eksternal dalam upaya meluncurkan kegiatan korporasi dan meningkatkan efektivitas tata kerja yang terkait dengan kegiatan Direksi dan Dewan Komisaris.
  9. Mengkoordinasikan/memonitor kegiatan yang berkaitan dengan penerimaan dan penyampaian informasi korporasi serta pelaksanaan rapat Direksi dan Dewan Komisaris.
  10. Memberikan pelayanan kepada para pemangku kepentingan (*stakeholders*) atas setiap informasi yang dibutuhkan terkait dengan kondisi Bank Muamalat Indonesia.
  11. Menjadi penghubung atau *contact person* antara Bank Muamalat Indonesia dengan Otoritas Jasa Keuangan, Bursa Efek Indonesia, otoritas pasar modal lainnya, dan masyarakat.
  12. Melaksanakan kegiatan yang mendukung pelaksanaan prinsip keterbukaan terutama menyangkut kinerja Bank Muamalat Indonesia melalui komunikasi kepada pihak-pihak yang berkepentingan.
  13. Mengelola penyimpanan dokumen aktif dan inaktif perusahaan
8. Coordinating with the related internal work units and external parties to streamline corporate activities and improve the effectiveness of work procedures related to the activities of the Board of Directors and Board of Commissioners.
  9. Coordinating/monitoring activities related to delivering and accepting corporate information and holding meetings of the Board of Directors and the Board of Commissioners.
  10. Providing services to the stakeholders for any information needed related to the condition of Bank Muamalat Indonesia.
  11. Become a liaison or contact person between Bank Muamalat Indonesia and the Financial Services Authority, Indonesia Stock Exchange, other capital market authorities, and the public.
  12. Carrying out activities that support the implementation of the principle of transparency, especially regarding the performance of Bank Muamalat Indonesia, through communication with interested parties.
  13. Managing the storage of active and inactive documents of the Company

## STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan Bank Muamalat Indonesia membawahi beberapa unit kerja yang dijelaskan dalam bagan berikut ini.



## ORGANIZATIONAL STRUCTURE OF THE CORPORATE SECRETARY

The Corporate Secretary of Bank Muamalat Indonesia oversees several work units which are described in the following chart.

## PELAKSANAAN TUGAS 2022

Sepanjang tahun 2022, Sekretaris Perusahaan bersama seluruh unit kerja di bawahnya telah merealisasikan tugas dan fungsinya. Di antaranya adalah:

1. Menyelenggarakan dan menghadiri pelaksanaan Rapat Direksi serta membuat risalah hasil Rapat Direksi, Rapat Dewan Komisaris, dan Rapat Gabungan antara Dewan Komisaris serta Direksi.

## DUTIES IMPLEMENTATION IN 2022

Throughout 2022, the Corporate Secretary and all work units under it have realized their duties and functions. Among others are:

1. Organizing and attending the Board of Directors Meetings and preparing minutes of the results of the Board of Directors Meetings, Board of Commissioners Meetings, and Joint Meetings between the Board of Commissioners and Board of Directors.



2. Membantu Direksi dalam menyelenggarakan RUPS Tahunan dan RUPS Lainnya (RUPS Luar Biasa) Bank yang telah diselenggarakan secara fisik pada tanggal 28 Februari 2022, 24 Juni 2022 dan 29 November 2022 di Muamalat Tower, Jakarta dengan menerapkan protokol kesehatan yang berlaku
3. Mengembangkan strategi komunikasi dan menjaga hubungan baik dengan para pemangku kepentingan seperti regulator, para pemegang saham institusi dan individu, lembaga dan profesi penunjang pasar modal.
4. Melaksanakan penyampaian pelaporan yang menjadi kewajiban Bank sebagai perusahaan terbuka kepada regulator.
5. Menyusun laporan tahunan (*annual report*) dan memastikan seluruh informasi yang disampaikan adalah akurat dan *disclosure* informasi terpenuhi sesuai regulasi.
6. Melaksanakan Aksi Korporasi PMHMETD, penerbitan Sukuk Subordinasi dan aksi korporasi lainnya bersama dengan unit kerja terkait.
7. Berkoordinasi dengan *Marketing & Customer Management* dalam melakukan kegiatan Tanggung Jawab Sosial Perusahaan/*Corporate Social Responsibility* (CSR).
8. Melakukan kewajiban publikasi Bank dalam bentuk materi keterbukaan informasi, iklan korporasi dan promosi selama tahun 2022 melalui media cetak dan *website* Perseroan.
9. Menerbitkan siaran pers, memberikan hak jawab, dan berkomunikasi dengan para wartawan media cetak dan elektronik.
10. Melakukan *reminder* terhadap kewajiban pelaporan kepada Otoritas Jasa Keuangan/Bank Indonesia dan Otoritas Pengawas lainnya terutama kewajiban sebagai perusahaan terbuka.
11. Melakukan *training* dan *sharing knowledge* dengan materi dan regulasi terkait pasar modal
12. Melakukan *self-assessment* pelaksanaan GCG Semester I dan II tahun 2022 terkait pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi.
13. Melakukan pengaturan protokoler untuk mendampingi dan memenuhi kebutuhan dari Direksi dan Dewan Komisaris.
14. Mengelola penyimpanan dokumen aktif dan inaktif Perusahaan

## PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Sekretaris Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan."

2. Assisting the Board of Directors in organizing the Bank's Annual GMS and Other GMS (Extraordinary GMS), held physically on February 28, 2022, June 24, 2022, and November 29, 2022, at Muamalat Tower, Jakarta, by implementing the applicable health protocols.
3. Developing a communication strategy and maintaining good relations with regulators, institutional and individual shareholders, as well as capital market supporting institutions.
4. Carrying out the submission of reporting becomes an obligation of the Bank as a public company to the regulator.
5. Preparing the annual report and ensuring all information presented is accurate and the information disclosure meets the regulations.
6. Executing PMHMETD Corporate Action, Subordinated Sukuk issuance and other corporate actions together with related work units.
7. Coordinating with Marketing & Customer Management in carrying out Corporate Social Responsibility (CSR) activities.
8. Carrying out the Bank's publication obligations in the form of information disclosure materials, corporate advertisements, and promotions during 2022 through print media and the Company's website.
9. Issuing press releases, providing rights of reply, and communicating with journalists of print and electronic media.
10. Conducting reminders on reporting obligations to the Financial Services Authority/Bank Indonesia and other Supervisory Authorities, especially on the obligations as a public company.
11. Conducting training and knowledge sharing with materials and regulations related to the capital market
12. Conducting the self-assessment on GCG implementation in Semesters I and II of 2022 related to the implementation of the duties and responsibilities of the Board of Commissioners and Board of Directors.
13. Arranging protocols to assist and fulfill the needs of the Board of Directors and Board of Commissioners.
14. Managing the storage of active and inactive documents of the Company.

## COMPETENCY DEVELOPMENT

The Bank continues to encourage the Corporate Secretary to develop competencies through trainings in 2022. Detailed information regarding this matter is presented in the "Company Profile" chapter.



# Satuan Kerja Audit Internal (SKAI)

## Internal Audit Work Unit (IAU)

SKAI ialah satuan pengawasan Bank Muamalat sebagai bagian dari sistem pengendalian intern yang 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 Bank Muamalat 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 Muamalat telah memiliki Piagam Audit Intern yang telah dikinikan 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 Peraturan OJK No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Peraturan OJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Audit Intern.

The IAU is a supervisory unit of Bank Muamalat as part of the internal control system which includes examination and assessment of 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 assist management realizing the Company's objectives.

In its implementation, the IAU uses the Risk-Based Audit approach which goes through the stages of preparing an audit plan, implementing audit assignments, reporting audit results, and monitoring the follow-up to fulfill the audit commitments.

### INTERNAL AUDIT CHARTER

Bank Muamalat has an Internal Audit Charter which has been updated in June 2021 and has been approved by the Board of Commissioners with recommendations from 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 has been aligned with the regulatory provisions contained in FSA Regulation No. 01/POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks and FSA Regulation No. 56/POJK.04/2015 concerning Establishment and Guidelines for the Internal Audit Charter Preparation.



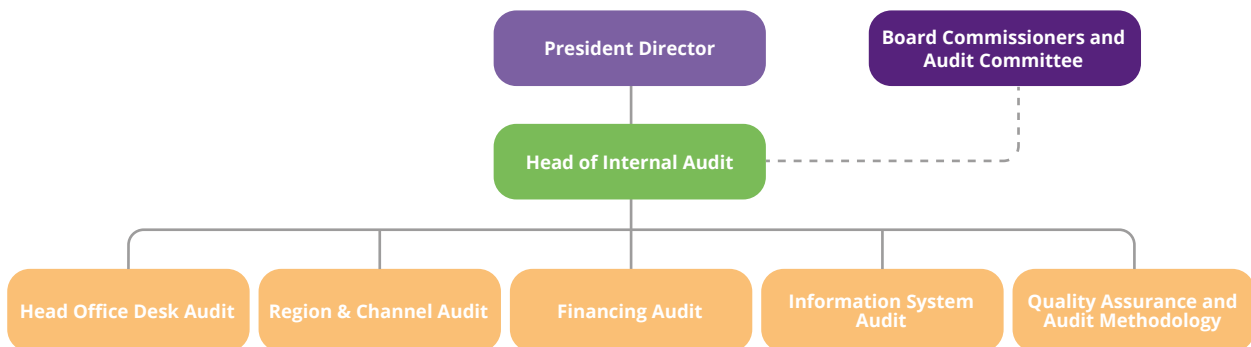


## PENGANGKATAN DAN PEMBERHENTIAN KEPALA SKAI

Merujuk kepada Peraturan OJK No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, Kepala SKAI Bank Muamalat diangkat dan diberhentikan oleh Direktur Utama setelah mendapatkan persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit. Berdasarkan SK Direksi No. 003/DIR-KPTS/I/2021 tanggal 26 Januari 2021 dan Persetujuan Dewan Komisaris yang tertuang dalam Surat No. 07/R/PRD-SRT/I/2021 tanggal 11 Januari 2021, terhitung efektif sejak tanggal 28 Januari 2021, Riva Yan Abdillah menjabat sebagai Kepala SKAI Bank Muamalat dan pengangkatannya telah dilaporkan kepada OJK berdasarkan surat Bank Muamalat No. 017/B/PRD-SRT/I/2021 tanggal 26 Januari 2021 perihal Laporan Penggantian Head of internal Audit PT Bank Muamalat Indonesia Tbk.

## STRUKTUR ORGANISASI SKAI

SKAI bertanggung jawab langsung kepada Direktur Utama dan mempunyai matriks komunikasi kepada Dewan Komisaris melalui Komite Audit, dengan susunan struktur organisasi sebagai berikut:



## JUMLAH PEGAWAI DAN SERTIFIKASI PROFESI AUDITOR

Pada posisi 31 Desember 2022, pegawai SKAI berjumlah 24 (dua puluh empat) orang yang memiliki kompetensi di bidang audit dan sertifikasi dalam bidang manajemen risiko untuk berbagai jenjang dalam struktur organisasi (level 1-4). Beberapa auditor di antaranya telah dilengkapi sertifikasi kompetensi profesional seperti *Certified Risk Management Professional*, *Credit Skill Assessment Certification*, *Certified Information System Auditor*, *Certified Ethical Hacker*, *Cobit 5 Foundation*, *Certificate of Competence "Treasury Dealer"* dan sertifikasi profesi audit internal level auditor dan supervisor.

## APPOINTMENT AND DISMISSAL OF THE HEAD OF IAU

Referring to the OJK Regulation No. 01/POJK.03/2019 concerning the Implementation of Internal Audit Function in Commercial Banks, the Head of IAU of Bank Muamalat is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering recommendations from the Audit Committee. Based on the Decree of the Board of Directors No. 003/DIR-KPTS/I/2021 dated January 26, 2021 and the Approval of the Board of Commissioners contained in Letter No. 07/R/PRD-SRT/I/2021 dated January 11, 2021, effective from January 28, 2021, Riva Yan Abdillah served as the Head of IAU of Bank Muamalat and the appointment has been reported to the OJK based on Bank Muamalat's letter No. 017/B/PRD-SRT/I/2021 dated January 26, 2021 regarding the Report on the Replacement of Head of internal Audit of PT Bank Muamalat Indonesia Tbk.

## ORGANIZATIONAL STRUCTURE OF THE IAU

The IAU is directly responsible to the President Director and has a communication matrix to the Board of Commissioners through the Audit Committee, with the following organizational structure:

## TOTAL EMPLOYEES AND PROFESSIONAL AUDITORS CERTIFICATION

As of December 31, 2022, the total Company's IAU employees were 24 (twenty-four) with competence in audit and certification in risk management for various levels in the organizational structure (levels 1-4). Several auditors have been equipped with professional competency certifications, such as *Certified Risk Management Professional*, *Credit Skill Assessment Certification*, *Certified Information System Auditor*, *Certified Ethical Hacker*, *Cobit 5 Foundation*, *"Treasury Dealer" Certificate of Competence* as well as auditor and supervisor level internal audit professional certification.

## PROFIL KEPALA SKAI

## HEAD OF IAU PROFILE



**Riva Yan Abdillah**  
Kepala Satuan Kerja Audit Internal  
Head of the Internal Audit Unit

|                                                                |                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                 | Indonesia                                                                                                                                                                                                                                                                                                                                                                                   | Indonesia                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Domisili</b><br>Domicile                                    | Jakarta                                                                                                                                                                                                                                                                                                                                                                                     | Jakarta                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Usia</b><br>Age                                             | 50 tahun pada akhir Tahun Buku 2022                                                                                                                                                                                                                                                                                                                                                         | 50 as of the end of the 2022 Financial Year                                                                                                                                                                                                                                                                                                                                                 |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Diangkat sebagai Kepala SKAI PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan No. 003/B/DIR-KPTS/1/2021 tanggal 26 Januari 2021                                                                                                                                                                                                                                                   | Appointed as the Head of the IAU of PT Bank Muamalat Indonesia Tbk based on Decree No. 003/B/DIR-KPTS/1/2021 dated January 26, 2021                                                                                                                                                                                                                                                         |
| <b>Riwayat Pendidikan</b><br>Education Background              | Sarjana Ekonomi                                                                                                                                                                                                                                                                                                                                                                             | Bachelor in Economics                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Rangkap Jabatan</b><br>Dual Position                        | -                                                                                                                                                                                                                                                                                                                                                                                           | -                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Pengalaman Kerja</b><br>Work Experience                     | <ul style="list-style-type: none"> <li>Internal Audit Group Head, PT Bank MNC International Tbk (2017-2021)</li> <li>Assistant Head of Internal Audit, PT Bank ICBC Indonesia (2009-2017)</li> <li>Internal Audit Team Leader, PT Bank Commonwealth (2006-2009)</li> <li>Internal Auditor, PT Bank Mega Tbk (2003-2006)</li> <li>Internal Auditor, PT Bank Panin Tbk (1997-2003)</li> </ul> | <ul style="list-style-type: none"> <li>Internal Audit Group Head, PT Bank MNC International Tbk (2017-2021)</li> <li>Assistant Head of Internal Audit, PT Bank ICBC Indonesia (2009-2017)</li> <li>Internal Audit Team Leader, PT Bank Commonwealth (2006-2009)</li> <li>Internal Auditor, PT Bank Mega Tbk (2003-2006)</li> <li>Internal Auditor, PT Bank Panin Tbk (1997-2003)</li> </ul> |
| <b>Sertifikasi</b><br>Certification                            | <ul style="list-style-type: none"> <li>Certified Risk Management Professional (CRMP)</li> <li>Credit Skill Assessment Certification (CSAC)</li> <li>Sertifikasi Manajemen Risiko Level 4</li> </ul>                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Certified Risk Management Professional (CRMP)</li> <li>Credit Skill Assessment Certification (CSAC)</li> <li>Risk Management Certification Level 4</li> </ul>                                                                                                                                                                                        |
| <b>Hubungan Afiliasi</b><br>Affiliated Relations               | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali                                                                                                                                                                                             | Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders                                                                                                                                                     |

## TUGAS DAN TANGGUNG JAWAB SKAI

### Tugas Pokok

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Menilai dan mengevaluasi efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan aktivitas lainnya;

## IAU DUTIES AND RESPONSIBILITIES

### Main Duties

1. Assisting the President Director, and the Board of Commissioners in carrying out supervision by operationally describing the planning, implementation, and monitoring of audit results;
2. Assessing and evaluating the efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;



3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

### Tanggung Jawab

Kepala SKAI memiliki tanggung jawab sebagai berikut:

1. Membuat perencanaan audit tahunan berdasarkan pendekatan audit berbasis risiko. Rencana audit tahunan dan alokasi anggaran harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit;
2. Melaksanakan rencana audit tahunan yang telah disetujui;
3. Membuat laporan hasil audit intern dan menyampaikan kepada Direktur Utama dan Dewan Komisaris dengan tembusan kepada Direktur Kepatuhan, Direktur Manajemen Risiko, Direktur terkait, dan Kepala Unit terkait;
4. Melakukan pemeriksaan khusus dan atau investigasi atas dugaan pelanggaran kode etik dan/atau *fraud* (berkoordinasi dengan fungsi *anti-fraud*) serta menyampaikan hasilnya kepada Direktur Utama dan Dewan Komisaris melalui Komite Audit;
5. Melakukan pemantauan dan evaluasi atas kecukupan tindak lanjut hasil audit oleh auditee dan menyampaikan laporan kepada Direktur Utama, Dewan Komisaris, Komite Audit, dan Direktur Kepatuhan;
6. Menentukan strategi pelaksanaan audit intern dengan merumuskan prinsip-prinsip audit intern yang mencakup metodologi, perangkat dan teknik audit yang memadai serta metodologi pengendalian mutu audit;
7. Menyampaikan temuan audit terkait pelaksanaan pemenuhan prinsip syariah kepada Dewan Pengawas Syariah;
8. Dapat berperan sebagai konsultan bagi Bank antara lain dengan memberikan tanggapan atas usulan kebijakan, sistem, dan prosedur untuk memastikan kecukupan pengendalian intern;
9. Menjaga kompetensi dan profesionalisme auditor intern melalui program pendidikan berkelanjutan untuk melengkapi pengetahuan dan ketrampilan auditor intern yang sesuai dengan kompleksitas dan usaha kegiatan Bank;
10. Mengembangkan metodologi, perangkat dan teknik audit yang memadai secara berkesinambungan untuk meningkatkan efisiensi dan efektivitas kinerja Internal Audit;
11. Memastikan pelaksanaan fungsi audit intern sesuai dengan Standar Profesional Audit Intern dan Kode Etik Audit Intern;
12. Menyusun dan mengkaji Piagam Audit Intern secara berkala; dan

3. Identifying all possibilities to improve and increase the efficiency in leveraging resources and funds;
4. Providing improvement suggestions and objective information on activities audited at the entire management level.

### Responsibilities

The Head of IAU has the following responsibilities:

1. Preparing an annual audit plan based on a risk-based audit approach. The annual audit plan and budget allocation must be approved by the President Director and the Board of Commissioners, taking into account the recommendations from the Audit Committee;
2. Implementing the approved annual audit plan;
3. Drafting report on the internal audit result and submitting it to the President Director and the Board of Commissioners with a copy to the Compliance Director, Risk Management Director, related Directors, and related Unit Heads;
4. Conducting special audits and/or investigations of the alleged violations of the code of conduct and/or fraud (coordinating with anti-fraud function) as well as submitting the results to the President Director and the Board of Commissioners through the Audit Committee;
5. Monitoring and evaluating the adequacy of follow-up on audit results by the auditee and submitting the report to the President Director, Board of Commissioners, Audit Committee, and Compliance Director;
6. Determining internal audit implementation strategy by formulating internal audit principles, which include the adequate audit methodology, tools, and techniques, as well as audit quality control methodology;
7. Submitting audit findings related to compliance implementation with sharia principles to the Sharia Supervisory Board;
8. Being capable of being a consultant for the Bank by providing feedback on the proposed policies, systems, and procedures to ensure the adequacy of internal control;
9. Maintaining competence and professionalism of internal auditors through continuous education programs to complement the knowledge and skills of internal auditors following the complexity and business activities of the Bank;
10. Developing adequate audit methodology, tools, and techniques on an ongoing basis to improve the efficiency and effectiveness of Internal Audit performance;
11. Ensuring the implementation of the internal audit function is in line with Internal Audit Professional Standards and Internal Audit Code of Conduct;
12. Periodically drafting and reviewing the Internal Audit Charter; and

13. Memastikan sumber daya manusia memiliki kompetensi sesuai dengan kebutuhan dalam pelaksanaan tugas Internal Audit.

### PELAKSANAAN KEGIATAN TAHUN 2022

Di tahun 2022, SKAI telah melaksanakan 34 (tiga puluh empat) penugasan audit yang terdiri dari 27 (dua puluh tujuh) audit reguler dan 7 (tujuh) audit adhoc berdasarkan permintaan dari manajemen ataupun regulator. Penugasan audit di tahun 2022 difokuskan pada beberapa aktivitas, antara lain yaitu pengelolaan jasa pihak ketiga dan pengelolaan likuiditas, aktivitas pelaporan ke regulator, aktivitas pembiayaan dan pengelolaan aset bermasalah, pengelolaan produk dan keluhan nasabah, operasional dan pengamanan informasi serta beberapa tematik audit terkait dokumentasi pembiayaan dan pengelolaan kas. Realisasi penugasan audit dan pemenuhan komitmen tindak lanjut hasil audit dipantau secara berkala oleh unit Quality Assurance yang merupakan fungsi independen pada organisasi SKAI.

### FOKUS DAN RENCANA AUDIT TAHUN 2023

Pemeriksaan SKAI Bank Muamalat akan fokus dilakukan pada aktivitas yang berisiko tinggi berdasarkan hasil *risk assessment*, yang meliputi aktivitas di Kantor Cabang, Kantor Pusat (Bisnis dan Fungsi Pendukung), aktivitas pembiayaan di berbagai segmentasi dan aktivitas Teknologi Informasi, dengan fokus pemeriksaan pada:

1. Pembiayaan pada segmentasi Islamic Business & SME, Consumer Financing dan Wholesales Business;
2. Aktivitas operasional pada beberapa area yang mencakup Kantor Cabang Utama, dimana penugasan ini bersifat tematik dengan mekanisme surprise audit sebagai pemenuhan pilar deteksi Penerapan Strategi Anti Fraud;
3. Aktivitas bisnis dan fungsi pendukung di Kantor Pusat, antara lain Treasury & Global Market, *procurement* dan *vendor management* serta 1 anak perusahaan;
4. Aktivitas teknologi informasi, antara lain pengembangan & penyedia jasa pihak ketiga, jaringan komunikasi, rencana pemulihan bencana, *electronic banking* dan beberapa aplikasi *critical*; serta
5. Sistem pembayaran dan pelaporan data penjaminan simpanan berbasis nasabah yang merupakan *mandatory* audit dari regulator.
6. Mengembangkan fungsi audit berbasis teknologi untuk memperkuat deteksi kelemahan pengendalian intern menggunakan program data *query* melalui *database* informasi Bank dalam rangka memperluas *coverage* area dan mendukung pengembangan Bank di era Digital dan Electronic Banking.

13. Ensuring that the human capital has competence following the needs in running Internal Audit tasks.

### ACTIVITIES IMPLEMENTATION IN 2022

In 2022, IAU carried out 34 (thirty-four) audit assignments consisting of 27 (twenty-seven) regular audits and 7 (seven) ad-hoc audits based on requests by the management or regulators. Audit assignments in 2022 focused on several activities, including management of third-party services and liquidity management, reporting activities to regulators, financing activities and management of non-performing assets, product management and customer complaints, operations, and information security, as well as several thematic audits related to financing documentation and cash management. As an independent function within the IAU organization, the Quality Assurance unit regularly monitors the realization of audit assignments and fulfillment of commitment to following up on audit results.

### FOCUS AND AUDIT PLAN IN 2023

The investigation by Bank Muamalat will focus on high-risk activities based on the risk assessment results, including activities at the Branch Office, Head Office (Business and Support Functions), financing activities in various segmentations, and Information Technology activities, with a focus on investigating the following:

1. Financing in the Islamic Business & SME, Consumer Financing, and Wholesales Business segments;
2. Operational activities in several areas covering the Main Branch Office, where this assignment is thematic in nature with a surprise audit mechanism as a fulfillment of the detection pillars of Anti Fraud Strategy Implementation;
3. Business activities and support functions at the Head Office, including Treasury & Global Market, procurement and vendor management, as well as one subsidiary;
4. Information technology activities, including development & providers of the third-party service, communication networks, disaster recovery plans, electronic banking, and several critical applications; and
5. Payment system and customer-based deposit insurance data reporting system, a mandatory audit from the regulator.
6. Developing a technology-based audit function to strengthen the detection of internal control weaknesses using a data query program through the Bank's information database to expand the coverage area and support the Bank's development in the Digital and Electronic Banking era.



# Sistem Pengendalian Internal

## Internal Control System

Bank Muamalat menerapkan mekanisme pengendalian yang ditetapkan oleh manajemen secara berkesinambungan (*on going basis*) untuk mengidentifikasi dan mengelola risiko agar tetap berada dalam batas toleransi (*risk appetite*) serta untuk memberikan keyakinan yang memadai dalam rangka pencapaian tujuan kegiatan usaha Bank. Penerapan pengendalian berpedoman pada Surat Edaran Otoritas Jasa Keuangan Nomor No 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

### 1. Tujuan penerapan Sistem Pengendalian Internal:

Penerapan sistem pengendalian internal di Bank Muamalat bertujuan untuk memastikan:

- Kepatuhan terhadap ketentuan internal dan peraturan perundang-undangan
- Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat
- guna, dan tepat waktu.
- Efektivitas dan efisiensi dalam kegiatan usaha Bank.

### 2. Kerangka Sistem Pengendalian Internal

Penerapan Sistem Pengendalian Intern menjadi tanggung jawab semua pihak yang terlibat di dalam organisasi Bank Muamalat, antara lain:

- Dewan Komisaris dan komite di bawah koordinasinya.
- Direksi
- Manajemen dan Pegawai terkait
- Satuan Kerja Manajemen Risiko (SKMR) dan unit kerja kepatuhan
- Satuan Kerja Audit Intern (SKAI)

### 3. Komponen Utama Sistem Pengendalian Internal

Penerapan Sistem Pengendalian internal Bank Muamalat terdiri dari 5 (lima) komponen utama yang sejalan dengan Internal Control Integrated Framework yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO), meliputi:

- Lingkungan Pengendalian (*Control Environment*)
- Penilaian Risiko (*Risk Assessment*)
- Aktivitas Pengendalian (*Control Activities*)
- Sistem Akuntansi, Informasi, dan Komunikasi (*Accountancy, Information and Communication*)
- Aktivitas Pemantauan (*Monitoring Activities*)

Komponen Pengendalian Internal Bank Muamalat yang sejalan dengan COSO Internal Control Integrated Framework Penerapan di Bank Muamalat

#### 1) Lingkungan Pengendalian

Merupakan dasar dari semua komponen pengendalian internal mencakup pembentukan dan pemeliharaan

Bank Muamalat has implemented a control mechanism established by management on an ongoing basis to identify and manage risks to remain within the risk appetite and to provide adequate assurance in order to achieve the objectives of the Bank's business activities. The control is guided by Financial Services Authority Circular No. 35/SEOJK.03/2017 concerning Standard Guidelines on Internal Control Systems for Commercial Banks.

### 1. The purpose of implementation of the Internal Control System:

Internal control system implementation at Bank Muamalat purposed to ensure the following:

- Compliance with internal regulations and laws and regulations
- Availability of financial information, complete, accurate, precise and timely management
- Effectiveness and efficiency in Bank's business activities.
- Effectiveness of risk culture in the Bank organization.

### 2. Internal Control System Structure

Implementation of Internal Control System is the responsibility of all parties involved in the Bank Muamalat organization, including:

- The Board of Commissioners and the committees under its coordination.
- Directors
- Management and related employees
- Risk Management Work Unit and compliance work unit
- Internal Audit Unit (IAU)

### 3. Key Components of Internal Control System

Bank Muamalat applies internal control system consisting of 5 (five) main components in line with the Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO), including:

- Control Environment
- Risk Assessment
- Control Activities
- System of Accountancy, Information and Communication
- Monitoring Activities

Bank Muamalat Internal Control Component in line with COSO Internal Control Integrated Framework Implementation in Bank Muamalat

#### 1) Environmental Control

The basis of overall internal control components includes establishing and maintaining effective internal



sistem pengendalian internal yang efektif serta kegiatan untuk memastikan bahwa sistem tersebut berjalan secara aman dan andal sesuai dengan tujuan.

Direksi menciptakan sistem pengendalian internal, antara lain melalui penetapan kebijakan pengendalian intern dan prosedur operasional. Dewan Komisaris melalui komite di bawah koordinasinya antara lain Komite Audit melakukan penilaian terhadap kecukupan pengendalian internal.

2) Penilaian Risiko

Merupakan suatu rangkaian tindakan yang dimulai dari identifikasi, analisis dan pengukuran risiko Bank untuk mencapai sasaran yang ditetapkan. Penilaian risiko dilakukan terhadap seluruh jenis risiko yang melekat pada setiap proses/aktivitas yang berpotensi merugikan Bank. Pelaksanaan identifikasi dan penilaian risiko, antara lain melalui penetapan kebijakan manajemen risiko dan pembentukan SKMR yang bertujuan untuk meyakinkan Bank Muamalat melakukan mitigasi risiko dengan benar melalui identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko sesuai kerangka kerja manajemen risiko, serta mampu menghadapi situasi darurat yang mengancam kelangsungan usaha Bank.

3) Aktivitas Pengendalian

Merupakan kegiatan pengendalian yang direncanakan dan diterapkan guna mengendalikan risiko yang telah diidentifikasi, serta penetapan kebijakan dan prosedur pengendalian termasuk memastikan bahwa kebijakan dan prosedur tersebut secara konsisten dipatuhi. Bank Muamalat mengembangkan kebijakan dan prosedur operasional sebagai pedoman pelaksanaan kerja pada masing-masing unit kerja. Kebijakan serta prosedur operasional senantiasa dikaji secara berkala sesuai dengan ketentuan yang berlaku. Pelaksanaan aktivitas pengendalian oleh unit kerja dipantau dan diuji oleh SKMR dan SKAI sebagai unit kerja independen. SKAI menyampaikan hasil audit dan pengujian penerapan aktivitas pengendalian kepada Dewan Komisaris, Komite Audit dan Direksi. Pemisahan fungsi diterapkan pada seluruh jenjang organisasi dan kegiatan operasional agar setiap orang di dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugas.

4) Sistem Akuntansi, Informasi, dan Komunikasi

Merupakan sistem akuntansi, informasi dan komunikasi yang dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing. Penerapan sistem akuntansi, informasi dan komunikasi, antara lain melalui penetapan kebijakan akuntansi yang

control systems and activities to ensure that the system operates safely and reliably following the objectives.

The Board of Directors established the Internal Control System, including the internal control policy and operational procedures. The Board of Commissioners, through committees under their coordination, including the Audit Committee, assessed the adequacy of internal control.

2) Risk Assessment

Risk assessment is a set of actions starting from identifying, analyzing and measuring the Bank's risks to achieve the established goals. Risk assessment is carried out on all types of risks associated with each process/activity that has the potential to impact the Bank. Implementation of risk identification and assessment, including the establishment of risk management policy and SKMR aimed at ensuring that Bank Muamalat mitigates risks properly through identification, measurement, monitoring, control, and reporting of risks according to the risk management framework and is able to deal with emergencies that threaten business continuity of the Bank.

3) Control Activities

The activities include the planned and implemented control activities to the identified control risk as well as the establishment of control policy and procedures, including ensuring that the Policy and Procedure consistently adhered to the Bank Muamalat developed operational policy and procedures as guidelines for the work in each work unit. Operational policy and procedures are reviewed periodically based on the applicable regulations. The control is monitored and tested by RMU and IAU as independent work units. IAU reports the audit and testing results of the implementation of control activities to the Board of Commissioners, the Audit Committee, and the Board of Directors. Separation of functions is applied at all organizational levels and operational activities so that every person in their position has no opportunities to commit and hide errors or irregularities in running duties.

4) System of Accounting, Information, and Communication

The system includes an accounting, information, and communication system that can identify issues that may arise and is used as a facility for exchanging information in the context of carrying out duties according to their respective responsibilities. The application of accounting, information, and communication systems, including the establishment of accounting policy supported by the



didukung dengan tersedianya sistem informasi yang dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko, dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris.

availability of information systems that can report the business activities, financial condition, implementation of risk management, and fulfillment of provisions that support the implementation of the duties of the Board of Directors and the Board of Commissioners.

#### 5) Aktivitas Pemantauan

Merupakan kegiatan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal, serta proses pelaporan atas kelemahan dalam pengendalian internal dan langkah-langkah perbaikan yang dilakukan. SKAI memantau secara berkala kecukupan pelaksanaan tindak lanjut hasil audit oleh unit kerja dan melaporkan hasil pemantauan tindak lanjut kepada Direksi dan Dewan Komisaris. Direksi memantau serta memastikan temuan dan rekomendasi dari SKAI, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan (OJK) dan hasil pengawasan otoritas lain telah ditindaklanjuti oleh unit kerja terkait.

#### 5) Monitoring Activities

Continuous monitoring of the overall effectiveness of internal control implementation, reporting the weaknesses in internal control, and the corrective measures taken. IAU periodically monitors the adequacy of the implementation of follow-up audit results by work units and reports the results of follow-up monitoring to the Board of Directors and Board of Commissioners. The Board of Directors monitors and ensures that findings and recommendations from IAU, External Auditors, supervisory results of the Financial Services Authority (FSA), and supervisory results of other authorities are followed up by the relevant work units.

#### 4. Pelaksanaan Pengendalian Internal

Berdasarkan kerangka dan komponen pengendalian internal yang disusun, Bank Muamalat melaksanakan pengendalian internal untuk memastikan kecukupan pengendalian keuangan, efektivitas dan efisiensi operasional, serta kepatuhan terhadap hukum dan peraturan yang berlaku.

#### 4. Implementation of Internal Control

Based on internal control structure and components, Bank Muamalat implements internal control to ensure the adequacy of financial control, operational effectiveness, efficiency, compliance with applicable laws and regulations.

##### a. Pengendalian Keuangan

Untuk menjamin keberhasilan pelaksanaan rencana strategis yang mendukung perkembangan Bank Muamalat, Bank Muamalat menerapkan hal-hal berikut:

- Direksi telah menyusun dan mendapat persetujuan dari Dewan Komisaris atas rencana strategik Bank yang dituangkan ke dalam Rencana Bisnis Bank (RBB).
- Penetapan strategi telah mempertimbangkan risiko strategik.
- Direksi secara aktif melakukan diskusi/ memberikan masukan serta memantau kondisi internal dan perkembangan faktor eksternal yang secara langsung maupun tidak langsung memengaruhi strategi bisnis Bank Muamalat.
- Direksi telah melaksanakan proses pengendalian keuangan guna memantau pencapaian kinerja secara berkala.
- Direksi telah memastikan seluruh kebijakan dan standar akuntansi diperbaharui secara berkala sesuai dengan ketentuan dan peraturan yang berlaku

##### a. Financial Control

To ensure successful implementation of strategic plans that support the development, Bank Muamalat implements the following:

- The Board of Directors prepared and received approval from the Board of Commissioners on the Bank's strategic plan as outlined in the Bank's Business Plan (BBP).
- Strategy setting has considered strategic risks.
- The Board of Directors actively discusses/ provides input and monitors internal conditions and the development of external factors that directly or indirectly affected business strategy of Bank Muamalat.
- The Board of Directors has implemented financial control process to monitor performance achievement on a regular basis.
- The Board of Directors has ensured that all accounting policy and standards are updated regularly following the rules and regulations.

##### b. Pengendalian Operasional

Untuk mendukung pengendalian risiko operasional, Bank Muamalat telah menerapkan hal-hal berikut:

- Pemisahan fungsi sehingga tidak menimbulkan *conflict of interest*.

##### b. Operational Control

To support operational risk control, Bank Muamalat has implemented the following:

- Function division to avoid conflict of interests.



- Supervisor berfungsi melakukan pengawasan pelaksanaan pengendalian internal di Kantor Cabang dan Kantor Pusat setiap hari.
  - Pengawasan oleh unit kerja internal kontrol terhadap Kantor Cabang dan Kantor Pusat.
  - SKAI secara independen terhadap *risk taking unit* melakukan pengawasan serta penilaian kecukupan dan efektivitas proses tata kelola, manajemen risiko, dan pengendalian internal.
  - SKMR dan unit kerja kepatuhan yang independen terhadap risk taking unit.
  - Unit kerja Anti Fraud berperan meningkatkan efektivitas penerapan strategi anti fraud.
- c. Kepatuhan terhadap Peraturan Perundang-Undangan yang Berlaku
- Untuk memastikan kepatuhan Bank Muamalat terhadap peraturan perundang-undangan yang berlaku, Bank Muamalat menerapkan hal-hal berikut:
- Direksi telah membentuk unit kerja kepatuhan yang independen terhadap *risk taking unit* dan bertanggung jawab untuk memantau kepatuhan terhadap peraturan perundang-undangan yang berlaku
  - Unit kerja kepatuhan melakukan pemantauan kepatuhan pelaporan kepada BI/OJK/regulator lainnya.
- Supervisor provides supervised implementation of internal controls at Branch Offices and Head Office every day.
  - Supervision by internal control unit to the Branch Office and Head Office.
  - IAU independently supervises the risk taking units and assesses the adequacy and effectiveness of governance, risk management and internal control processes.
  - RMU and compliance unit are independent of the risk taking unit.
  - Anti Fraud work unit takes in role in improving the effectiveness of anti fraud strategy implementation.
- c. Compliance with Applicable Laws and Regulations
- To ensure Bank Muamalat compliance with applicable laws and regulations, Bank Muamalat implements the following:
- The Board of Directors established compliance unit that is independent towards risk taking unit and is in charge of monitoring compliance with applicable laws and regulations.
  - The compliance work unit monitors reporting compliance to BI/FSA/other regulators.

## **EVALUASI EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL**

Direksi bertanggung jawab memastikan efektifitas penerapan sistem pengendalian internal untuk mencapai tujuan Bank Muamalat. Dewan Komisaris melalui komite di bawah koordinasinya antara lain Komite Audit melakukan penilaian terhadap kecukupan pengendalian internal. Sepanjang tahun 2022 telah dilakukan kegiatan pemantauan terhadap efektifitas sistem pengendalian internal, antara lain:

1. Direksi melakukan evaluasi dan pemantauan secara terus menerus efektifitas penerapan sistem pengendalian internal termasuk jika terjadi perubahan kondisi internal dan eksternal yang dapat memengaruhi Bank Muamalat dalam mencapai sasarannya.
2. SKAI melakukan evaluasi atas kecukupan dan efektivitas sistem pengendalian internal secara independen melalui pelaksanaan kegiatan audit yang berbasis risiko. Hasil evaluasi dan tindak lanjutnya dilaporkan kepada Dewan Komisaris, Komite Audit dan Direksi

## **EVALUATION ON THE EFFECTIVENESS OF INTERNAL CONTROL SYSTEM**

The Board of Directors is responsible for ensuring the effectiveness of internal control system implementation to achieve the objectives of Bank Muamalat. The Board of Commissioners, through committees under their coordination, including the Audit Committee, assesses the adequacy of internal control. Throughout 2022, the Bank monitored activities on the effectiveness of the internal control system as follows:

1. The Board of Directors evaluated and continuously monitored the effectiveness of internal control system implementation, including any changes in internal and external conditions that affect Bank Muamalat in achieving the established goals.
2. IAU evaluated the adequacy and effectiveness of internal control systems independently by implementing risk-based audit activities. The results of the evaluation and follow-up are reported to the Board of Commissioners, Audit Committee, and Board of Directors.



## KAJIAN ULANG (REVIEW) ATAS PELAKSANAAN SISTEM PENGENDALIAN INTERNAL

### Hasil Review Pelaksanaan Sistem Pengendalian Internal oleh SKAI

Pelaksanaan kegiatan audit dalam rangka evaluasi kecukupan dan efektivitas sistem pengendalian internal selama tahun 2022 difokuskan terhadap beberapa ruang lingkup di antaranya: 1) Penyaluran pembiayaan di segmen *Islamic Business & SME, Consumer, Corporate* dan *Commercial*; 2) *Procurement* dan *Vendor Management*; 3) Penerapan Program Anti Pencucian Uang dan Pendanaan Terorisme; 4) Pengembangan dan Pengadaan Serta Penggunaan Penyedia Jasa Teknologi Informasi; serta 5) Rencana Pemulihan Bencana. Berdasarkan hasil audit masih ditemukan beberapa kelemahan pada pelaksanaan pengendalian internal yang perlu dilakukan perbaikan. Menindaklanjuti hal tersebut manajemen telah berkomitmen untuk menindaklanjuti perbaikannya sesuai batas waktu yang telah disepakati.

### Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Sistem pengendalian internal pada Bank Muamalat dibangun dengan mengacu pada standar pengendalian internal yang berlaku umum dan sesuai dengan *best practices* di industri. Sistem tersebut dibentuk untuk mengendalikan dan mencegah terjadinya risiko dalam usaha yang dijalankan oleh Perseroan.

Terkait sistem pengendalian internal yang diterapkan oleh Perseroan, Dewan Komisaris dan Direksi memandang bahwa implementasi sistem pengendalian internal yang dilakukan sepanjang tahun 2022 sudah cukup baik. Namun demikian, hasil evaluasi terhadap sistem pengendalian internal tetap dijadikan dasar bagi Manajemen untuk memperbaiki dan mengembangkan sistem pengendalian internal agar pelaksanaannya dapat berjalan efektif dan efisien, serta diharapkan dapat mendorong pertumbuhan dan keberlangsungan usaha Perseroan.

## REVIEW ON INTERNAL CONTROL SYSTEM IMPLEMENTATION

### Review Results of Internal Control System Implementation by IAU

The implementation of audit activities in the context of evaluating the adequacy and effectiveness of the internal control system during 2022 focused on several scopes, including 1) Distribution of financing in the *Islamic Business & SME, Consumer, Corporate, and Commercial* segments; 2) *Procurement* and *Vendor Management*; 3) Implementation of Anti-Money Laundering and Terrorism Financing Program; 4) Development, Procurement and utilization of Information Technology Service Providers; and 5) Disaster Recovery Plan. Based on the audit results, several weaknesses in the implementation of internal control need to be improved. Following up on this issue, the management has committed to following up on the improvement according to the agreed deadline.

### Statement by the Board of Directors and/or Board of Commissioners on the Adequacy of Internal Control System

The internal control system at Bank Muamalat was developed with reference to generally accepted internal control standards and in line with industry best practices. The system is formed to control and prevent risks in the business run by the Company.

Regarding the internal control system implemented by the Company, the Board of Commissioners and the Board of Directors consider that the implementation carried out throughout 2022 was fairly good. However, the Bank still uses the evaluation result of the internal control system as a basis for Management to improve and develop the internal control system. Thus, the implementation can run effectively and efficiently and is expected to encourage business growth and sustainability of the Company.

# Audit Eksternal

## External Audit

Bank Muamalat menunjuk audit eksternal sebagai bagian dari penerapan independensi pengawasan dan audit terhadap pelaporan Laporan Keuangan perusahaan dan sebagai bagian dari implementasi GCG, Bank menunjuk Kantor Akuntan Publik. Kantor Akuntan Publik sebagai auditor eksternal berfungsi untuk memastikan pencatatan akuntansi Bank telah disusun sesuai dengan ketentuan Pernyataan Standar Akuntansi dan Keuangan (PSAK) dengan opini yang wajar.

Pada tahun 2022, Laporan Keuangan Konsolidasian Bank Muamalat Indonesia telah diaudit oleh Kantor Akuntan Publik (KAP) Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a) yang telah terdaftar di Otoritas Jasa Keuangan, dengan biaya audit sebesar Rp1.250.000.000,- (satu miliar dua ratus lima puluh juta rupiah) belum termasuk Pajak Pertambahan Nilai (PPN) 11% (sebelas persen). Penunjukan KAP tersebut dilakukan oleh Dewan Komisaris.

Akuntan Publik dan KAP dimaksud telah menyelesaikan tugas secara independen sesuai dengan pedoman standar profesi akuntan publik serta sesuai dengan persyaratan kerja dan ruang lingkup audit yang telah ditentukan.

Bank Muamalat appointed an external audit as part of independent supervision and audit of the Company's Financial Statement reporting. As part of GCG implementation, the Bank appointed Public Accounting Firm. Public Accounting Firm as an external auditor function to ensure that the Bank's accounting records have been prepared following the provisions of the Statement of Accounting and Financial Standards (SAFS) with a fair opinion.

In 2022, the Consolidated Financial Statements of Bank Muamalat Indonesia for the 2021 fiscal year were audited by Public Accounting Firm (PAF) Doli, Bambang, Sulistiyanto, Dadang and Ali (dbsd&a), which have been registered with the Financial Services Authority, with an audit fee of Rp1,250,000,000,- (one billion two hundred fifty million rupiah) excluding Value Added Tax (VAT) 11% (eleven percent). The PAF is appointed by the Board of Commissioners.

The referred Public Accountant and PAF had completed their duties independently according to the guidelines of public accountant professional standards and in accordance with the stipulated work requirements and audit.

### AKUNTAN PUBLIK BANK MUAMALAT INDONESIA TAHUN BUKU 2022

|                                                                                                         |                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nama</b><br>Name                                                                                     | <b>Doli Diapary Siregar, CPA</b>                                                                                                                                   |
| <b>Nomor Registrasi AP dari Menteri Keuangan</b><br>AP Registration Number from the Minister of Finance | AP.0396                                                                                                                                                            |
| <b>Nomor Surat Tanda Terdaftar AP</b><br>AP Registered Certificate Number                               | Perbankan   Banking<br>STTD.AP-194/PB.122/2018<br>Bank Syariah   Islamic Bank<br>STTD.APS-53/PB.122/2018<br>Pasar Modal   Capital market<br>STTD.AP-314/PM.22/2018 |
| <b>Tahun Penugasan</b><br>Year of Assignment                                                            | Ke-2<br>2 <sup>nd</sup>                                                                                                                                            |

### BANK MUAMALAT INDONESIA PUBLIC ACCOUNTANT FOR 2022 FISCAL YEAR

Berikut adalah KAP yang telah mengaudit Laporan Keuangan Bank Muamalat dalam 5 (lima) tahun terakhir:

The following are PAF that audited Bank Muamalat's Financial Statements in the latest 5 (five) years:

| <b>Tahun Pemeriksaan</b><br>Audit Year | <b>Signing Partner</b><br>Signing Partner | <b>Kantor Akuntan Publik</b><br>Public Accounting Firm | <b>Kantor Akuntan Asing</b><br>Foreign Accounting Office | <b>Biaya (Rp)</b><br>Fee (Rp) |
|----------------------------------------|-------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|-------------------------------|
| 2022                                   | Doli Diapary Siregar, CPA                 | Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)   | BKR Internasional                                        | 1.250.000.000                 |
| 2021                                   | Doli Diapary Siregar, CPA                 | Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)   | BKR Internasional                                        | 1.100.000.000                 |
| 2020                                   | Bambang Sulistiyanto, CPA                 | Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)   | BKR Internasional                                        | 1.300.000.000                 |
| 2019                                   | Bambang Sulistiyanto, CPA                 | Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)   | BKR Internasional                                        | 800.000.000                   |
| 2018                                   | Doli Diapary Siregar, CPA                 | Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)   | BKR Internasional                                        | 1.000.000.000                 |



### JASA LAIN YANG DIBERIKAN

Tidak terdapat jasa lain yang diberikan, selain audit atas laporan keuangan.

### OTHER SERVICES PROVIDED

There were no other services provided, other than the audit on the financial statements

## Sistem Manajemen Risiko

### Risk Management System

Penjelasan mengenai Manajemen Risiko disajikan pada Bab Fungsi Penunjang Bisnis pada sub bab Manajemen Risiko.

Description of Risk Management is presented in the Business Support Functions Chapter in the Risk Management sub-chapter

## Satuan Kerja Kepatuhan

### Compliance Unit

Pembentukan Satuan Kerja Kepatuhan Bank Muamalat telah merujuk pada peraturan terkait fungsi kepatuhan yang terkini yaitu Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Fungsi kepatuhan ialah serangkaian tindakan atau langkah-langkah yang bersifat preventif untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan lainnya, termasuk prinsip syariah.

Berdasarkan tujuannya tersebut, Satuan Kerja Kepatuhan bersama Direktur yang membawahkan fungsi kepatuhan, wajib selalu berkoordinasi dengan Dewan Pengawas Syariah dalam pelaksanaan fungsi kepatuhan terhadap prinsip syariah.

Direktur Kepatuhan Bank Muamalat Indonesia telah memenuhi persyaratan sesuai dengan peraturan perundangan yang berlaku dan telah efektif lulus Penilaian Kemampuan dan Kepatutan dari OJK tanggal 24 Juni 2022. Berikut adalah tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017:

1. Menyusun strategi untuk mendorong terciptanya Budaya Kepatuhan Bank.
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank.
4. Memastikan seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank

The establishment of the Compliance Unit of Bank Muamalat has referred to the latest regulations related to the compliance function, namely Regulations the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 on the Implementation of Commercial Bank Compliance Functions. The compliance function is a series of preventive actions or measures to ensure that the policies, provisions, systems, and procedures, as well as business activities carried out by the Bank, are in line with the provisions of the Financial Services Authority and the provisions of other laws and regulations, including sharia principles.

Based on these objectives, the Compliance Unit and the Director in charge of the compliance function are required to always coordinate with the Sharia Supervisory Board in implementing the compliance function with sharia principles.

The Compliance Director of Bank Muamalat Indonesia has met the requirements based on applicable laws and regulations and effectively passed the Fit and Proper Test from the FSA dated 24 June 2022. The followings are the duties and responsibilities of the Director in charge of the Compliance Function following the Financial Services Authority Regulation No. 46/POJK.03/2017:

1. Developing a strategy to encourage the creation of the Bank Compliance Culture.
2. Proposing compliance policies or principles to be approved by the Board of Directors.
3. Establishing compliance systems and procedures that are used to formulate internal provisions and guidelines of the Bank.
4. Ensuring that all policies, regulations, systems, procedures, and business activities conducted by the

telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, termasuk prinsip syariah bagi bank umum syariah dan unit usaha syariah.

5. Meminimalisasi dan menekan risiko kepatuhan Bank.
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari Bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

Dalam melaksanakan tugasnya, Direktur Kepatuhan dibantu oleh Satuan Kerja Kepatuhan Bank Muamalat Indonesia yang dibentuk secara tersendiri dan bebas dari pengaruh satuan kerja lainnya. Satuan Kerja tersebut memiliki akses langsung kepada Direktur yang membawahkan fungsi kepatuhan.

Kepala Satuan Kerja Kepatuhan Bank Muamalat telah memenuhi kriteria yang ditetapkan oleh regulasi, antara lain persyaratan independensi, menguasai ketentuan Otoritas Jasa Keuangan (OJK)/Bank Indonesia dan peraturan perundang-undangan yang berlaku dan tidak melaksanakan tugas lainnya di luar fungsi kepatuhan.

Bank comply with the provisions of the Financial Services Authority and laws and regulations, including sharia principles for sharia commercial banks and sharia business units.

5. Minimizing and depressing the Bank's compliance risk.
6. Taking preventive measures to ensure that policies and/or decisions taken by the Bank's Directors or the head of the branch office domiciled overseas do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations.
7. Performing other duties related to the compliance function.

In running duties, the Compliance Director is assisted by the Compliance Unit of Bank Muamalat Indonesia, which is established separately and free from other work units' influence. The Compliance Unit has direct access to the Director in charge of the compliance function.

The Head of the Compliance Unit has met the criteria set by the regulations, including the independence requirements, mastering the provisions of the Financial Services Authority (FSA)/ Bank Indonesia and the prevailing laws and regulations, as well as not carrying out other duties outside the compliance function.

## PROFIL KEPALA SATUAN KERJA KEPATUHAN

## PROFILE OF THE HEAD OF THE COMPLIANCE UNIT



**Dyah Ekowati**  
Kepala Satuan Kerja Kepatuhan  
Head of the Compliance Unit

|                                                                |                                                                                                                                                                                       |                                                                                                                                                                                                            |
|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Warga Negara</b><br>Citizen                                 | Indonesia                                                                                                                                                                             | Indonesia                                                                                                                                                                                                  |
| <b>Domisili</b><br>Domicile                                    | Jakarta                                                                                                                                                                               | Jakarta                                                                                                                                                                                                    |
| <b>Usia</b><br>Age                                             | 51 tahun pada akhir Tahun Buku 2022                                                                                                                                                   | 51 as of the end of the 2022 Financial Year                                                                                                                                                                |
| <b>Dasar Hukum Pengangkatan</b><br>Legal Basis for Appointment | Surat Keputusan Direksi PT Bank Muamalat Indonesia Tbk No. 080/DIR/KPTS/VIII/2009 tanggal 25 Agustus 2009 tentang Mutasi dan Penyempurnaan Penetapan Pejabat Compliance Division Head | Decree of the Board of Directors of PT Bank Muamalat Indonesia Tbk No. 080/DIR/KPTS/VIII/2009 dated August 25, 2009 on the Transfer and Improvement of the Appointment of Compliance Division Head Officer |



|                                                   |                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Riwayat Pendidikan</b><br>Education Background | <ul style="list-style-type: none"> <li>• Sarjana Pertanian Institut Pertanian Bogor (1996)</li> <li>• Muamalat Officer Development Program (1997)</li> <li>• Sertifikasi Manajemen Risiko Level 4, Lembaga Sertifikasi Profesi Perbankan</li> <li>• Sertifikasi Manajemen Kepatuhan Level 2, Lembaga Sertifikasi Profesi Perbankan</li> </ul> | <ul style="list-style-type: none"> <li>• Bachelor in Agriculture Science, Institut Pertanian Bogor (1996)</li> <li>• Muamalat Officer Development Program (1997)</li> <li>• Certification of Risk Management Level 4, Banking Professional Certification Institute</li> <li>• Certification of Compliance Management Level 2, Banking Professional Certification Institute</li> </ul> |
| <b>Rangkap Jabatan</b><br>Dual Position           | -                                                                                                                                                                                                                                                                                                                                             | -                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Pengalaman Kerja</b><br>Work Experience        | <ul style="list-style-type: none"> <li>• Kepala Satuan Kerja Kepatuhan (2009-sekarang)</li> <li>• Compliance &amp; Risk Management Group Head (2009)</li> <li>• Kebijakan dan Produk Pembiayaan Divisi Pembiayaan (2003-2009)</li> <li>• Account Manager Cabang Bumi Serpong Damai (1997-2002)</li> </ul>                                     | <ul style="list-style-type: none"> <li>• Head of Compliance Unit (2009-present)</li> <li>• Compliance &amp; Risk Management Group Head (2009)</li> <li>• Financing Policy and Products of the Financing Division (2003-2009)</li> <li>• Account Manager at Bumi Serpong Damai Branch (1997-2002)</li> </ul>                                                                           |
| <b>Hubungan Afiliasi</b><br>Affiliated Relations  | Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali                                                                                                                                               | Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders                                                                                                                                               |

## TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Satuan Kerja Kepatuhan, yang mencakup:

1. Membantu menetapkan langkah-langkah yang diperlukan untuk memastikan kepatuhan Bank dalam memenuhi seluruh peraturan internal dan eksternal serta peraturan perundang-undangan lain yang berlaku dalam rangka prinsip kehati-hatian.
2. Membantu memantau dan menjaga kegiatan usaha Bank agar tidak menyimpang dari ketentuan yang berlaku.
3. Menyusun langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi,
4. Mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Memantau dan mengevaluasi secara berkala terhadap perkembangan risiko-risiko kepatuhan dan pengendalian internal untuk kepentingan Bank sesuai dengan perkembangan bisnis.
6. Menilai dan mengevaluasi atas efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
7. Mengkaji ulang dan/atau merekomendasikan pemutakhiran dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan, termasuk prinsip syariah.

## DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Compliance Unit:

1. Assisting in determining the necessary measures to ensure the Bank's compliance in fulfilling the overall internal and external regulations as well as other applicable laws and regulations in the context of the prudence principle.
2. Providing assistance in monitoring and maintaining the Bank's business activities to not deviate from the applicable regulations.
3. Formulating steps in order to support the creation of Compliance Culture in the entire Bank business activities at every organizational level
4. Identifying, measuring, monitoring, and controlling Compliance Risk by referring to the Financial Services Authority regulations on the Risk Management Implementation for Sharia Commercial Banks and Sharia Business Units.
5. Periodically monitoring and evaluating the development of compliance risks and internal control for the Bank's interests based on business development.
6. Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures with the laws and regulations.
7. Reviewing and/or recommending updates and refinement of policies, regulations, systems, and procedures currently applied by the Bank to comply with the provisions of the Financial Services Authority and laws and regulations, including sharia principles.



8. Mengupayakan untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan.
9. Memastikan Bank telah patuh terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
10. Melakukan sosialisasi hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku kepada seluruh karyawan Bank.
11. Menjalankan peran konsultatif sebagai strategic business partner guna pencegahan dalam rangka mitigasi risiko kepatuhan dan memberikan rekomendasi untuk perbaikan serta peningkatan efektivitas kepatuhan, pengendalian internal dan GCG.
12. Menjalankan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

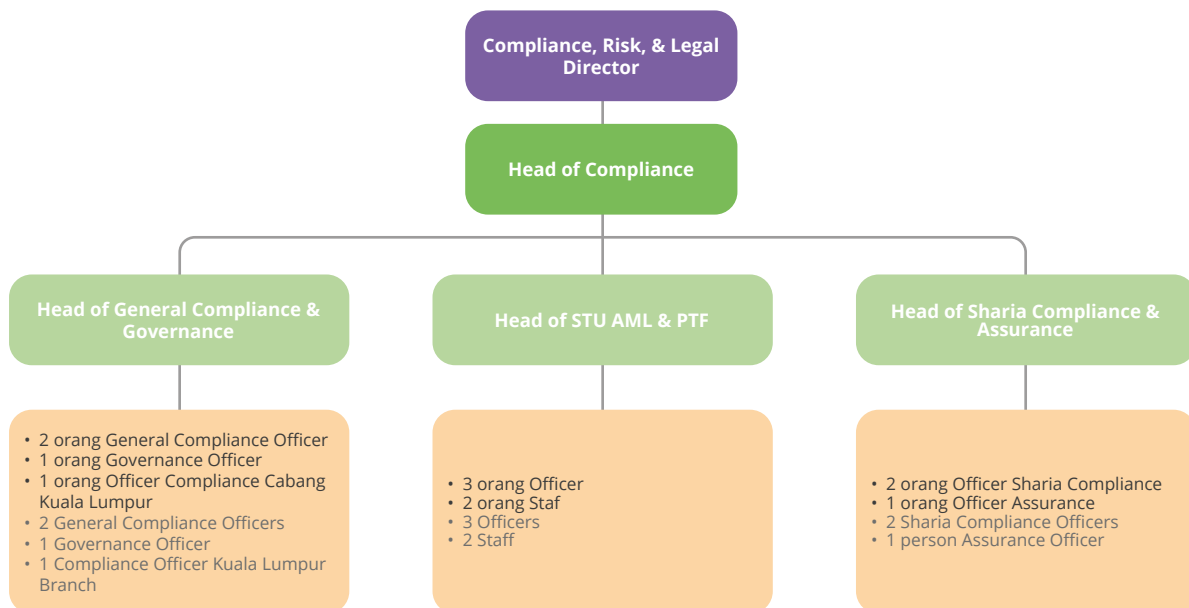
8. Striving to ensure that the Bank's policies, regulations, systems, and procedures, as well as business activities, are in line with the rules of the Financial Services Authority as well as the laws and regulations.
9. Ensuring the Bank has complied with the commitments to the Financial Services Authority and/or other competent supervisory authorities.
10. Disseminating matters related to the Compliance Function, especially regarding the applicable regulations to all Bank employees.
11. Carrying out a consultative role as a strategic business partner for prevention to mitigate compliance risk and providing recommendations for improving and enhancing compliance effectiveness, internal control, and GCG.
12. Carrying out other duties related to the compliance function.

## **STRUKTUR ORGANISASI UNIT KERJA KEPATUHAN**

Per 31 Desember 2022, organisasi Satuan Kerja Kepatuhan Bank Muamalat Indonesia terdiri 15 (lima belas) karyawan. Adapun struktur organisasinya digambarkan dalam bagan berikut ini.

## **ORGANIZATIONAL STRUCTURE OF THE COMPLIANCE FUNCTION**

As of 31 December 2022, Bank Muamalat Indonesia's Compliance Unit consists of 15 (fifteen) employees. The organizational structure is described in the following chart







## KUALIFIKASI DAN SERTIFIKASI

Personel Satuan Kerja Kepatuhan BMI memiliki kompetensi yang memadai dan sesuai dengan tugas dan tanggung jawabnya, terutama kompetensi pada bidang Kepatuhan dan Manajemen Risiko.

## PENGELOLAAN DAN MITIGASI RISIKO KEPATUHAN

Perseroan sebagai entitas yang bergerak pada industri perbankan sarat dengan pemenuhan peraturan perundang-undangan, sehingga risiko kepatuhan menjadi salah satu risiko penting yang harus diantisipasi oleh Bank. Risiko kepatuhan muncul apabila Bank tidak mematuhi atau tidak melaksanakan peraturan Otoritas Jasa Keuangan dan/atau Bank Indonesia, maupun peraturan perundang-undangan lainnya yang berlaku.

Memperhatikan kondisi tersebut, Bank Muamalat senantiasa berupaya untuk memaksimalkan upaya untuk dapat melaksanakan ketentuan dan peraturan yang berlaku dengan baik dan secara terus menerus melakukan langkah-langkah perbaikan dalam kualitas manajemen risiko, sistem pengendalian internal dan pelaksanaan tata kelola yang baik serta memperhatikan prinsip kehati-hatian maupun prinsip syariah dalam menjalankan kegiatan operasional bank.

Bank Muamalat menyelenggarakan rapat *Risk Management Committee* (RMC) secara berkala untuk membahas pengelolaan risiko kepatuhan dan pembahasannya disajikan dalam Laporan Profil Risiko Bank yang disampaikan kepada Otoritas Jasa Keuangan secara triwulanan maupun Laporan Tingkat Kesehatan Bank secara semesteran.

Sebagai upaya pengelolaan risiko kepatuhan, sepanjang tahun 2022, Bank telah melakukan mitigasi risiko kepatuhan di antaranya:

1. Melaksanakan kampanye budaya kepatuhan melalui sharing informasi regulasi dan fatwa, memberikan opini terhadap penerapan regulasi dan aspek syariah, melakukan reminder kepada unit kerja terkait mengenai pemenuhan regulasi serta melakukan pelatihan dan *sharing knowledge*.
2. Memberikan opini/saran dari sisi kepatuhan umum dan syariah kepada unit kerja terkait dengan pengembangan produk, program, ketentuan, aktivitas operasional dan permasalahan *compliance* yang dihadapi.
3. Memonitor aspek kehati-hatian Bank dengan menerbitkan *dashboard prudential* banking agar sesuai dengan regulasi yang berlaku yaitu terkait Kewajiban Penyediaan Modal Minimum (KPMM), Batas Maksimum Penyaluran Dana (BMPD), Posisi Devisa Neto (PDN), Kualitas Aset (KA), Penyisihan Penghapusan Aset (PPA), Giro Wajib Minimum (GWM), Rasio Intermediasi Makroprudential (RIM) Syariah, Pemenuhan giro RIM Syariah, Penyangga Likuiditas Moneter (PLM) Syariah dan Utang Luar Negeri (ULN).

## QUALIFICATION AND CERTIFICATION

The Compliance Unit Personnel of BMI have competence in line with their duties and responsibilities, especially competence in Compliance and Risk Management.

## COMPLIANCE RISK MANAGEMENT AND MITIGATION

As an entity engaged in the banking industry, the Company is loaded with the fulfillment of laws and regulations. Therefore, compliance risk is one of the important risks that must be anticipated by the Bank. Compliance risk arises if the Bank does not comply with or implement the regulations of the Financial Services Authority and/or Bank Indonesia, as well as other applicable laws and regulations.

Referring to these conditions, the Bank Muamalat always maximizes efforts to be able to implement the applicable provisions and regulations properly and continuously takes steps to improve the quality of risk management, internal control system, and implementation of good governance, as well as taking into account the prudential principles and sharia principles in carrying out operational activities of the Bank.

Bank Muamalat periodically holds Risk Management Committee (RMC) meetings to discuss compliance risk management, which is discussed and presented in the Bank's Risk Profile Report submitted to the Financial Services Authority quarterly as well as in the Bank Soundness Level Report on a semesterly basis.

As the effort to manage compliance risk, the Bank mitigated the following compliance risk during 2022:

1. Carried out compliance culture campaigns by sharing information on regulations and fatwas, provided opinions on implementing regulations and sharia aspects, reminded the related work units regarding regulatory compliance, and held training and knowledge sharing.
2. Provided opinions/suggestions regarding general and sharia compliance to work units related to product development, programs, regulations, operational activities, and compliance issues.
3. Monitored the prudential aspects of the Bank by issuing a prudential banking dashboard to comply with applicable regulations, namely the Minimum Capital Adequacy Requirement (CAR), Legal Lending Limit (LLL), Net Open Position (NOP), Asset Quality, Allowance for Asset Losses, Statutory Reserves, Sharia Macroprudential Intermediation Ratio, Sharia RIM Demand Deposit Fulfillment, Sharia Monetary Liquidity Buffer (PLM) and Foreign Loans (ULN).

4. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan peraturan perundang-undangan dan ketentuan syariah yang berlaku
5. Mengembangkan *compliance checklist* untuk memastikan kesiapan operasional pembukaan, pemindahan alamat dan perubahan status kantor dan perizinan produk sebelum disampaikan kepada Otoritas Jasa Keuangan (OJK)
6. Melakukan *reminder* terhadap kewajiban pelaporan kepada Otoritas Jasa Keuangan/Bank Indonesia dan Otoritas Pengawas lainnya.
7. Melakukan training dan *sharing knowledge* dengan materi kepatuhan umum, APU PPT dan syariah.
8. Menyampaikan *e-mail blast* dengan materi regulasi baru, fatwa, APU PPT dan Tata Kelola Perusahaan.
9. Pelaksanaan Sertifikasi Basic Sharia secara internal guna meningkatkan kompetensi karyawan terkait aspek syariah.
10. Pelaksanaan Sertifikasi APU-PPT secara internal untuk meningkatkan kompetensi karyawan di bidang APU-PPT
11. Mengembangkan materi *training* kepatuhan untuk meningkatkan kualitas karyawan Bank agar meningkatkan budaya kepatuhan serta memitigasi risiko
12. Menyampaikan data debitur group kepada Unit Kerja terkait secara rutin bulanan sebagai acuan dalam pemberian pembiayaan kepada Nasabah Group agar tidak melanggar BMPD.
13. Menyampaikan Laporan Pengawasan DPS kepada Manajemen Bank dan OJK.
14. Menyampaikan laporan terkait kepatuhan dan GCG kepada Otoritas Jasa Keuangan.
4. Assessed and evaluated the effectiveness, adequacy, and conformity of the Bank's policies, provisions, systems, and procedures with the prevailing laws and regulations and sharia provisions
5. Developed the Compliance Checklist, which purpose is to ensure operational readiness for opening, changing addresses, and changing office status prior to submitting the submission to the Financial Services Authority (FSA)
6. Reminded the reporting obligations to the Financial Services Authority/Bank Indonesia and other supervisory authorities.
7. Held training and knowledge sharing with materials on general compliance, AML & CFT, and sharia.
8. Sent e-mail blasts with materials on new regulations, fatwas, AML & CFT, and Corporate Governance.
9. Implemented Internal Basic Sharia certification to improve employee competence in relation to the sharia aspects.
10. Implemented AML & CFT Certification internally to improve employee competence in AML & CFT.
11. Developed compliance training materials to improve the quality of the Bank's employees to improve compliance culture as well as mitigate compliance risk and mitigating risks
12. Submitted the group debtor data to the related Work Units monthly as a reference in providing financing to Group Customers so as not to violate the LLL
13. Submitted SSB Supervision Report to the Bank Management and FSA.
14. Submitted reports related to compliance and GCG to the Financial Services Authority.



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

## Anti Money Laundering and Counter Financing of Terrorism (AML & CFT)

Bank Muamalat senantiasa memantui peraturan perundang-undangan dan berbagai peraturan lainnya terkait Prinsip Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT). Bank Muamalat telah membentuk Unit Kerja Khusus atau menunjuk Pejabat Bank yang bertanggung jawab atas penerapan program APU dan PPT. Dalam hal ini, penanggung jawab APU & PPT di Bank ialah Unit Kerja APU-PPT yang berada di bawah Kepala Satuan Kerja Kepatuhan/ Compliance.

Implementasi APU & PPT pada Bank Muamalat mendapat perhatian khusus dan peran aktif dari Direksi dan Dewan Komisaris. Peranan Direksi dan Dewan Komisaris bertujuan untuk memotivasi karyawan dan unit kerja dalam mendorong terbentuknya budaya kepatuhan di seluruh jajaran organisasi.

Bank Muamalat telah memiliki beragam program yang sejalan dengan peraturan perundangan yang berlaku. Penerapan Program APU & PPT Bank Muamalat dilakukan secara efektif dan efisien mengacu pada Kebijakan Penerapan APU & PPT yang paling kurang mencakup 5 (lima) pilar penerapan Program APU & PPT, yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi
2. Kebijakan dan Prosedur
3. Pengendalian Intern
4. Sistem Informasi Manajemen
5. Sumber Daya Manusia dan Pelatihan

Bank Muamalat Indonesia juga melakukan *Customer Due Diligence* (CDD) yang sebelumnya dikenal dengan Prinsip Mengenal Nasabah (*Know Your Customer*). CDD ialah kegiatan identifikasi, verifikasi, dan pemantauan yang dilakukan Bank untuk memastikan bahwa transaksi tersebut sesuai dengan profil calon nasabah, *walk in customer*, atau pun nasabah. Dengan begitu, diharapkan mampu mencegah terjadinya Bank Muamalat Indonesia sebagai sarana transaksi uang kejahatan dan pendukung kegiatan pemberantas serta pencegahan terjadinya tindakan pencucian uang dan pendanaan terorisme.

Bank Muamalat always complies with the laws and regulations and other regulations related to the Principles of AntiMoney Laundering and Counter Financing of Terrorism (AML & CFT). As a form of compliance, Bank Muamalat established a Special Work Unit or appointed Bank Officers to implement the AML & CFT programs. In this case, the person in charge of AML & CFT at the Bank is the AML & CFT Work Unit, under the Head of the Compliance Unit.

Bank Muamalat applies AML & CFT through special attention and an active role from the Board of Directors and Board of Commissioners. The main role of the Board of Directors and the Board of Commissioners is to motivate employees and work units to encourage a culture of compliance at all organizational levels.

Bank Muamalat already has various programs in line with applicable laws and regulations. Bank Muamalat applies for the AML & CFT Program effectively and efficiently, referring to the AML & CFT Implementation Policy, which includes at least 5 (five) pillars of the implementation of the AML & CFT Program, namely:

1. Active Supervision by the Board of Commissioners and Directors
2. Policies and Procedures
3. Internal Control
4. Management Information System
5. Human Resources and Training

Bank Muamalat Indonesia also implements Customer Due Diligence (CDD), previously known as the Know Your Customer Principle. CDD is identification, verification, and monitoring by the Bank to ensure that the transaction is based on a profile of the prospective customer, walk-in customer, or bank customer. Therefore, it is expected to be able to prevent the establishment of Bank Muamalat Indonesia's facility of criminal money transactions and to support eradication as well as prevention of money laundering and terrorism financing.

Sepanjang 2022, Bank telah melakukan kegiatan terkait penerapan program APU & PTT antara lain sebagai berikut:

- a. *Sharing* informasi atau *reminder* terkait dengan penerapan Program APU & PPT kepada seluruh unit kerja terkait.
- b. Aktivitas penyusunan dan penyampaian laporan (LTKM, LTKT, LTKL, SIPESAT) serta melakukan kegiatan pengkinian dan pemantauan data nasabah.
- c. Melakukan Pemeliharaan Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) serta Daftar Pendanaan Proliferasi Senjata Pemusnah Massal.
- d. Pemantauan implementasi penggolongan risiko nasabah menggunakan metode *Risk Based Approach* (RBA), indikasi Transaksi Keuangan Mencurigakan (*alert* TKM), dan orang/badan usaha yang ditetapkan sebagai Tersangka atau terdakwa kasus korupsi/pencucian uang.
- e. *Review* Kebijakan, Pedoman, Prosedur Pelaksanaan, Produk atau Aktivitas Baru yang terkait dengan penerapan program APU & PPT.
- f. Pemenuhan permintaan data/informasi/dokumen dari pihak eksternal terutama Aparat Penegak Hukum (Apgakum) atau Lembaga Pengawas dan Pengatur (LPP).
- g. Pemenuhan permintaan data/informasi/dokumen dari (PPATK) dalam rangka FIR.
- h. Melakukan *review* dan/atau memberikan opini APU & PPT terkait dengan produk, operasional maupun aktivitas Bank.
- i. Menyampaikan proses kegiatan pengkinian data nasabah dengan skala prioritas antara lain untuk nasabah dengan kategori *high risk*, aktif bermutasi dan bersaldo cukup besar.
- j. Pengisian KYC/AML *Questionnaire* yang merupakan bagian dari kegiatan koresponden banking guna memastikan penerapan AML/KYC dilaksanakan sesuai dengan ketentuan.
- k. Penyampaian Informasi kepada Komisi Pemberantasan Korupsi Republik Indonesia (KPK-RI) dan Laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
- l. Melakukan *monitoring* CIF dalam rangka memastikan Bank memelihara profil Nasabah secara terpadu (*Single* CIF) untuk mengurangi data-data CIF yang *duplicate*.
- m. Pelatihan/sosialisasi/*coaching* terkait penerapan Program APU & PPT kepada karyawan terkait.
- n. Mengikuti pelatihan/*workshop* terkait APU & PPT dari PPATK, OJK dan FKDKP
- o. Menyelenggarakan program sertifikasi APU & PPT yang dilaksanakan secara internal bekerja sama dengan Learning & Talent Management dalam rangka meningkatkan pemahaman seluruh karyawan terhadap penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT).
- p. Implementasi *Project* GoAML.

During 2022, the Bank carried out activities related to the implementation of the AML & CFT program, including the following:

- a. Shared information or reminders related to the AML & CFT Program implementation to all related work units.
- b. Reported preparation and submission activities (LTKM, LTKT, LTKL, SIPESAT), as well as updated and monitored customer data.
- c. Maintained the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Funding for the Proliferation of Weapons of Mass Destruction.
- d. Monitored the implementation of customer risk classification using the Risk-Based Approach (RBA) method, an indication of Suspicious Financial Transactions (SFT alert), and persons/business entities designated as suspects or defendants in corruption/ money laundering cases.
- e. Reviewed the New Policies, Guidelines, Implementation Procedures, Products, or Activities related to the implementation of the AML & CFT program.
- f. Fulfilled requests for data/information/documents from external parties, especially Law Enforcement Officials or the Supervisory and Regulatory Agency.
- g. Fulfilled requests for data/information/ documents from (PPATK) in the context of FIR.
- h. Reviewed and/or provided AML & CFT opinions related to the Bank's products, operations, and activities.
- i. Delivered the process of updating customer data with a priority scale, including for customers in the high-risk category, active in the transaction, and with a large balance.
- j. Filled in the KYC/AML *Questionnaire*, which is part of correspondent banking activities, to ensure that AML/ KYC implementation is carried out in accordance with regulations.
- k. Submitted information to the Corruption Eradication Commission of the Republic of Indonesia (KPK-RI) and reports to the Financial Transaction Reports and Analysis Center (PPATK).
- l. Monitored CIF to ensure the Bank maintained an integrated Customer profile (*Single* CIF) to reduce duplicate CIF data.
- m. Training/socialization/*coaching* related to the implementation of the AML & CFT Program to related employees.
- n. Attended training/workshops related to AML & CFT from PPATK, FSA, and FKDKP
- o. Organized the AML & CFT certification program, which is carried out internally in collaboration with Learning & Talent Management to increase the understanding of all employees on implementing Anti Money Laundering and Counter Financing of Terrorism (AML & CFT).
- p. Implementation of the GoAML Project.



# Perkara Penting

## Important Cases

Sebagai perusahaan yang aktif menjalankan aktivitas bisnisnya, Bank Muamalat Indonesia memiliki risiko menghadapi permasalahan hukum, baik di bidang perdata maupun pidana. Hingga akhir 2022, berikut permasalahan hukum Bank Muamalat Indonesia sebagaimana digambarkan dalam tabel berikut:

As a company that actively carries out its business activities, Bank Muamalat Indonesia is at risk of facing civil and criminal legal cases. As of the end of 2022, Bank Muamalat Indonesia faced the following legal issues:

| Jenis Sanksi                                              | Jumlah Total  |              | Type of Sanction                               |
|-----------------------------------------------------------|---------------|--------------|------------------------------------------------|
|                                                           | Perdata Civil | Pidana Crime |                                                |
| Telah selesai (telah mempunyai kekuatan hukum yang tetap) | 44            | 2            | Has been completed (has permanent legal force) |
| Dalam proses penyelesaian                                 | 94            | 22           | In the process of being completed              |

# Sanksi Administratif

## Administrative Sanction

Hingga berakhirnya tahun buku 2022, baik Bank Muamalat Indonesia, anggota Dewan Komisaris, dan Direksi tidak mendapatkan sanksi administratif dari Otoritas Perbankan.

As of the end of the 2022 fiscal year, Bank Muamalat Indonesia, members of the Board of Commissioners, and Board of Directors never received administrative sanctions from the Banking Authority.

# Akses Informasi dan Data Perusahaan

## Access to Company Data and Information

Bank Muamalat berkomitmen untuk mewujudkan prinsip-prinsip tata kelola yang baik, termasuk transparansi, yang salah satunya diwujudkan melalui penyediaan akses informasi bagi para pemegang saham dan pemangku kepentingan. Bank Muamalat berkomitmen untuk senantiasa memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data perusahaan yang tidak dapat dipublikasikan/rahasia.

Bank Muamalat is committed to actualizing GCG principles, including transparency, which is manifested by providing access to information for the stakeholders. Bank Muamalat strives to provide actual and useful information by considering the provisions regarding company data that cannot be published/confidential.

Transparansi informasi secara internal dan eksternal diharapkan dapat membantu, menjaga dan meningkatkan pengetahuan, pemahaman, dan persepsi positif dari para pemangku kepentingan terhadap kebijakan dan kegiatan Bank. Untuk menyediakan informasi terkini bagi seluruh pemangku kepentingan, Bank Muamalat Indonesia menyediakan sarana portal informasi melalui situs website Bank pada alamat [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id) dan media sosial resmi milik Bank Muamalat. Bank juga menyediakan informasi lebih lanjut bagi Pemegang Saham dan pemangku kepentingan yang dapat diakses melalui:

The manifestation of internal and external transparency principles in the information is expected to assist, maintain and increase the stakeholders' knowledge, understanding, and positive perception toward the Bank's policies and activities. To provide the latest information for all stakeholders, Bank Muamalat Indonesia provides an information portal facility through the Bank's website at [www.bankmuamalat.co.id](http://www.bankmuamalat.co.id) and official social media by Bank Muamalat. The Bank also provides further information for the shareholders and stakeholders, which can be accessed through the following:

### a. Media Elektronik

Penggunaan teknologi informasi dan komunikasi (*Information & Communication Technology/ICT*) yang andal sangat dibutuhkan untuk mendukung penyampaian informasi kepada publik baik internal maupun eksternal sehubungan dengan perkembangan teknologi dan arah penyajian informasi yang cepat serta singkat namun jelas.

Akses *database* elektronik menjadi salah satu alternatif yang penting dalam pemenuhan kebutuhan masyarakat akan informasi sehingga penggunaan TI berbasis digital menjadi sebuah keharusan belakangan ini. Oleh karena itu, Teknologi Informasi (TI) menjadi tuntutan mutlak dan penting dalam pengembangan media komunikasi Bank Muamalat Indonesia saat ini dan di masa mendatang.

### a. Electronic Media

The use of reliable Information & Communication Technology (ICT) is highly required to support information delivery to the public, both internally and externally in connection with technological developments and the direction of presenting information in a quick and brief but clear manner.

Access to electronic databases is an important alternative in meeting the public's needs for information, thus the use of digital-based IT has become a necessity these days. Therefore, Information Technology (IT) is an absolute and important demand in the development of communication media for Bank Muamalat Indonesia today and in the future.





Bank menyediakan beberapa saluran media elektronik yang dapat diakses yaitu:

Telepon : (021) 80666000  
Faksimile : (021) 80666001  
E-mail : corporate.affairs@bankmuamalat.co.id  
Website : www.bankmuamalat.co.id  
Facebook : Bank Muamalat  
Twitter : @BankMuamalat  
Instagram : @bankmuamalat  
YouTube : Bank Muamalat

The Bank provides several electronic media channels that can be accessed, namely:

Phone : (021) 80666000  
Facsimile : (021) 80666001  
E-mail : corporate.affairs@bankmuamalat.co.id  
Website : www.bankmuamalat.co.id  
Facebook : Bank Muamalat  
Twitter : @BankMuamalat  
Instagram : @bankmuamalat  
YouTube : Bank Muamalat

#### b. Siaran Pers

Bank Muamalat secara aktif mempublikasikan siaran pers melalui berita dan informasi terkini yang tersedia di situs Bank sebagai upaya penyebaran informasi dari setiap aksi korporasi dan kegiatan penting Bank lainnya.

#### b. Press Releases

Bank Muamalat actively publishes press releases through the latest news and information available on the Bank's website as the effort to disseminate information on every corporate action and other important Bank activities.

#### c. Salamuamalat

Bank Muamalat memiliki layanan *phone banking* 24 jam melalui nomor 1500016 yang dinamakan Salamuamalat. Salamuamalat juga menjangkau nasabah yang berada di luar negeri melalui nomor +6221 8066 8000. Salamuamalat memberikan kemudahan kepada nasabah setiap saat dan di mana pun nasabah berada.

#### c. Salamuamalat

Bank Muamalat has 24-hour phone banking service through the number 1500016 called Salamuamalat. Salamuamalat also reaches overseas customers via the number +6221 8066 8000. Salamuamalat provides convenience to customers whenever and wherever they are.

Dengan menghubungi Salamuamalat, nasabah dapat melakukan pengecekan informasi saldo, cek mutasi, pemindahbukuan, transfer antar rekening Bank Muamalat hingga Rp50 juta. Nasabah juga bisa membayar Zakat Infak Sedekah, mendapatkan informasi produk pendanaan, informasi produk pembiayaan, layanan pengaduan dan kehilangan kartu, layanan *virtual account* dan layanan untuk berbicara dengan Salamuamalat officer.

By contacting Salamuamalat, the customers may check balance information, check transactions, book transfers, transfer between Bank Muamalat accounts up to Rp50 million. Customers can also pay Zakat Infaq Alms, obtain information on funding products, information on financing products, complaint services and lost cards, virtual account services, and services to talk to Salamuamalat officers.

#### d. Sekretaris Perusahaan

Untuk dapat mengakses informasi mengenai Bank, masyarakat dapat menghubungi Sekretaris Perusahaan dengan alamat Jl. Prof. Dr. Satrio, Kav. 18 Kuningan Timur, Setiabudi Jakarta Selatan 12940 di nomor telepon 021-80666000 ext. 117023 dan e-mail corporate.affairs@bankmuamalat.co.id atau investor.relations@bankmuamalat.co.id di samping sarana-sarana yang telah diurai sebelumnya.

#### d. Corporate Secretary

To be able to access information on the Bank, the public can contact the Corporate Secretary at the address Jl. Prof. Dr. Satrio, Kav. 18 Kuningan Timur, Setiabudi South Jakarta 12940 at telephone number 021-80666000 ext. 117023 and e-mail corporate.affairs@bankmuamalat.co.id or investor.relations@bankmuamalat.co.id apart from the previously described facilities

Bank Muamalat Indonesia juga senantiasa membagikan informasi mengenai aktivitas bisnis yang dilakukan kepada publik melalui keterbukaan informasi. Berikut adalah keterbukaan informasi yang dirilis Bank sepanjang tahun 2022 .

Bank Muamalat Indonesia also continues to share information regarding its business activities to the public through information disclosure. The following is information disclosure released by the Bank during 2022.



| Keterangan<br>Description                                                                                                                                                                                         | Tanggal<br>Date                         | Media<br>Media                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pemberitahuan Perubahan Anggota Komite Audit PT Bank Muamalat Indonesia Tbk<br>Notification of Changes in Audit Committee Member of PT Bank Muamalat Indonesia Tbk                                                | 20 Desember 2022<br>December 20, 2022   | <i>Website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Company website in Indonesian and English                                                                                                                                                                                                                                          |
| Ringkasan Risalah RUPS Luar Biasa 29 November 2022<br>Summary of Minutes of Extraordinary GMS on November 29, 2022                                                                                                | 01 Desember 2022<br>December 01, 2022   | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Perubahan Dewan Komisaris, Direksi PT Bank Muamalat Indonesia Tbk<br>Changes in the composition of PT Bank Muamalat Indonesia Tbk's Board of Commissioners and Board of Directors                                 | 29 November 2022<br>November 29, 2022   | <i>Website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Company website in Indonesian and English                                                                                                                                                                                                                                          |
| Pemberitahuan Perubahan Anggota Komite Audit PT Bank Muamalat Indonesia Tbk<br>Notification of Changes in Audit Committee Members of PT Bank Muamalat Indonesia Tbk                                               | 28 November 2022<br>November 28, 2022   | <i>Website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Company website in Indonesian and English                                                                                                                                                                                                                                          |
| Pemanggilan Ulang RUPS Luar Biasa tanggal 29 November 2022<br>Reinvitation of Extraordinary GMS on November 29, 2022                                                                                              | 07 November 2022<br>November 7, 2022    | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Keterbukaan Informasi Tentang Pengunduran Diri Anggota Direksi PT Bank Muamalat Indonesia Tbk<br>Information disclosure on the Resignation of Members of the Board of Directors of PT Bank Muamalat Indonesia Tbk | 01 November 2022<br>November 1, 2022    | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Pengumuman Penundaan RUPS Luar Biasa tanggal 21 Oktober 2022<br>Announcement of Postponement of Extraordinary GMS on October 21, 2022                                                                             | 20 Oktober 2022<br>October 20, 2022     | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Pemanggilan RUPS Luar Biasa tanggal 21 Oktober 2022<br>Invitation of Extraordinary GMS on October 21, 2022                                                                                                        | 29 September 2022<br>September 29, 2022 | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Pengumuman RUPS Luar Biasa 21 Oktober 2022<br>Announcement of Extraordinary GMS on October 21, 2022                                                                                                               | 14 September 2022<br>September 14, 2022 | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Ringkasan Risalah RUPS Tahunan dan Luar Biasa tanggal 24 Juni 2022<br>Summary of Minutes of the Annual and Extraordinary GMS on June 24, 2022                                                                     | 28 Juni 2022<br>June 28, 2022           | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |



| Keterangan<br>Description                                                                                                                                           | Tanggal<br>Date                       | Media<br>Media                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pemanggilan Ulang RUPS Tahunan dan RUPS Luar Biasa tanggal 24 Juni 2022<br>Reinvitation of Annual GMS and Extraordinary GMS on June 24, 2022                        | 31 Mei 2022<br>May 31, 2022           | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Terbit dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English                 |
| Penundaan RUPS Tahunan dan Luar Biasa tanggal 02 Juni 2022<br>Postponement of Annual and Extraordinary GMS on June 02, 2022                                         | 27 Mei 2022<br>May 27, 2022           | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Terbit dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English                 |
| Pemanggilan RUPS Tahunan dan Luar Biasa tanggal 02 Juni 2022<br>Invitation to the Annual and Extraordinary GMS on June 02, 2022                                     | 11 Mei 2022<br>May 11, 2022           | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Terbit dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English                 |
| Ringkasan Risalah Rapat RUPS Luar Biasa tanggal 28 Februari 2022<br>Summary of Minutes of Extraordinary GMS Meeting on February 28, 2022                            | 02 Maret 2022<br>March 02, 2022       | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Pemberitahuan Perubahan Anggota komite Audit PT Bank Muamalat Indonesia Tbk<br>Notification of Changes in Audit Committee Members of PT Bank Muamalat Indonesia Tbk | 18 Februari 2022<br>February 18, 2022 | <i>Website</i> Perseroan dalam bahasa Indonesia dan Bahasa Inggris<br>Company website in Indonesian and English                                                                                                                                                                                                                                          |
| Keterbukaan Informasi dan Fakta Material<br>Information disclosure and Material Facts                                                                               | 08 Februari 2022<br>February 08, 2022 | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Pemanggilan RUPS Luar Biasa tanggal 28 Februari 2022<br>Invitation to Extraordinary GMS on February 28, 2022                                                        | 04 Februari 2022<br>February 04, 2022 | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |
| Pengumuman Penundaan RUPS Luar Biasa tanggal 18 Februari 2022<br>Announcement of Postponement of Extraordinary GMS on February 18, 2022                             | 27 Januari 2022<br>January 27, 2022   | Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar Harian Ekonomi Neraca dan <i>website</i> Perseroan dalam Bahasa Indonesia dan Bahasa Inggris<br>Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English |

# Kode Etik Perusahaan

## Corporate Code of Conduct

Kode Etik (*Code of Conduct*) Bank Muamalat menjadi nilai dasar dan pedoman bagi seluruh insan Bank Muamalat Indonesia sekaligus merupakan wujud dari komitmen Bank untuk menjalankan fungsi kepatuhan. Kode etik tersebut menjadi dasar dalam bersikap dan beretika seluruh insan Muamalat di setiap kegiatan usahanya. Penyusunan Kode Etik Bank Muamalat mengacu pada Kode Etik Bankir Indonesia, *Core Values* Bank Muamalat Indonesia dan *Ittifaq* serta berdasarkan pada *best practice* penerapan *Good Corporate Governance*.

Kode Etik Bank Muamalat mengatur mengenai standar perilaku, sistem nilai, etika bisnis, etika kerja, komitmen, dan penegakan terhadap peraturan-peraturan yang berlaku bagi anggota Direksi, anggota Dewan Komisaris dan karyawan.

### POKOK-POKOK KODE ETIK BANK

Bank Muamalat telah mengatur pokok-pokok Kode Etik di lingkungan Bank yaitu:

1. Kepatuhan terhadap ajaran Islam dan peraturan perundang-undangan yang berlaku.
2. Memastikan kehalalan sumber, proses dan hasil dari pekerjaan, yaitu mencakup pengaturan benturan kepentingan, hubungan dengan *stakeholder*, kegiatan politik karyawan.
3. Menunjukkan perilaku disiplin dalam bekerja dan menjalankan ibadah.
4. Menjunjung tinggi etika moral dan sopan santun.
5. Menjaga amanah yang diberikan, termasuk pengaturan perilaku untuk menjaga nama baik Bank, menjaga fasilitas Bank, melayani nasabah dengan baik, dan mencegah tindakan pelanggaran.
6. Menjaga kerahasiaan Informasi nasabah dan Bank.

### SOSIALISASI KODE ETIK DAN UPAYA PENEGAKAN

Secara berkala, Bank senantiasa melakukan sosialisasi dari tahun ke tahun melalui serangkaian pelatihan, penayangan materi Kode Etik melalui media Muamalat *Human Power* yang dapat diakses oleh seluruh karyawan serta sosialisasi melalui *HC News*. Seluruh karyawan Bank wajib memberikan pernyataan kesanggupan menjalankan Kode Etik secara *online* melalui aplikasi Muamalat *Human Power* sebagai bentuk implementasi *Good Corporate Governance*.

Bank Muamalat's Code of Conducts is the basic values and guidelines for all employees of Bank Muamalat Indonesia and manifestation of the Bank's commitment to applying the compliance function. The code of conduct provides the basis for the behavior and ethics of the entire Muamalat individuals in every business activity. The preparation of the Bank Muamalat Code of Conducts is based on the Indonesian Bankers Code of Ethics, the Core Values of Bank Muamalat Indonesia and *Ittifaq* and based on the best practice of implementing Good Corporate Governance.

Bank Muamalat's Code of Conducts regulates standards of conduct, value systems, business ethics, work ethics, commitment, and enforcement of regulations that apply to members of the Board of Directors, members of the Board of Commissioners and employees.

### PRINCIPLED OF THE BANK'S CODE OF CONDUCT

Bank Muamalat regulated the main principles of the Code of Conducts within the Bank, including:

1. Compliance with Islamic teachings as well as applicable laws and regulations.
2. Ensuring halal sources, processes, and results of work, including regulation of conflicts of interest, relationships with the stakeholders, and employees' political activities.
3. Demonstrating discipline behavior in working and practicing worship.
4. Upholding moral ethics and courtesy.
5. Maintaining the delegated mandate, including regulating behavior to maintain the Bank's good reputation, care for Bank facilities, serve customers well, and prevent violations.
6. Maintain the confidentiality of customer and bank information.

### DISSEMINATION OF THE CODE OF CONDUCTS AND ENFORCEMENT EFFORTS

The Bank constantly carries out periodical socialization from year to year through a series of training and display of Code of Conducts material through the Muamalat Human Power media, which can be accessed by all employees, as well as socialization via *HC News*. The entire Bank employees are required to provide an online statement of ability to implement the Code of Ethics through the Muamalat Human Power application as a manifestation of Good Corporate Governance implementation.



## PERNYATAAN KODE ETIK BERLAKU BAGI SELURUH LEVEL ORGANISASI

Kode etik yang dimiliki oleh Bank Muamalat berlaku bagi seluruh karyawan. Khusus untuk karyawan, Bank telah memiliki surat pernyataan kode etik yang menegaskan bahwa karyawan Bank Muamalat telah membaca, mempelajari dan memahami keseluruhan isi Kode Etik Bank Muamalat dan bersedia untuk selalu menaati dan melaksanakannya dengan sebaik-baiknya. Dalam pernyataan tersebut juga terdapat kesediaan untuk dikenakan sanksi apabila dikemudian hari karyawan melakukan pelanggaran atas Kode Etik Bank Muamalat.

## SANKSI PELANGGARAN

Pemberian sanksi dilakukan sebagai suatu tindakan korektif, pembinaan dan memberikan arahan kepada karyawan agar dapat memperbaiki diri, mengubah sikap dan tingkah laku serta berbuat sesuatu secara benar sesuai aturan yang berlaku atau meningkatkan motivasi dan kinerja. Bank dapat memberikan sanksi sebagai konsekuensi atas pelanggaran yang dilakukan karyawan terhadap Kode Etik sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

## Jumlah Pelanggaran dan Sanksi yang Diberikan

Berikut adalah jumlah pelanggaran dan sanksi yang diberikan oleh Bank hingga berakhirnya tahun buku 2022.

## STATEMENT OF CODE OF CONDUCTS APPLICABLE TO ALL ORGANIZATION LEVELS

Bank Muamalat's code of conduct applies to all employees. For employees in particular, the Bank has a statement of code of conduct, which confirms that Bank Muamalat employees have read, studied, and understood the entire contents of Bank Muamalat Code of Conduct and are always willing to comply and implement it as well as possible. In the statement, there is also a willingness to be subject to sanctions if the employee violates the Bank Muamalat Code of Conduct in the future.

## SANCTIONS FOR VIOLATIONS

Sanctions are imposed as a corrective and coaching measure, as well as providing direction to employees to ensure that they can improve themselves, change attitudes and behavior, and do things correctly according to applicable rules or increase motivation and performance. The Bank may impose sanctions due to violations committed by employees against the Code of Conduct as long as they do not conflict with the applicable laws and regulations.

## Total Violations and Sanctions Imposed

The following are total violations and sanctions imposed by the Bank until the end of the 2022 fiscal year.

| No           | Jenis Sanksi<br>Type of Sanction                      | Jumlah Sanksi<br>Number of Sanctions | Status Karyawan Saat Ini<br>Current Status of Employee |                         |
|--------------|-------------------------------------------------------|--------------------------------------|--------------------------------------------------------|-------------------------|
|              |                                                       |                                      | Aktif<br>Active                                        | Non Aktif<br>Non-Active |
| 1            | Surat Teguran<br>Reprimand Letter                     | 35                                   | 31                                                     | 4                       |
| 2            | SP1<br>Warning Letter 1                               | 12                                   | 9                                                      | 3                       |
| 3            | SP2<br>Warning Letter 2                               | 4                                    | 4                                                      | 0                       |
| 4            | SP3<br>Warning Letter 3                               | 12                                   | 9                                                      | 3                       |
| 5            | Pemutusan Hubungan Kerja<br>Termination of Employment | 12                                   | 0                                                      | 12                      |
| <b>Total</b> |                                                       | <b>75</b>                            | <b>53</b>                                              | <b>22</b>               |

# Kebijakan Antikorupsi/*Fraud* dan Sosialisasinya

## Anti-Corruption/*Fraud* Policy and Its Socialization

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. Bank mengatur kebijakan mengenai antikorupsi/*anti-fraud* yang dituangkan dalam Kode Etik & Perilaku Kepegawaian. Bank juga memiliki layanan pengaduan nasabah serta program pelaporan pelanggaran sebagaimana dijabarkan di sub bab "*Whistleblowing System*", sebagai bagian dari dukungan penerapan kebijakan anti korupsi di lingkungan Bank.

### FUNGSI ANTI FRAUD

Untuk mencegah terjadinya *fraud*, Bank Muamalat Indonesia juga telah menyusun kebijakan anti *fraud* dalam Pedoman dan Prosedur Anti *Fraud*. Secara umum Pedoman dan Prosedur Anti *Fraud* mengatur antara lain tugas dan tanggung jawab anti *fraud*, wewenang anti *fraud*, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi, dan tindak lanjut.

Terkait tindakan penyimpangan atau *fraud*, Bank Muamalat Indonesia mematuhi Peraturan OJK 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 Muamalat Indonesia telah menyusun Strategi Anti *Fraud* 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*).

The Bank is fully committed to preventing corruption and other frauds by implementing strict rules. The Bank applies a policy that clearly states that Muamalat Individuals are not allowed to commit corruption, perform actions that encourage corruption or give or receive a bribe. The Bank regulates anti-corruption/anti-fraud policy as described in the Code of Conducts & Employment Behavior. The Bank also has customer complaint service and a violation reporting program, as described in the "*Whistleblowing System*" sub-chapter, as part of the support for implementing anti-corruption policies within the Bank.

### ANTI-FRAUD FUNCTION

Bank Muamalat Indonesia also developed an anti-fraud policy in the Anti-Fraud Guidelines and Procedures to prevent fraud. In general, Anti-Fraud Guidelines and Procedures regulate anti-fraud duties and responsibilities, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, evaluation, and follow-up of frauds.

Regarding acts of irregularities or fraud, Bank Muamalat Indonesia complies with FSA Regulation No.39/POJK.03/2019 dated December 19, 2019, on the Implementation of an AntiFraud Strategy for Commercial Banks and as a manifestation of improvement of the Bank's Internal Control System Policy. To that end, through monitoring and mitigating fraud risk, Bank Muamalat Indonesia has developed Anti-Fraud Strategy based on four pillars, namely: (1) Prevention, (2) Detection, (3) Investigation, Reporting, and Sanctions, (4) Monitoring, Evaluation and Follow-up, involving all levels of employees (*line of defense*).



## Pilar 1 : Pencegahan Pillar 1 : Prevention

Melakukan langkah-langkah dalam rangka mengurangi potensi risiko terjadinya *Fraud*, antara lain *anti-fraud awareness*, identifikasi kerawanan, dan *know your employee*. Taking measures in order to reduce the potential risk of fraud, including anti-fraud awareness, identification of vulnerabilities, and know your employee.

### Anti-fraud Awareness

Upaya untuk menumbuhkan *anti-fraud awareness* dilakukan dengan cara:

#### 1. Penyampaian Deklarasi Anti-fraud

Deklarasi *Anti-fraud* wajib untuk diketahui, dipahami dan ditandatangani/disetujui oleh seluruh karyawan Bank Muamalat Indonesia sebanyak dua kali setahun melalui "Muamalat Human Power (MHP)" atau sistem/aplikasi SDM yang diperbaharui setiap tahunnya.

#### 2. Program Employee Awareness

Secara konsisten melaksanakan program kampanye/sosialisasi *anti-fraud* serta *e-mail blast* melalui *employee relations* ke seluruh karyawan di kantor kas, kantor capem dan kantor cabang. Selain itu juga dikirim melalui *news letter* yang di-*e-mail* kepada seluruh pejabat internal Bank Muamalat Indonesia untuk diteruskan kepada sub ordinat masing-masing. Program kampanye tersebut juga dilaksanakan bekerja sama dengan HC Learning pada saat pelaksanaan program *training* reguler di unit kerja/bisnis seperti Program Mulia, MODP Future Leader, dan RFC Managers Program.

#### 3. Program Customer Awareness

a. Menyampaikan informasi *anti-fraud* di media elektronik Bank: ATM, *mobile banking*, *internet banking*, dan juga melalui media sosial (Twitter, Facebook).  
b. Imbauan tertulis di area *banking hall*.

#### 4. Pelaksanaan Training

Mengikutsertakan karyawan dalam eksternal *training/workshop*.

#### 5. Sosialisasi Anti-fraud

Dilakukannya *Training of Trainer (ToT) Anti-fraud* yang diikuti oleh Region Head, Region Operation Manager, Branch Manager, dan Branch Operation Manager di seluruh area dan cabang se-Indonesia yang kemudian disebut *Anti-fraud* Ambassador (Ambasador). Ambasador diberi sertifikat dan memiliki kewajiban untuk menyampaikan kampanye di area dan cabang masing-masing.

### Anti-fraud Awareness

Efforts to foster anti-fraud awareness are carried out by:

#### 1. Submission of the Anti-fraud Declaration

The Anti-fraud Declaration must be known, understood and signed/approved by all Bank Muamalat Indonesia employees twice a year via the "Muamalat Human Power (MHP)" or HR system/application which is updated annually

#### 2. Employee Awareness Program

Consistently implementing anti-fraud campaign/socialization programs as well as email blasts through employee relations to all employees at cash offices, sub-branch offices and branch offices. In addition, it was also sent via a news letter which was emailed to all internal officials of Bank Muamalat Indonesia to be forwarded to their respective subordinates. The campaign program was also carried out in collaboration with HC Learning during regular training programs in work/business units such as the Mulia Program, MODP Future Leader, and RFC Managers Program

#### 3. Customer Awareness Program

a. Conveying anti-fraud information on the Bank's electronic media: ATMs, mobile banking, internet banking, and also through social media (Twitter, Facebook)  
b. Written appeal in the banking hall area.

#### 4. Training Implementation

Engaging employees in external training/workshops.

#### 5. Anti-fraud Socialization

Anti-fraud Training of Trainers (ToT) was carried out which was attended by Region Heads, Region Operation Managers, Branch Managers, and Branch Operation Managers in all areas and branches throughout Indonesia which were later called Anti-fraud Ambassadors (Ambassadors). The Ambassadors received the certification and have the obligation to deliver campaigns in their respective areas and branches

### Identifikasi Kerawanan

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.

### Identification of Vulnerability

Referring to the past fraud cases, activities that have a high level of fraud vulnerability include operational sector, financing sector, and information technology sector. The results of the identification of vulnerabilities have been stated in the recommendations for improvement in each case and have been submitted to related parties for follow-up

### Know Your Employee

Dalam hal proses seleksi atau rekrutmen calon karyawan, divisi terkait atau kantor cabang dilakukan sesuai dengan prosedur yang berlaku, termasuk yang terkait dengan *screening*.

### Know Your Employee

In terms of the selection or recruitment process for prospective employees in related divisions or branch offices, it is carried out in accordance with applicable procedures, including those related to screening

## Pilar 2 : Deteksi Pillar 2 : Detection

Melakukan langkah-langkah dalam mengidentifikasi dan menemukan *fraud* dalam kegiatan usaha bank, antara lain kebijakan dan mekanisme *whistleblowing*, *surprise audit* dan *surveillance system*. Taking steps to identify and find fraud in bank business activities, including policies and mechanisms for whistleblowing, surprise audits, and surveillance systems

### Kebijakan dan Mekanisme Whistleblowing

Kebijakan *whistleblowing* telah tercantum dalam ketentuan internal, 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 disampaiannya dengan format bebas.

### Whistleblowing Policy and Mechanism

The whistleblowing policy has been stated in the internal regulations, which are related to the protection of whistleblowers, fraud complaints, reporting systems and report follow-up mechanisms with reference to the prevailing laws and regulations where the Bank guarantees the confidentiality of the whistleblower's identity and the report he/she submits in a free format

### Surprise Audit

Pemeriksaan mendadak untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugas dan tanggung jawabnya dalam rangka pencegahan *fraud* di Bank Muamalat Indonesia.

### Surprise Audit

Unannounced audits to increase employee vigilance in carrying out their duties and responsibilities in order to prevent fraud at Bank Muamalat Indonesia

### Surveillance System

Pemeriksaan secara diam-diam untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugas dan tanggung jawab dalam rangka pencegahan *fraud* di Bank Muamalat Indonesia.

### Surveillance System

Secret inspection to increase employee vigilance in carrying out their duties and responsibilities in order to prevent fraud at Bank Muamalat Indonesia



**Pilar 3 : Investigasi, Pelaporan dan Sanksi**  
**Pillar 3 : Investigation, Reporting, and Sanctions**

|                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Melakukan langkah-langkah dalam rangka menggali informasi (investigasi), sistem pelaporan dan pengenaan sanksi atas <i>fraud</i> dalam kegiatan usaha Bank.<br>Taking steps in order to gather information (investigation), a reporting system and impose sanctions for fraud in the Bank's business activities. | <b>Investigasi</b><br>Investigasi dilakukan dengan tujuan: <ul style="list-style-type: none"> <li>Mengumpulkan bukti-bukti yang terkait dengan kejadian yang patut diduga merupakan tindakan <i>fraud</i> sehingga (jika diperlukan) dapat digunakan untuk melakukan tuntutan hukum ke pengadilan.</li> <li>Mengetahui bagaimana <i>fraud</i> dapat terjadi.</li> <li>Mengetahui dampak atas <i>fraud</i>, pihak yang terlibat dan kelemahan dari sistem/proses yang menyebabkan terjadinya <i>fraud</i> sehingga dapat ditemukan langkah perbaikan yang efektif.</li> <li>Pemberian sanksi kepada pelaku <i>fraud</i>.</li> </ul> | <b>Investigation</b><br>Investigations are carried out with the following goals: <ul style="list-style-type: none"> <li>Collecting evidence related to events that can reasonably be suspected of being an act of fraud so that (if needed) can be used to bring legal proceedings to court.</li> <li>Determine how fraud can occur.</li> <li>Determine the impact of fraud, the parties involved and the weaknesses of the systems/processes that lead to fraud so that effective corrective measures can be formulated.</li> <li>Imposing sanctions for fraud perpetrators</li> </ul> |
|                                                                                                                                                                                                                                                                                                                  | <b>Pelaporan</b><br>Sistem pelaporan mencakup pelaporan secara internal kepada pihak Manajemen Bank maupun kepada Otoritas Jasa Keuangan dan Bank Indonesia.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Reporting</b><br>The reporting system includes internal reporting to the Bank Management as well as to the Financial Services Authority and Bank Indonesia.                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                                                                                                                                                                                                                                                                  | <b>Sanksi</b><br>Direksi merupakan pihak yang berwenang memutuskan pengenaan sanksi yang dikategorikan sebagai tindakan <i>fraud</i> berdasarkan hasil rekomendasi Komite Disiplin. Pengenaan jenis dan kadar berat ringannya sanksi kepada pelaku mengacu kepada ketentuan yang berlaku.                                                                                                                                                                                                                                                                                                                                          | <b>Sanction</b><br>The Board of Directors is the party authorized to decide the imposition of sanctions for fraud based on the recommendations of the Disciplinary Committee. The imposition of the type and severity of sanctions on the perpetrator refers to the applicable provisions.                                                                                                                                                                                                                                                                                              |

**Pilar 4 : Pemantauan, Evaluasi, dan Tindak Lanjut**  
**Pillar 4 : Monitoring, Evaluation, and Follow-up**

|                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Melakukan langkah-langkah dalam rangka memantau dan mengevaluasi <i>fraud</i> , serta mekanisme tindak lanjut.<br>Taking steps to monitor and evaluate fraud, as well as follow-up mechanisms | <b>Pemantauan</b><br>Melakukan pemantauan terhadap tindakan perbaikan dalam upaya menghindari berulangnya kasus <i>fraud</i> yang sama dan memastikan bahwa rekomendasi perbaikan telah dilaksanakan secara memadai oleh unit kerja terkait.                                                                                                                                                 | <b>Monitoring</b><br>Monitor corrective measures in an effort to avoid recurring cases of the same fraud and ensure that recommendations for improvements have been implemented adequately by the relevant work unit.                                                                                                                                        |
|                                                                                                                                                                                               | <b>Evaluasi</b><br>Mengevaluasi akar penyebab dari setiap kejadian <i>fraud</i> untuk menentukan langkah perbaikan ( <i>corrective action</i> ) yang perlu dilakukan, mencakup evaluasi terhadap kecukupan kontrol (sistem pengendalian) dan pelaksanaan pedoman dan prosedur kerja, proses pengelolaan risiko dan proses tata kelola di unit kerja terkait tempat terjadinya <i>fraud</i> . | <b>Evaluation</b><br>Evaluating the root causes of each fraud incident to determine corrective action that needs to be taken, including evaluation of the adequacy of controls (control systems) and implementation of work guidelines and procedures, risk management processes and governance processes in work units related to where the fraud occurred. |
|                                                                                                                                                                                               | <b>Tindak Lanjut</b><br>Memperbaiki penyebab terjadinya <i>fraud</i> dengan memperkuat sistem pengendalian internal, proses pengelolaan risiko dan proses tata kelola yang lebih baik.                                                                                                                                                                                                       | <b>Follow-up</b><br>Rectify the causes of fraud by strengthening internal control systems, risk management processes and better governance processes.                                                                                                                                                                                                        |

Di samping perannya untuk menerapkan strategi pengendalian *fraud*, Fungsi Anti *Fraud* Bank juga memiliki tugas dan tanggung jawab yang mencakup:

1. Menyusun dan melakukan kajian ulang secara berkala atas Pedoman dan Prosedur Anti *Fraud*.
2. Memberikan sosialisasi, *training*, ataupun kampanye dan pembinaan kepada seluruh jenjang organisasi dalam rangka antisipasi dan pencegahan terjadinya *fraud*.
3. Mengawasi dan mengevaluasi pelaksanaan/ implementasi dari Pedoman dan Prosedur Pelaksanaan Anti *Fraud*.
4. Mengkaji efektivitas Bank dalam mencegah, mendeteksi, menginvestigasi dan memperbaiki dampak *fraud* yang terjadi.
5. Menyelenggarakan rapat rutin terkait tindak lanjut penanganan *fraud* dan membuat laporan periodik kepada Direktur Supervisi.

Apart from the roles in implementing fraud control strategies, the Bank's Anti-Fraud Function also has duties and responsibilities that include the following:

1. Compiling and periodically reviewing Anti-Fraud Guidelines and Procedures.
2. Providing socialization, training, campaigns, and coaching to all organization levels to anticipate and prevent fraud.
3. Supervising and evaluating the implementation/ application of the Anti-Fraud Guidelines and Implementation Procedures.
4. Assessing the Bank's effectiveness in preventing, detecting, investigating, and correcting the impact of fraud that occurred.
5. Holding regular meetings related to follow-up on fraud handling and making periodic reports to the Director of Supervision.





6. Berkoordinasi dengan instansi dan aparaturnya Negara terkait untuk menindaklanjuti kasus *fraud*, baik yang dilakukan oleh pihak internal maupun eksternal.
7. Berkoordinasi dengan unit kerja yang terkait dalam pelaporan kepada Bank Indonesia dan/atau Otoritas Jasa Keuangan guna menyampaikan Laporan Penerapan Strategi Anti *Fraud* setiap semester yang dilakukan pada bulan Januari dan Juli setiap tahunnya.
8. Melapor kepada Otoritas Jasa Keuangan atas kejadian *fraud* yang diperkirakan berdampak negatif secara signifikan terhadap Bank, paling lambat 3 (tiga) hari kerja setelah Bank mengetahui hal tersebut.
9. Mengadministrasikan seluruh dokumen dengan sebaikbaiknya. Seluruh dokumen bersifat sangat rahasia dan tidak dapat dipinjamkan kepada pihak mana pun kecuali atas izin *Head of Internal Audit* secara tertulis dengan diketahui oleh Direktur Utama.
10. Fungsi Anti *Fraud* bekerja sama dengan unit kerja lain yang terkait dalam menjalankan tugasnya.
11. Berkewajiban merahasiakan seluruh informasi yang berkaitan dengan identitas pelapor selamanya.
12. Berkewajiban merahasiakan seluruh informasi selama proses investigasi berlangsung.
13. Berkewajiban menyampaikan laporan hasil audit khusus/ investigasi kepada Direktur Utama, Komisaris melalui Komite Audit dan ditembuskan ke Direktur Kepatuhan untuk mendapatkan arahan yang selanjutnya dilaporkan kepada pihak terkait untuk dapat ditindaklanjuti.
14. Berkewajiban menyerahkan seluruh dokumen dan data termasuk keterangan dari pihak-pihak terkait kepada Komite Disiplin.

6. Coordinating with the related agencies and state apparatus to follow up on fraud cases committed by internal or external parties.
7. Coordinating with related work units in reporting to Bank Indonesia and/or the Financial Services Authority to submit a Report every semester on implementing the Anti-Fraud Strategy, which is conducted in January and July each year.
8. Reporting to the Financial Services Authority and fraud incidents estimated to bring significant negative impacts to the Bank no later than 3 (three) working days after the Bank is aware of the fraud.
9. Administering all documents properly. All documents are strictly confidential and cannot be borrowed from any party unless with the written permission of the Head of Internal Audit with the acknowledgment of the President Director.
10. The anti-fraud function cooperates with other related work units in running duties.
11. Required keeping the confidentiality of all information related to the whistleblower's identity.
12. Required to keep the confidentiality of all information during the investigation process
13. Required to submit special audit/investigation report to the President Director, Commissioner through the Audit Committee and copy it to the Compliance Director to obtain directives which then reported to related parties for further action.
14. Required to submit all documents and data, including information from related parties, to the Disciplinary Committee.

## REALISASI KEGIATAN TAHUN 2022

## REALIZATION OF ACTIVITIES IN 2022

| Internal <i>Fraud</i> dalam 1 Tahun        | Jumlah Kasus yang Dilakukan oleh:<br>Number of Cases by: |      |                                        |      |                                                  |      | Internal Fraud in 1 Year                       |
|--------------------------------------------|----------------------------------------------------------|------|----------------------------------------|------|--------------------------------------------------|------|------------------------------------------------|
|                                            | Pengurus<br>Management                                   |      | Pegawai Tetap<br>Permanent<br>Employee |      | Pegawai Tidak Tetap<br>Non-Permanent<br>Employee |      |                                                |
|                                            | 2022                                                     | 2021 | 2022                                   | 2021 | 2022                                             | 2021 |                                                |
| Total <i>Fraud</i>                         | 0                                                        | 0    | 14                                     | 9    | 0                                                | 1    | Total Fraud                                    |
| Telah Diselesaikan                         | 0                                                        | 0    | 14                                     | 9    | 0                                                | 1    | Resolved                                       |
| Dalam Proses Penyelesaian Internal Bank    | 0                                                        | 0    | 0                                      | 0    | 0                                                | 0    | Still in Bank Internal Settlement Process      |
| Belum Diupayakan Penyelesaiannya           | 0                                                        | 0    | 0                                      | 0    | 0                                                | 0    | Has not been Resolved yet                      |
| Telah Ditindaklanjuti Melalui Proses Hukum | 0                                                        | 0    | 0                                      | 0    | 0                                                | 0    | Has Been Followed-up through the Legal Process |

## KEGIATAN SOSIALISASI KEBIJAKAN ANTI FRAUD TAHUN 2022

Sebagai bagian dari upaya mencegah terjadinya tindakan korupsi dan sebagai wujud implementasi kebijakan anti korupsi, 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.

Sosialisasi *Anti fraud* dilakukan Di cabang-cabang yang dilakukan oleh Tim Anti Fraud maupun dilakukan oleh Cabang secara mandiri dengan pemberian materi secara online maupun tatap muka, dengan rincian sebagai berikut :

## SOCIALIZATION OF ANTI-FRAUD POLICY ACTIVITIES IN 2022

As part of preventing corruption and implementing an anti-corruption policy, the Bank implements the "Anti-Fraud Training, Socialization and Campaign" program, conducted in all branches twice a year and delivered by the relevant Branch Managers and delivered by the Anti-Fraud team. Implementation twice a year is mandatory, where the realization will be monitored by Anti Fraud Unit (AFU) since it will be a deduction factor in the assessment for branches that do not implement it.

Anti-fraud socialization is carried out in the branches by Anti-fraud Team and carried out by the branches independently by providing material online and face-to-face, with the following details:

| Periode Sosialisasi<br>Socialization Period | Jumlah Cabang<br>Number of Branches | Jumlah Peserta<br>Number of Participants |
|---------------------------------------------|-------------------------------------|------------------------------------------|
| Semester I 2022                             | 80                                  | 2.219                                    |
| Semester II 2022                            | 80                                  | 2.248                                    |

## Pengendalian Gratifikasi Gratuity Control

Bank Muamalat Indonesia 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 Muamalat Indonesia 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 Muamalat Indonesia 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

Bank Muamalat Indonesia implements Gratuity Control Policy to realize the Bank management free from all forms of corruption, collusion, and nepotism (KKN) for all levels of Bank Muamalat Indonesia. Gratuity activities have the potential to occur when establishing a working relationship with a third party. Based on this, Bank Muamalat Indonesia initiated the gratuity guidelines and control within the Bank. The gratuity guidelines and control also apply to the Bank's subsidiaries in accordance with applicable regulations. With these guidelines, the entire Bank Muamalat Indonesia personnel are expected to have an equal understanding of the treatment of gratuity and avoid the practices, including bribery.

Bank Muamalat Indonesia defines gratuities/gifts as all forms of acceptance or gift, either directly or indirectly. Gratuities/gifts can be in the form of money, goods, or something received or given in any form (including entertainment and services) or other benefits that are not duly known or reasonably suspected that the receipt or gift is intended to influence the decisions of company officials and/ or other parties, or the gift is given as a result of having done



keputusan pejabat perusahaan dan/atau pihak lain atau hadiah tersebut diberikan sebagai akibat karena telah melakukan sesuatu atau tidak melakukan sesuatu dalam jabatannya yang bertentangan dengan kewajibannya. Bank Muamalat Indonesia melarang seluruh jajaran insan Bank Muamalat Indonesia menerima atau memberi hadiah dari dan/atau kepada pihak lain yang dimaksudkan untuk atau diduga dapat mempengaruhi keputusan pejabat Bank dan/atau pihak lain. Bank Muamalat Indonesia 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.

### KEGIATAN SOSIALISASI PENGENDALIAN GRATIFIKASI 2022

Komunikasi Kebijakan Pengendalian Gratifikasi untuk mewujudkan pengelolaan Bank yang bebas dari segala bentuk korupsi, kolusi dan nepotisme (KKN) saat ini dilakukan kepada seluruh unit dengan penyampaian *e-mail blast* dan Memorandum Internal.

### TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN PERUSAHAAN

Bank Muamalat Indonesia telah memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan nonkeuangan sesuai dengan peraturan perundang-undangan yang berlaku, melalui penyampaian dan publikasi informasi, baik melalui media cetak maupun situs web Bank yang mencakup:

something or not doing something in his/her position that is contrary to his/her obligations. Bank Muamalat Indonesia prohibits all personnel of Bank Muamalat Indonesia from accepting or giving gifts from and/ or to other parties that are intended to or are suspected of being able to influence the decisions of Bank officials and/or other parties. Bank Muamalat Indonesia is allowed to provide assistance (donations) for charitable or social purposes in a reasonable amount as long as it is in accordance with the laws and regulations as well as applicable sharia rules and regulations.

### SOCIALIZATION ACTIVITIES IN 2021

Communication of Gratuity Control Policy to realize Bank management that is free from all forms of corruption, collusion and nepotism (KKN) is currently carried out to all units by sending e-mail blasts and Internal Memorandums.

### TRANSPARENCY OF THE COMPANY'S FINANCIAL AND NON-FINANCIAL CONDITIONS

Bank Muamalat Indonesia has fulfilled the obligations of transparency and publication of financial and nonfinancial conditions according to the prevailing laws and regulations through the delivery and publication of information, either through print media or the Bank's website, including:

| Jenis Publikasi<br>Type of Publication                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Media Publikasi<br>Publication Media                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| Laporan Keuangan Bulanan kepada regulator<br>Monthly Financial Reports to regulators                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Situs web OJK dan Bank<br>Website of the FSA and the Bank             |
| Laporan Keuangan Triwulan kepada regulator<br>Quarterly Financial Reports to regulators                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Media cetak dan situs web Bank.<br>Print media and the Bank's website |
| Laporan Tahunan Bank Muamalat Indonesia yang disusun dan disajikan sesuai ketentuan dan disampaikan kepada regulator, <i>rating agency</i> , lembaga pengembangan perbankan, lembaga/institusi riset dan majalah keuangan<br>The Annual Report of Bank Muamalat Indonesia, which is prepared and presented based on provisions and submitted to regulators, rating agencies, banking development institutions, research institutions/ agencies and financial magazines                                                                                                                                                                          | Situs web Bank<br>The Bank's website                                  |
| Informasi Tata Kelola Perusahaan, di antaranya adalah Laporan Tahunan Tata Kelola Perusahaan, Visi, Misi, Nilai Perusahaan, Komposisi dan Profil Dewan Pengawas Syariah, Dewan Komisaris dan Direksi, serta ketentuan internal terkait tata kelola antara lain Piagam Komite-komite<br>Corporate Governance Information, including the Annual Report on Corporate Governance, Vision, Mission, Corporate Values, Composition and Profile of the Sharia Supervisory Board, Board of Commissioners and Board of Directors, as well as internal regulations related to governance, including the Articles of Association to the Committees Charter | Situs web Bank<br>The Bank's website                                  |
| Informasi Produk dan Layanan Bank, termasuk jaringan kantor<br>Information on the Bank Products and Services, including office networks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Situs web Bank<br>The Bank's website                                  |
| Informasi Prosedur Penyampaian Pengaduan, Kebijakan Keamanan Informasi dan tips bagi Nasabah dalam menggunakan layanan perbankan sebagai bagian dari pelaksanaan ketentuan perlindungan konsumen<br>Information on Complaint Submission Procedures, Information Security Policies and Tips for Customers in using banking services published on the Bank's website for the implementation of consumer protection regulations                                                                                                                                                                                                                    | Situs web Bank<br>The Bank's website                                  |
| Informasi lainnya yang bertujuan untuk mendukung keterbukaan informasi, edukasi keuangan dan layanan kepada masyarakat<br>Other information that aims at supporting information disclosure, financial education and services to the public                                                                                                                                                                                                                                                                                                                                                                                                      | Situs web Bank<br>The Bank's website                                  |

## PEMBELIAN KEMBALI SAHAM DAN OBLIGASI BANK MUAMALAT INDONESIA

Selama tahun 2022, tidak terdapat buyback saham maupun buyback obligasi.

## PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN POLITIK

Bank Muamalat tidak menoleransi keterlibatan Bank dan seluruh insan Bank Muamalat Indonesia tanpa terkecuali dalam kegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini bertujuan menjaga independensi dan profesionalisme Bank dan pekerja.

Bank memperkenankan insan Bank Muamalat Indonesia terlibat dalam hal kegiatan sosial karena Bank meyakini bahwa kegiatan sosial memberi dampak positif kepada khalayak yang lebih luas untuk jangka panjang. Bank senantiasa berupaya untuk terus mendukung pelaksanaan kegiatan sosial yang diwujudkan melalui program Tanggung Jawab Sosial Perusahaan. Adapun rinciannya dilaporkan dalam Bab “Tanggung Jawab Sosial Perusahaan”.

## BATAS MAKSIMUM PENYALURAN DANA (BMPD)

Sepanjang tahun 2022, Bank Muamalat Indonesia tidak melanggar dan/atau melampaui Batas Maksimum Penyaluran Dana (BMPD) baik kepada pihak terkait maupun pihak tidak terkait dengan Bank.

## KEBIJAKAN PERLINDUNGAN NASABAH

Bagi BMI, nasabah merupakan salah satu pemangku kepentingan yang memiliki peran penting bagi peningkatan kinerja dan keberlanjutan usaha Bank. Oleh karena itu, Bank berkomitmen dan terus berupaya untuk memberikan pelayanan prima dan perlindungan bagi para nasabah yang diwujudkan dengan adanya layanan pengaduan nasabah di *website* Bank Muamalat Indonesia. Nasabah dapat langsung menghubungi dan melaporkan bila mendapatkan kendala dalam proses perbankan/transaksi keuangan di Bank Muamalat Indonesia.

Bank senantiasa berupaya secara maksimal dalam melindungi kepentingan seluruh nasabah dan memberikan yang terbaik, sebagai bentuk pemenuhan Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Informasi lebih rinci terkait dengan mekanisme prosedur dan pelaksanaan penyelesaian pengaduan nasabah dijelaskan di Bab “Tanggung Jawab Sosial Perusahaan”.

## PERLINDUNGAN HAK KREDITUR

Dalam rangka perlindungan hak-hak kreditur, Bank Muamalat Indonesia melakukan keterbukaan informasi secara jujur dan transparan serta persamaan perlakuan (*equal treatment*) kepada seluruh kreditur tanpa adanya diskriminasi. Melalui keterbukaan informasi, seluruh kreditur

## BUYBACK OF SHARES AND BONDS OF BANK MUAMALAT INDONESIA

Throughout 2022, there were no shares buybacks or bond buybacks.

## PROVISION OF FUNDS FOR SOCIAL AND POLITICAL ACTIVITIES

Bank Muamalat does not tolerate the involvement of the Bank and all personnel of Bank Muamalat Indonesia without exception in political activities, including providing funds for political purposes. This policy maintains the independence and professionalism of the Bank and its employees.

The Bank allows the personnel of Bank Muamalat Indonesia to be involved in social activities since the Bank believes that social activities positively impact a wider audience in the long term. The Bank always strives to continue supporting the implementation of social activities realized through the Corporate Social Responsibility program. The details are reported in the Chapter “Corporate Social Responsibility.”

## LEGAL LENDING LIMIT (LLL)

Throughout 2022, Bank Muamalat Indonesia did not violate and/ or exceed the Legal Lending Limit (LLL) for related parties and unrelated parties to the Bank.

## CUSTOMER PROTECTION POLICY

For BMI, the customer is one of the stakeholders with a crucial role in improving the business performance and sustainability of the Bank. Therefore, the Bank is committed and strives to provide excellent services and protection to the customers, manifested by the customer complaint services on Bank Muamalat Indonesia's website. Customers can directly contact and report if they encounter issues in the banking/financial transaction process at Bank Muamalat Indonesia.

The Bank always strives to protect all customers' interests and provide the best, as a manifestation of fulfillment of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector. Detailed information related to the procedure and implementation mechanism for settling customer complaints is described in the “Corporate Social Responsibility” chapter.

## CREDITOR RIGHTS PROTECTION

In order to protect the creditors' rights, Bank Muamalat Indonesia conducts honest and transparent information disclosure and equal treatment to all creditors without any discrimination. Through information disclosure, all creditors and business partners obtain relevant information



maupun mitra usaha memperoleh informasi yang relevan sesuai kebutuhannya sehingga masing-masing pihak dapat membuat keputusan yang objektif atas dasar pertimbangan yang adil, wajar dan akurat. Hal tersebut juga sejalan dengan implementasi GCG.

Melalui kebijakan tersebut, Bank berharap hak-hak kreditur dapat terpenuhi sekaligus mampu menjaga kepercayaan kreditur terhadap Bank. Bank menjamin hak-hak kreditur dilaksanakan dengan baik, yang dituangkan dalam perjanjian yang disepakati oleh kedua belah pihak. Sebagai bagian dari pelaksanaan dari hak-hak kreditur, Bank menjalankan kewajibannya sebagaimana yang diperjanjikan dengan tepat waktu dan berupaya untuk menghindari keterlambatan maupun kelalaian yang berpotensi menimbulkan kerugian kedua belah pihak.

### SISTEM PELAPORAN PELANGGARAN

Bank Muamalat Indonesia 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 (*Whistleblowing 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.

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 Muamalat Indonesia menjamin kerahasiaan identitas pelapor dan laporan yang disampaikan dengan *free format*.

### MEKANISME PELAPORAN

Bank Muamalat Indonesia 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  
Telpon/SMS/WA : 0811-1310-6000

according to their needs to ensure that each party can make objective decisions based on fair, reasonable, and accurate considerations. This is also in line with GCG implementation.

Through this policy, the Bank expects that creditors' rights can be fulfilled while simultaneously maintaining creditors' confidence in the Bank. The Bank guarantees that the creditors' rights are implemented properly, as outlined in the agreement agreed by both parties. As part of the implementation of creditors' rights, the Bank carries out its obligations as agreed in a timely manner and strives to avoid delays or negligence that may potentially cause losses to both parties

### WHISTLEBLOWING SYSTEM

Bank Muamalat Indonesia formulated and established a reporting mechanism for violations or alleged violations of the Company's policies and/or procedures as well as ethics and cultural values, known as the Whistle Blowing System ("WBS"). In general, WBS implementation is intended to provide a comfortable and favorable work environment for all employees and prevent fraud that may lead to material or immaterial losses to the Company in the future.

The whistleblowing policy has been included in the internal provision, namely "*Speak Up*," which is related to the protection for whistleblowers, fraud complaints, reporting systems and report follow-up mechanisms pursuant to the applicable laws and regulations, in which Bank Muamalat Indonesia guarantees the confidentiality of the whistleblowers' identity and the reports submitted in a free format.

### REPORTING MECHANISM

Bank Muamalat Indonesia guarantees the confidentiality of the whistleblowers' identity and their report and provides full protection for them. Whistleblowers can convey their allegations personally by letter, telephone, e-mail, and other media. Reports of alleged violations can be submitted to the Bank Muamalat Indonesia WBS Contact Center as follows:

### WBS CONTACT CENTER OF PT BANK MUAMALAT INDONESIA TBK

Muamalat Tower 9<sup>th</sup> floor  
Jl. Prof. Dr. Satrio Kav. 18  
Jakarta 12940  
UP. Anti Fraud  
e-mail: antifraud@bankmuamalat.co.id  
Telpon/SMS/WA : 0811-1310-6000

## PERLINDUNGAN BAGI PELAPOR

Bank Muamalat Indonesia memberi jaminan perlindungan kepada Pelapor yang beritikad baik beserta keluarganya dengan merahasiakan identitas diri Pelapor. Selain itu, Bank Muamalat Indonesia 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.

## PENGELOLA PENGADUAN

*Whistle Blowing System* (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.

## JENIS SANKSI BAGI PELANGGAR

Apabila Terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan mengacu pada ketentuan yang berlaku di Perseroan, maupun sesuai dengan perundang-undangan yang berlaku. Bagi pelaku yang terbukti, Bank menerapkan sanksi tegas dengan mengacu pada kebijakan *Zero Tolerance* yaitu Pemutusan Hubungan Kerja, sementara untuk pihak terkait sanksi diberikan dengan mempertimbangkan tingkat kelalaian dan dampak yang ditimbulkan.

## PENANGANAN PENGADUAN DAN TINDAK LANJUT TAHUN 2022

| Jumlah Pengaduan<br>Total Complaints | Status                               |                                        |                                          |                                                                     |
|--------------------------------------|--------------------------------------|----------------------------------------|------------------------------------------|---------------------------------------------------------------------|
|                                      | Sudah Ditindaklanjuti<br>Followed Up | Sedang Ditindaklanjuti<br>In Follow Up | Belum Ditindaklanjuti<br>Not Followed Up | Tidak Layak<br>Ditindaklanjuti<br>Not Eligible to Be<br>Followed Up |
| 14                                   | 14                                   | 0                                      | 0                                        | 0                                                                   |

## PENDAPATAN NON HALAL DAN PENGGUNAANNYA

Berikut adalah rincian pendapatan non halal Bank sepanjang 2022 dan penggunaannya.

## PROTECTION FOR WHISTLEBLOWERS

Bank Muamalat Indonesia guarantees protection to the Whistleblowers with good intentions and to their families by keeping the identity of the Whistleblower confidential. Moreover, Bank Muamalat Indonesia also provides legal assistance to Whistleblowers from all threats, intimidation, punishment, or unpleasant actions from any party. Protection is also provided to employees investigating and providing information related to investigations of violations.

## WHISTLEBLOWING MANAGER

WBS is managed through the Anti-Fraud unit and functions as a derivative of the Anti-Fraud Strategy (AFS). WBS implementation is regulated in GCG Policy and Anti-Fraud Procedure, which includes: Protection for Whistleblowers, Reporting System, Whistleblower Report Follow-Up Mechanism, Complaints on Fraud Indications, and WBS Contact Center.

## TYPES OF SANCTIONS FOR VIOLATORS

If the Reported Party is proven to have committed a violation, then the sanctions imposed refer to the provisions applicable in the Company and in accordance with the applicable laws and regulations. The Bank applies strict sanctions for the perpetrators by referring to the Zero Tolerance policy, namely Termination of Employment. In contrast, for the related parties, the sanctions are imposed by considering the level of negligence and the impact.

## COMPLAINT HANDLING AND FOLLOW-UP IN 2022

## NON-HALAL INCOME AND THE USE

The following is detail for the Bank's non-halal income throughout 2022 and its use.

(dalam jutaan Rupiah | in million Rupiah)

| No                                        | Sumber Pendapatan Non Halal<br>Non-Halal Income Source | Nilai Pendapatan Non Halal<br>Value of Non-Halal Income |
|-------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|
| 1                                         | Denda<br>Penalties                                     | 327                                                     |
| 2                                         | Penerimaan Non Halal<br>Non-Halal Revenue              | 1.275                                                   |
| <b>Total Penerimaan<br/>Total Revenue</b> |                                                        | <b>1.602</b>                                            |









# Tanggung Jawab Sosial Perusahaan

## Corporate Social Responsibility

PT Bank Muamalat Indonesia Tbk menyajikan informasi tanggung jawab sosial dan lingkungan dalam bentuk Laporan Keberlanjutan pada buku terpisah. Laporan tersebut, sesuai dengan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, yaitu mengacu Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Silahkan merujuk pada Laporan Keberlanjutan 2022 Bank Muamalat untuk informasi lebih lengkap. Adapun yang disajikan pada halaman ini hanya "Ikhtisar Keberlanjutan".

PT Bank Muamalat Indonesia Tbk presents information on social and environmental responsibility in the form of a Sustainability Report in a separate book. The report, in accordance with the Circular Letter of the Financial Services Authority (OJK) No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies, which refers to OJK Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.

Please refer to the Bank Muamalat 2022 Sustainability Report for more detailed information. What is presented on this page is only "Sustainability Overview".

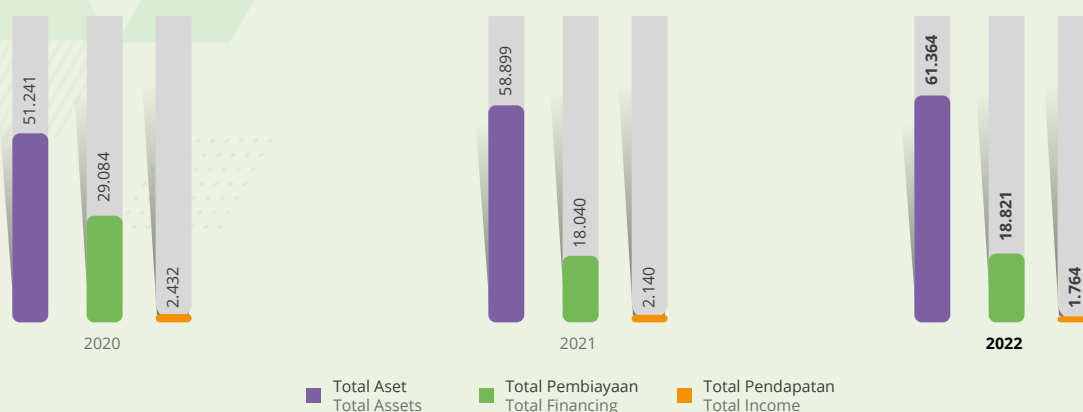


# Ikhtisar Kinerja Keberlanjutan

## Sustainability Performance Highlights

### Skala Usaha Business Scale

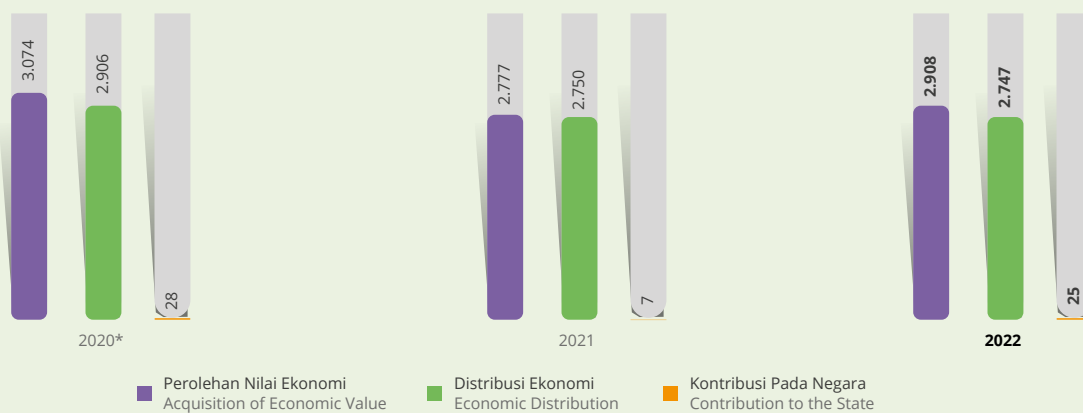
dalam miliar Rupiah | in billion Rupiah



### Aspek Ekonomi Economic Aspect

### Kinerja Ekonomi Economic Performance

dalam miliar Rupiah | in billion Rupiah

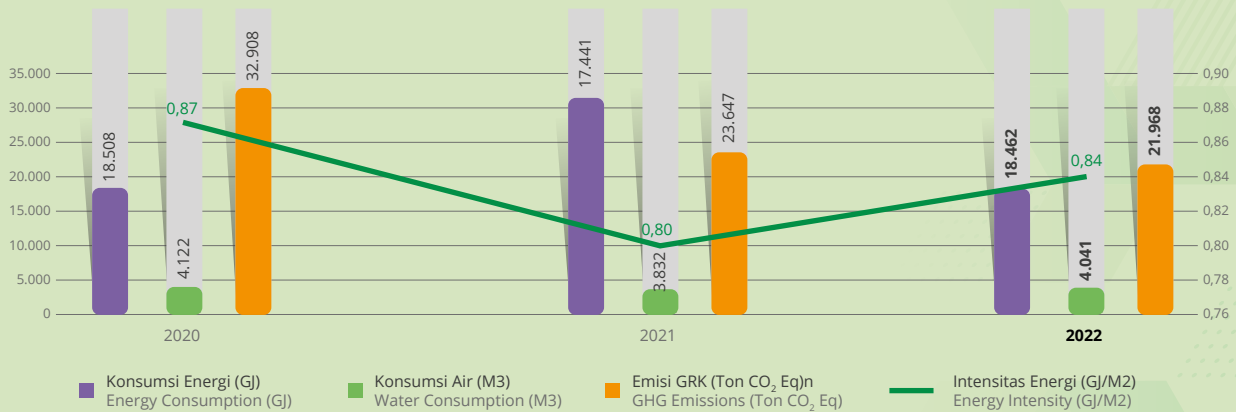


(\*) Koreksi Angka | Number Correction



## Aspek Lingkungan Environmental Aspect

- Mencatatkan kinerja aspek lingkungan seperti pada grafik berikut:



- Posted the following environmental aspects performance:

- 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 bekerjasama dengan WWF.

- 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* 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).



# Laporan Keuangan 2022

2022 Financial Statements



## Laporan Keuangan

31 Desember 2022 Dan Untuk Tahun  
Yang Berakhir Pada Tanggal Tersebut  
Beserta Laporan Auditor Independen

## *The Financial Statements*

As of December 31, 2022 And For  
The Year Ended With Independent  
Auditor's Report







Bank Muamalat

**SURAT PERNYATAAN DIREKSI  
TENTANG TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN UNTUK TAHUN YANG  
BERAKHIR PADA TANGGAL 31 DESEMBER 2022  
(DIAUDIT)**

**BOARD OF DIRECTOR'S STATEMENT  
REGARDING THE RESPONSIBILITY ON  
THE FINANCIAL STATEMENTS FOR  
YEARS ENDED DECEMBER 31, 2022  
(AUDITED)**

**PT BANK MUAMALAT INDONESIA Tbk**

Kami yang bertanda tangan di bawah ini/ *We the undersigned:*

- |                                                                                            |                                                                                                                       |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| 1. Nama/ <i>Name</i>                                                                       | : Hery Syafril                                                                                                        |
| Alamat kantor/ <i>Office address</i>                                                       | : Muamalat Tower, Jl. Prof. Dr. Satrio Kav.18 Jakarta                                                                 |
| Alamat domisili sesuai KTP atau kartu identitas lain/ <i>Domicile as stated in ID card</i> | : Jl. Kebon Kacang 39 No. 24 RT. 015 RW. 004 Tanah Abang, Jakarta                                                     |
| Nomor telepon/ <i>Phone number</i>                                                         | : +62 (21) 80666000                                                                                                   |
| Jabatan/ <i>Position</i>                                                                   | : Direktur / <i>Director</i>                                                                                          |
| 2. Nama/ <i>Name</i>                                                                       | : Wahyu Avianto                                                                                                       |
| Alamat kantor/ <i>Office address</i>                                                       | : Muamalat Tower, Jl. Prof. Dr. Satrio Kav.18 Jakarta                                                                 |
| Alamat domisili sesuai KTP atau kartu identitas lain/ <i>Domicile as stated in ID card</i> | : Griya Tugu Asri Blok C5/3 RT.003/019 Kelurahan Tugu Kecamatan Cimanggis Kota Depok, Jawa Barat Tanah Abang, Jakarta |
| Nomor telepon/ <i>Phone number</i>                                                         | : +62 (21) 80666000                                                                                                   |
| Jabatan/ <i>Position</i>                                                                   | : Direktur / <i>Director</i>                                                                                          |

menyatakan bahwa:

*state that:*

- |                                                                                                                                                  |                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Muamalat Indonesia Tbk (Bank);                                  | 1. <i>We are responsible for the preparation and presentation of the financial statements of PT Bank Muamalat Indonesia Tbk (Bank);</i>            |
| 2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;                                      | 2. <i>The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;</i>           |
| 3. a. Semua informasi dalam laporan keuangan Bank telah diungkapkan secara lengkap dan benar;                                                    | 3. a. <i>All information contained in the Bank's financial statements has been fully and correctly disclosed;</i>                                  |
| b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar; dan tidak menghilangkan informasi atau fakta material; | b. <i>The Bank's financial statements do not contain misleading material information or facts, and do not omit material information and facts;</i> |
| 4. Kami bertanggung jawab atas sistem pengendalian intern dalam Bank.                                                                            | 4. <i>We are responsible for the Bank's internal control system.</i>                                                                               |

Demikian pernyataan ini dibuat dengan sebenarnya.

*This statement letter is made truthfully.*

Jakarta, 17 Februari 2023 / February 17, 2023

**Hery Syafril**  
Direktur / *Director*

**Wahyu Avianto**  
Direktur / *Director*

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| 4. LAPORAN KEUANGAN -<br>Tanggal 31 Desember 2022 dan untuk<br>tahun yang berakhir pada tanggal tersebut,<br>yang terdiri dari: |         | 4. FINANCIAL STATEMENT -<br>As of December 31, 2022 and for the<br>year then ended, are as follow: |
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\*\*\*\*\*



Nomor / Number : 00003/2.0936/AU.4/07/0396-2/1/II/2023

**LAPORAN AUDITOR INDEPENDEN**Pemegang Saham, Dewan Komisaris dan Direksi  
**PT Bank Muamalat Indonesia Tbk****Opini**

Kami telah mengaudit laporan keuangan PT Bank Muamalat Indonesia Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, laporan rekonsiliasi pendapatan dan bagi hasil, laporan sumber dan penyaluran dana zakat dan laporan sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Muamalat Indonesia Tbk pada tanggal 31 Desember 2022, dan kinerja keuangan, arus kas, rekonsiliasi pendapatan dan bagi hasil, sumber dan penyaluran dana zakat serta sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**Basis Opini**

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

**INDEPENDENT AUDITORS' REPORT**Shareholders, Boards of Commissioners and Directors  
**PT Bank Muamalat Indonesia Tbk****Opinion**

We have audited the accompanying financial statements of PT Bank Muamalat Indonesia Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, reconciliation of income and revenue sharing, sources and distribution of zakat funds, and sources and uses of qardhul hasan funds for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Muamalat Indonesia Tbk as of December 31, 2022, and their financial performance, cash flows, reconciliation of income and revenue sharing, sources and distribution of zakat funds, and sources and uses of qardhul hasan funds for the year then ended, in accordance with Indonesian Financial Accounting Standards.

**Basis For Opinion**

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



## **Doli, Bambang, Sulistiyanto, Dadang & Ali**

### **Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan**

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

### **Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan**

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

### **Responsibilities of Management and Those Charged with Governance for the Financial Statements**

*Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.*

*In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.*

*Those charged with governance are responsible for overseeing the Bank's financial reporting process.*

### **Auditor's Responsibilities for the Audit of the Financial Statements**

*Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.*

*As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:*

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*



## Doli, Bambang, Sulistiyanto, Dadang & Ali

### Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan (Lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

### Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

*As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern*
- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

*We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.*

**DOLI, BAMBANG, SULISTIYANTO, DADANG & ALI**  
Izin Usaha / Firm License No. 42/KM.1/2013



**Doli Diapary Siregar, CPA**  
Nomor Registrasi Akuntan Publik /  
Public Accountant Registration Number  
AP. 0396



|                                                                                                                                               | Catatan/<br>Notes | 31 Desember /<br>December 31<br>2022 | 31 Desember /<br>December 31<br>2021 |                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| <b>ASET</b>                                                                                                                                   |                   |                                      |                                      | <b>ASSET</b>                                                                                                                      |
| <b>KAS</b>                                                                                                                                    | 2.a, 3            | 702.179.266                          | 745.190.145                          | <b>CASH</b>                                                                                                                       |
| <b>GIRO DAN PENEMPATAN PADA<br/>BANK INDONESIA</b>                                                                                            | 2.d, 4            | 7.191.470.623                        | 6.502.230.839                        | <b>CURRENT ACCOUNTS AND<br/>PLACEMENTS WITH BANK INDONESIA</b>                                                                    |
| <b>GIRO PADA BANK LAIN</b>                                                                                                                    |                   |                                      |                                      | <b>CURRENT ACCOUNTS WITH OTHER BANKS</b>                                                                                          |
| Pihak ketiga                                                                                                                                  | 2.e, 5            | 520.954.333                          | 397.510.597                          | Third Parties                                                                                                                     |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | --                                   | --                                   | Allowance for impairment losses                                                                                                   |
| Neto                                                                                                                                          |                   | 520.954.333                          | 397.510.597                          | Net                                                                                                                               |
| <b>PENEMPATAN PADA BANK LAIN</b>                                                                                                              | 2.f, 6            |                                      |                                      | <b>PLACEMENTS WITH OTHER BANKS</b>                                                                                                |
| Pihak ketiga                                                                                                                                  |                   | 43.155.448                           | 4.087.938                            | Third Parties                                                                                                                     |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | (418.830)                            | (418.830)                            | Allowance for impairment losses                                                                                                   |
| Neto                                                                                                                                          |                   | 42.736.618                           | 3.669.108                            | Net                                                                                                                               |
| <b>INVESTASI PADA SURAT BERHARGA</b>                                                                                                          | 2.g, 7            |                                      |                                      | <b>INVESTMENTS IN MARKETABLE SECURITIES</b>                                                                                       |
| Pihak ketiga                                                                                                                                  |                   | 27.855.377.312                       | 26.935.960.511                       | Third Parties                                                                                                                     |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | --                                   | (9.975.000)                          | Allowance for impairment losses                                                                                                   |
| Neto                                                                                                                                          |                   | 27.855.377.312                       | 26.925.985.511                       | Net                                                                                                                               |
| <b>PIUTANG</b>                                                                                                                                | 2.h, 8            |                                      |                                      | <b>RECEIVABLES</b>                                                                                                                |
| Piutang <i>murabahah</i> - setelah dikurangi<br>margin ditangguhkan sebesar<br>Rp 1.715.335.147 tahun 2022 dan<br>Rp 2.087.540.600 tahun 2021 |                   |                                      |                                      | Murabahah receivables - net of deferred<br>margin income amounting to<br>Rp 1,715,335,147 in 2022 and<br>Rp 2,087,540,600 in 2021 |
| Pihak ketiga                                                                                                                                  |                   | 6.692.218.277                        | 7.697.644.063                        | Third parties                                                                                                                     |
| Pihak berelasi                                                                                                                                |                   | 2.934.438                            | 3.001.452                            | Related parties                                                                                                                   |
| Jumlah                                                                                                                                        |                   | 6.695.152.715                        | 7.700.645.515                        | Total                                                                                                                             |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | (310.980.496)                        | (222.268.268)                        | Allowance for impairment losses                                                                                                   |
| Bersih                                                                                                                                        |                   | 6.384.172.219                        | 7.478.377.247                        | Net                                                                                                                               |
| Piutang <i>Istishna</i> - setelah dikurangi<br>margin ditangguhkan sebesar<br>Rp 1.030.523 tahun 2022 dan<br>Rp 1.283.423 tahun 2021          |                   |                                      |                                      | Istishna receivables - net of deferred<br>margin income amounting to<br>Rp 1,030,523 in 2022 and<br>Rp 1,283,423 in 2021          |
| Pihak ketiga                                                                                                                                  |                   | 1.331.762                            | 1.702.215                            | Third parties                                                                                                                     |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | (16.392)                             | (30.763)                             | Allowance for impairment losses                                                                                                   |
| Bersih                                                                                                                                        |                   | 1.315.370                            | 1.671.452                            | Net                                                                                                                               |
| Piutang <i>Ijarah</i>                                                                                                                         |                   |                                      |                                      | Ijarah receivables                                                                                                                |
| Pihak ketiga                                                                                                                                  |                   | 1.064.955                            | 1.096.729                            | Third parties                                                                                                                     |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | (1.064.955)                          | (1.096.729)                          | Allowance for impairment losses                                                                                                   |
| Bersih                                                                                                                                        |                   | --                                   | --                                   | Net                                                                                                                               |
| <b>JUMLAH PIUTANG</b>                                                                                                                         |                   | 6.697.549.432                        | 7.703.444.459                        | <b>TOTAL RECEIVABLES</b>                                                                                                          |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | (312.061.843)                        | (223.395.760)                        | Allowance for impairment losses                                                                                                   |
| <b>Bersih</b>                                                                                                                                 |                   | 6.385.487.589                        | 7.480.048.699                        | <b>Net</b>                                                                                                                        |
| <b>PINJAMAN QARDH</b>                                                                                                                         | 2.i, 9            |                                      |                                      | <b>FUNDS OF QARDH</b>                                                                                                             |
| Pihak ketiga                                                                                                                                  |                   | 864.606.057                          | 689.035.366                          | Third parties                                                                                                                     |
| Pihak berelasi                                                                                                                                |                   | 372.214                              | 133.960                              | Related parties                                                                                                                   |
| Jumlah                                                                                                                                        |                   | 864.978.271                          | 689.169.326                          | Total                                                                                                                             |
| Cadangan Kerugian penurunan nilai                                                                                                             |                   | (31.729.654)                         | (17.004.265)                         | Allowance for impairment losses                                                                                                   |
| Bersih                                                                                                                                        |                   | 833.248.617                          | 672.165.061                          | Net                                                                                                                               |

|                                                                                                                | Catatan/<br>Notes | 31 Desember /<br>December 31<br>2022 | 31 Desember /<br>December 31<br>2021 |                                                                                              |
|----------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------|
| <b>PEMBIAYAAN MUDHARABAH</b>                                                                                   | 2.j, 10           |                                      |                                      | <b>MUDHARABAH FINANCING</b>                                                                  |
| Pihak ketiga                                                                                                   |                   | 564.058.967                          | 526.139.969                          | Third parties                                                                                |
| Pihak berelasi                                                                                                 |                   | --                                   | --                                   | Related parties                                                                              |
| Jumlah                                                                                                         |                   | 564.058.967                          | 526.139.969                          | Total                                                                                        |
| Cadangan Kerugian penurunan nilai                                                                              |                   | (7.015.074)                          | (9.105.453)                          | Allowance for impairment losses                                                              |
| Bersih                                                                                                         |                   | 557.043.893                          | 517.034.516                          | Net                                                                                          |
| <b>PEMBIAYAAN MUSYARAKAH</b>                                                                                   | 2.j, 11           |                                      |                                      | <b>MUSYARAKAH FINANCING</b>                                                                  |
| Pihak ketiga                                                                                                   |                   | 10.694.076.631                       | 9.121.102.309                        | Third parties                                                                                |
| Pihak berelasi                                                                                                 |                   | 769.504                              | 1.291.811                            | Related parties                                                                              |
| Jumlah                                                                                                         |                   | 10.694.846.135                       | 9.122.394.120                        | Total                                                                                        |
| Cadangan Kerugian penurunan nilai                                                                              |                   | (278.732.187)                        | (290.730.567)                        | Allowance for impairment losses                                                              |
| Bersih                                                                                                         |                   | 10.416.113.948                       | 8.831.663.553                        | Net                                                                                          |
| <b>PENYERTAAN SAHAM</b>                                                                                        | 2.m, 12           |                                      |                                      | <b>INVESTMENT IN SHARES</b>                                                                  |
| Cadangan Kerugian penurunan nilai                                                                              |                   | 407.711.237                          | 407.711.237                          | Allowance for impairment losses                                                              |
| Bersih                                                                                                         |                   | (60.242.400)                         | (60.242.400)                         | Net                                                                                          |
|                                                                                                                |                   | 347.468.837                          | 347.468.837                          |                                                                                              |
| <b>TAGIHAN AKSEPTASI</b>                                                                                       | 2.k, 13.a         |                                      |                                      | <b>ACCEPTANCES RECEIVABLE</b>                                                                |
| Pihak ketiga                                                                                                   |                   | 119.284.582                          | 127.446.769                          | Third parties                                                                                |
| Cadangan Kerugian penurunan nilai                                                                              |                   | (73.060.862)                         | (64.353.735)                         | Allowance for impairment losses                                                              |
| Jumlah                                                                                                         |                   | 46.223.720                           | 63.093.034                           | Total                                                                                        |
| <b>ASET YANG DIPEROLEH UNTUK IJARAH</b>                                                                        | 2.n, 14           |                                      |                                      | <b>ASSETS ACQUIRED FOR IJARAH</b>                                                            |
| Pihak ketiga                                                                                                   |                   | 3.176.387                            | 2.640.097                            | Third parties                                                                                |
| Akumulasi penyusutan                                                                                           |                   | (2.306.482)                          | (2.372.439)                          | Accumulated depreciation                                                                     |
| Jumlah                                                                                                         |                   | 869.905                              | 267.658                              | Total                                                                                        |
| Cadangan Kerugian penurunan nilai                                                                              |                   | --                                   | --                                   | Allowance for impairment losses                                                              |
| Nilai buku - neto                                                                                              |                   | 869.905                              | 267.658                              | Book value - net                                                                             |
| <b>ASET TETAP</b>                                                                                              | 2.p, 15           |                                      |                                      | <b>PREMISES AND EQUIPMENT</b>                                                                |
| setelah dikurangi akumulasi penyusutan<br>sebesar Rp1.735.771.100 tahun 2022 dan<br>Rp1.671.071.667 tahun 2021 |                   | 2.709.131.723                        | 2.843.848.815                        | net of accumulated depreciation of<br>Rp1,735,771,100 in 2022 and<br>Rp1,671,071,667 in 2021 |
| <b>ASET PAJAK TANGGUHAN - NETO</b>                                                                             | 2.ag, 22.d        | 139.908.777                          | 140.464.747                          | <b>DEFERRED TAX ASSETS - NET</b>                                                             |
| <b>ASET LAIN-LAIN - NETO</b>                                                                                   | 16                | 3.615.369.048                        | 3.428.533.199                        | <b>OTHER ASSETS - NET</b>                                                                    |
| <b>JUMLAH ASET</b>                                                                                             |                   | <b>61.363.584.209</b>                | <b>58.899.174.319</b>                | <b>TOTAL ASSETS</b>                                                                          |

Catatan atas Laporan Keuangan merupakan bagian yang  
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements  
are an integral part of financial statements

|                                                              | Catatan/<br>Notes | 31 Desember /<br>December 31<br>2022 | 31 Desember /<br>December 31<br>2021 |                                                                              |
|--------------------------------------------------------------|-------------------|--------------------------------------|--------------------------------------|------------------------------------------------------------------------------|
| <b>LIABILITAS,<br/>DANA SYIRKAH TEMPORER<br/>DAN EKUITAS</b> |                   |                                      |                                      | <b>LIABILITIES,<br/>TEMPORARY SYIRKAH FUNDS<br/>AND STOCKHOLDERS' EQUITY</b> |
| <b>LIABILITAS</b>                                            |                   |                                      |                                      | <b>LIABILITIES</b>                                                           |
| <b>LIABILITAS SEGERA</b>                                     | 2.u, 17           | 116.395.779                          | 1.083.107.314                        | <b>LIABILITIES DUE IMMEDIATELY</b>                                           |
| <b>BAGI HASIL YANG BELUM DIBAGIKAN</b>                       | 18                | 68.302.948                           | 39.711.545                           | <b>UNDISTRIBUTED REVENUE SHARING</b>                                         |
| <b>SIMPANAN</b>                                              | 2.v, 19           |                                      |                                      | <b>DEPOSITS</b>                                                              |
| Giro wadiah                                                  |                   |                                      |                                      | Wadiah demand deposits                                                       |
| Pihak ketiga                                                 |                   | 3.146.068.357                        | 4.081.788.376                        | Third parties                                                                |
| Pihak berelasi                                               |                   | 24.149.751                           | 14.017.811                           | Related parties                                                              |
| Jumlah                                                       |                   | 3.170.218.108                        | 4.095.806.187                        | Total                                                                        |
| Tabungan wadiah                                              |                   |                                      |                                      | Wadiah saving deposits                                                       |
| Pihak ketiga                                                 |                   | 6.052.642.669                        | 5.576.413.736                        | Third parties                                                                |
| Pihak berelasi                                               |                   | 4.268.876                            | 4.208.478                            | Related parties                                                              |
| Jumlah                                                       |                   | 6.056.911.545                        | 5.580.622.214                        | Total                                                                        |
| Deposito Wakalah - pihak ketiga                              |                   | --                                   | --                                   | Wakalah deposits - third parties                                             |
| Jumlah                                                       |                   | 9.227.129.653                        | 9.676.428.401                        | Total                                                                        |
| <b>SIMPANAN DARI BANK LAIN</b>                               | 2.w, 20           | 59.392.525                           | 78.846.208                           | <b>DEPOSITS FROM OTHER BANKS</b>                                             |
| <b>LIABILITAS AKSEPTASI</b>                                  | 2.k, 13.e         | 14.280.969                           | 25.270.423                           | <b>ACCEPTANCES PAYABLE</b>                                                   |
| <b>PINJAMAN YANG DITERIMA</b>                                | 21                | 500.000.000                          | 100.000.000                          | <b>FUND BORROWINGS</b>                                                       |
| <b>UTANG PAJAK</b>                                           | 22                | 21.564.574                           | 22.048.495                           | <b>TAXES PAYABLE</b>                                                         |
| <b>ESTIMASI KERUGIAN KOMITMEN<br/>DAN KONTINJENSI</b>        | 2.ag, 23          | 854.210                              | 815.650                              | <b>ESTIMATED LOSSES ON COMMITMENTS<br/>AND CONTINGENCIES</b>                 |
| <b>ESTIMASI LIABILITAS<br/>IMBALAN KERJA</b>                 | 2.ac, 24          | 125.465.511                          | 153.743.250                          | <b>ESTIMATED LIABILITIES<br/>FOR EMPLOYMENT BENEFIT</b>                      |
| <b>LIABILITAS LAIN-LAIN</b>                                  | 25                | 431.284.270                          | 374.674.810                          | <b>OTHER LIABILITIES</b>                                                     |
| <b>JUMLAH LIABILITAS</b>                                     |                   | <b>10.564.670.439</b>                | <b>11.554.646.096</b>                | <b>TOTAL LIABILITIES</b>                                                     |
| <b>DANA SYIRKAH TEMPORER</b>                                 |                   |                                      |                                      | <b>TEMPORARY SYIRKAH FUNDS</b>                                               |
| <b>Bukan bank</b>                                            | 2x, 26            |                                      |                                      | <b>Non-banks</b>                                                             |
| Giro mudharabah                                              |                   |                                      |                                      | Mudharabah demand deposits                                                   |
| Pihak ketiga                                                 |                   | 1.705.477.020                        | 2.048.628.856                        | Third parties                                                                |
| Pihak berelasi                                               |                   | 2.379.667                            | 3.994.740                            | Related parties                                                              |
| Jumlah giro mudharabah                                       |                   | 1.707.856.687                        | 2.052.623.596                        | Total mudharabah demand deposits                                             |
| Tabungan mudharabah                                          |                   |                                      |                                      | Mudharabah savings deposits                                                  |
| Pihak ketiga                                                 |                   | 10.053.322.897                       | 10.436.616.197                       | Third parties                                                                |
| Pihak berelasi                                               |                   | 11.721.267                           | 15.980.446                           | Related parties                                                              |
| Jumlah tabungan mudharabah                                   |                   | 10.065.044.164                       | 10.452.596.643                       | Total mudharabah savings deposits                                            |
| Deposito mudharabah                                          |                   |                                      |                                      | Mudharabah time deposits                                                     |
| Pihak ketiga                                                 |                   | 14.516.528.579                       | 14.613.652.470                       | Third parties                                                                |
| Pihak berelasi                                               |                   | 10.626.556.541                       | 10.076.073.088                       | Related parties                                                              |
| Jumlah deposito                                              |                   | 25.143.085.120                       | 24.689.725.558                       | Total mudharabah time deposits                                               |
| Jumlah dana syirkah temporer dari<br>bukan bank              |                   | 36.915.985.971                       | 37.194.945.797                       | Total temporary syirkah funds from<br>non-banks                              |
| <b>Bank</b>                                                  |                   |                                      |                                      | <b>Banks</b>                                                                 |
| Giro mudharabah                                              |                   | 153.681.358                          | 94.153.533                           | Mudharabah demand deposits                                                   |
| Tabungan mudharabah                                          |                   | 644.558.375                          | 585.513.657                          | Mudharabah savings deposits                                                  |
| Deposito mudharabah                                          |                   | 1.357.644.867                        | 958.473.062                          | Mudharabah time deposits                                                     |
| Jumlah dana syirkah temporer dari bank                       |                   | 2.155.884.600                        | 1.638.140.252                        | Total temporary syirkah funds from banks                                     |
| <b>Surat Berharga Yang Diterbitkan</b>                       |                   |                                      |                                      | <b>Securities Issued</b>                                                     |
| Sukuk mudharabah                                             |                   | 4.525.093.625                        | 4.425.093.625                        | Mudharabah sukuk                                                             |
| Sukuk mudharabah subordinasi                                 |                   | 2.000.000.000                        | --                                   | Subordinated mudharabah sukuk                                                |
| Medium Term Notes Syariah Subordinasi                        |                   | --                                   | 100.000.000                          | Medium Term Notes Sharia Subordinated                                        |
| Jumlah Surat Berharga yang diterbitkan                       |                   | 6.525.093.625                        | 4.525.093.625                        | Total of Securities Issued                                                   |
| <b>JUMLAH DANA SYIRKAH TEMPORER</b>                          |                   | <b>45.596.964.196</b>                | <b>43.358.179.674</b>                | <b>TOTAL TEMPORARY SYIRKAH FUNDS</b>                                         |

Catatan atas Laporan Keuangan merupakan bagian yang  
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements  
are an integral part of financial statements

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2022**  
(Disajikan dalam ribuan Rupiah,  
kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF DECEMBER 31, 2022**  
(Expressed in thousands of Indonesian Rupiah  
unless otherwise stated)

|                                                                     | <b>Catatan/<br/>Notes</b> | <b>31 Desember /<br/>December 31<br/>2022</b> | <b>31 Desember /<br/>December 31<br/>2021</b> |                                                                                    |
|---------------------------------------------------------------------|---------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------|
| <b>EKUITAS</b>                                                      |                           |                                               |                                               | <b>STOCKHOLDERS' EQUITY</b>                                                        |
| Modal saham - nilai nominal                                         |                           |                                               |                                               | Capital Stock - par value of                                                       |
| Rp 200 per saham seri A,                                            |                           |                                               |                                               | Rp 200 for series A shares,                                                        |
| Rp 100 per saham seri B dan                                         |                           |                                               |                                               | Rp 100 for series B shares and                                                     |
| Rp 30 per saham seri C                                              |                           |                                               |                                               | Rp 30 for series C shares                                                          |
| Modal dasar - 826.649.175 saham                                     |                           |                                               |                                               | Authorized - 826,649,175 series                                                    |
| seri A, 42.346.701.650 saham seri B dan                             |                           |                                               |                                               | A shares, 42,346,701,650 series B shares                                           |
| 40.000.000.000 saham seri C                                         |                           |                                               |                                               | and 40,000,000,000 series C shares                                                 |
| tahun 2022 dan 2021                                                 |                           |                                               |                                               | in 2022 and 2021                                                                   |
| Modal ditempatkan dan disetor penuh                                 |                           |                                               |                                               | Issued and fully paid -                                                            |
| 826.649.175 saham seri A,                                           |                           |                                               |                                               | 826,649,175 series A shares,                                                       |
| 9.381.053.160 saham seri B dan                                      |                           |                                               |                                               | 9,381,053,160 series B shares and                                                  |
| 39.810.039.107 saham seri C tahun 2022                              |                           |                                               |                                               | 39,810,039,107 series C shares in 2022                                             |
| serta 826.649.175 saham seri A dan                                  |                           |                                               |                                               | and 826,649,175 series A shares and                                                |
| 9.381.053.160 saham seri B tahun 2021                               | 1.c, 27                   | 2.297.736.324                                 | 1.103.435.151                                 | 9,381,053,160 series B shares in 2021                                              |
| Tambahan modal disetor - bersih                                     | 28                        | 1.571.133.406                                 | 1.578.925.257                                 | Additional paid-in capital-net                                                     |
| Keuntungan (kerugian) pengukuran kembali program                    |                           |                                               |                                               | Gain (loss) from remeasurement                                                     |
| imbangan pasti - setelah pajak                                      | 24                        | 81.665.794                                    | 78.081.619                                    | of defined benefit plan - net of tax                                               |
| Keuntungan (kerugian) belum direalisasi dari                        |                           |                                               |                                               | Unrealized gain (loss) from changes                                                |
| perubahan harga pasar efek tersedia                                 |                           |                                               |                                               | in fair value of available                                                         |
| untuk dijual (AFS)                                                  | 7                         | (1.464.552)                                   | 2.003.172                                     | for sale securities (AFS)                                                          |
| Surplus revaluasi atas aset tetap -                                 |                           |                                               |                                               | Revaluation surplus on premises                                                    |
| setelah pajak                                                       | 15                        | 564.272.409                                   | 576.915.177                                   | and equipment - net of tax                                                         |
| Saldo laba                                                          | 29                        | 688.606.193                                   | 646.988.173                                   | Retained earnings                                                                  |
| Jumlah Ekuitas                                                      |                           | <u>5.201.949.574</u>                          | <u>3.986.348.549</u>                          | Total Stockholders' Equity                                                         |
| <b>JUMLAH LIABILITAS,<br/>DANA SYIRKAH TEMPORER<br/>DAN EKUITAS</b> |                           | <b><u>61.363.584.209</u></b>                  | <b><u>58.899.174.319</u></b>                  | <b>TOTAL LIABILITIES,<br/>TEMPORARY SYIRKAH FUNDS<br/>AND STOCKHOLDERS' EQUITY</b> |

Catatan atas Laporan Keuangan merupakan bagian yang  
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements  
are an integral part of financial statements



|                                                                                               | Catatan/<br>Notes | 31 Desember /<br>December 31<br>2022 | 31 Desember /<br>December 31<br>2021 |                                                                              |
|-----------------------------------------------------------------------------------------------|-------------------|--------------------------------------|--------------------------------------|------------------------------------------------------------------------------|
| <b>PENDAPATAN PENGELOLAAN DANA<br/>OLEH BANK SEBAGAI MUDHARIB</b>                             | 30                |                                      |                                      | <b>REVENUE FROM FUND<br/>MANAGEMENT AS MUDHARIB</b>                          |
| Pendapatan dari penjualan                                                                     |                   | 469.298.171                          | 830.746.567                          | Income from sales                                                            |
| Pendapatan dari bagi hasil                                                                    |                   | 722.285.259                          | 970.066.086                          | Income from revenue sharing                                                  |
| Pendapatan dari <i>ijarah</i> - bersih                                                        |                   | 43.668                               | 2.910.981                            | Income from revenue from <i>Ijarah</i> - net                                 |
| Pendapatan usaha utama lainnya                                                                |                   | 572.777.481                          | 336.066.706                          | Other main operating income                                                  |
| Jumlah pendapatan bank sebagai<br><i>mudharib</i>                                             |                   | 1.764.404.579                        | 2.139.790.340                        | Total revenue from fund<br>management as mudharib                            |
| <b>HAK PIHAK KETIGA ATAS BAGI HASIL<br/>DANA SYIRKAH TEMPORER</b>                             | 31                | (1.434.714.676)                      | (1.374.582.614)                      | <b>THIRD PARTIES' SHARE ON RETURNS<br/>OF TEMPORARY SYIRKAH FUNDS</b>        |
| <b>HAK BAGI HASIL MILIK BANK</b>                                                              |                   | 329.689.903                          | 765.207.726                          | <b>BANK'S SHARE IN REVENUE SHARING</b>                                       |
| <b>PENDAPATAN OPERASIONAL LAINNYA</b>                                                         | 32                | 1.097.740.499                        | 583.694.903                          | <b>OTHER OPERATING INCOME</b>                                                |
| <b>BEBAN OPERASIONAL</b>                                                                      |                   |                                      |                                      | <b>OPERATING EXPENSES</b>                                                    |
| Umum dan administrasi                                                                         | 34                | (510.980.315)                        | (529.607.553)                        | General and administrative                                                   |
| Karyawan                                                                                      | 33                | (635.187.554)                        | (683.218.645)                        | Employee                                                                     |
| Bonus giro <i>wadiah</i>                                                                      |                   | (12.577.960)                         | (21.390.798)                         | Bonus on <i>wadiah</i> demand deposits                                       |
| Lain-lain                                                                                     | 36                | (71.578.448)                         | (103.329.365)                        | Others                                                                       |
| Jumlah beban usaha                                                                            |                   | (1.230.324.277)                      | (1.337.546.361)                      | Total other operating expenses                                               |
| <b>BEBAN CADANGAN KERUGIAN PENURUNAN<br/>NILAI ASET PRODUKTIF DAN NON PRODUKTIF</b>           | 35                | (129.527.754)                        | (16.032.681)                         | <b>PROVISION FOR IMPAIRMENT LOSSES ON<br/>EARNING AND NON-EARNING ASSETS</b> |
| <b>KEUNTUNGAN SELISIH KURS</b>                                                                |                   | 30.289.012                           | 24.154.776                           | <b>GAIN ON FOREIGN EXCHANGES</b>                                             |
| <b>LABA USAHA</b>                                                                             |                   | <b>97.867.383</b>                    | <b>19.478.363</b>                    | <b>INCOME FROM OPERATIONS</b>                                                |
| <b>PENDAPATAN (BEBAN) NON<br/>OPERASIONAL</b>                                                 |                   |                                      |                                      | <b>NON-OPERATING INCOME (EXPENSE)</b>                                        |
| Pendapatan Non Operasional                                                                    | 37                | 14.451.384                           | 27.755.289                           | Non-Operating Revenue                                                        |
| Beban Non Operasional                                                                         | 38                | (60.317.890)                         | (34.719.912)                         | Non-Operating Expense                                                        |
| <b>PENDAPATAN (BEBAN) NON OPERASIONAL- NETO</b>                                               |                   | <b>(45.866.506)</b>                  | <b>(6.964.623)</b>                   | <b>NON-OPERATING (EXPENSE) - NET</b>                                         |
| <b>LABA SEBELUM PAJAK</b>                                                                     |                   | <b>52.000.877</b>                    | <b>12.513.740</b>                    | <b>INCOME BEFORE INCOME TAX</b>                                              |
| <b>MANFAAT (BEBAN) PAJAK</b>                                                                  | 22                |                                      |                                      | <b>INCOME TAX BENEFIT (EXPENSE)</b>                                          |
| Pajak Kini                                                                                    |                   | (24.896.684)                         | (5.109.109)                          | Current Tax                                                                  |
| Pajak Tangguhan                                                                               |                   | (523.125)                            | 1.522.420                            | Deferred Tax                                                                 |
|                                                                                               |                   | (25.419.809)                         | (3.586.689)                          |                                                                              |
| <b>LABA BERSIH</b>                                                                            |                   | <b>26.581.068</b>                    | <b>8.927.051</b>                     | <b>NET INCOME</b>                                                            |
| <b>PENGHASILAN KOMPREHENSIF LAIN</b>                                                          |                   |                                      |                                      | <b>OTHERS COMPREHENSIVE INCOME</b>                                           |
| <b>Akun-akun yang tidak akan<br/>direklasifikasikan ke laba rugi</b>                          |                   |                                      |                                      | <b>Item that will not be reclassified<br/>to profit or loss</b>              |
| Pengukuran kembali atas program<br>imbalan pasti                                              | 24                | 4.595.096                            | 11.001.427                           | Remeasurement on defined<br>benefit plan                                     |
| Pajak penghasilan terkait                                                                     |                   | (1.010.921)                          | (2.420.314)                          | Related income tax                                                           |
| <b>Akun-akun yang akan<br/>direklasifikasi ke laba rugi</b>                                   |                   |                                      |                                      | <b>Item that will be reclassified<br/>to profit or loss</b>                  |
| Kenaikan nilai aset keuangan atas<br>efek-efek yang tersedia dijual<br>yang belum direalisasi | 7                 | (4.445.800)                          | 2.730.785                            | Unrealized gain in value of<br>available-for-sale mutual fund                |
| Pajak penghasilan terkait                                                                     |                   | 978.076                              | (600.773)                            | Related income tax                                                           |
| Jumlah laba komprehensif lain<br>bersih setelah pajak                                         |                   | 116.451                              | 10.711.125                           | Total other comprehensive income<br>net of tax                               |
| <b>JUMLAH LABA KOMPREHENSIF<br/>TAHUN BERJALAN</b>                                            |                   | <b>26.697.519</b>                    | <b>19.638.176</b>                    | <b>TOTAL COMPREHENSIVE<br/>INCOME FOR THE YEAR</b>                           |
| <b>LABA PER SAHAM DASAR<br/>(dalam nilai penuh)</b>                                           |                   | <b>0,53</b>                          | <b>0,87</b>                          | <b>BASIC EARNINGS PER SHARE<br/>(In full amount)</b>                         |

Catatan atas Laporan Keuangan merupakan bagian yang  
 tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements  
 are an integral part of financial statements

| Catatan/<br>Notes                                                     | Penghasilan komprehensif lain / Other comprehensive income             |                                                        |                                                                                                                         |                                                                                                                          |                                                                                                        |                                            |                                                    | Jumlah Ekuitas/<br>Total equity |                                                                |
|-----------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------------------------|---------------------------------|----------------------------------------------------------------|
|                                                                       | Modal ditempatkan dan disetor penuh /<br>Issued and Fully paid capital | Tambahan modal disetor /<br>Additional paid-in capital | Pengukuran kembali program imbalan pasti - setelah pajak bersih /<br>Remeasurement of defined benefit plan - net of tax | Surplus revaluasi atas aset tetap - setelah pajak bersih /<br>Surplus revaluation on premises and equipment - net of tax | Revaluasi efek tersedia untuk dijual setelah pajak bersih /<br>AFS investment revaluation - net of tax | Saldo laba / Retained earnings             |                                                    |                                 |                                                                |
|                                                                       |                                                                        |                                                        |                                                                                                                         |                                                                                                                          |                                                                                                        | Ditentukan penggunaannya /<br>Appropriated | Belum Ditentukan penggunaannya /<br>Unappropriated |                                 |                                                                |
| Saldo per 31 Desember 2020                                            | 1.103.435.151                                                          | 1.578.925.257                                          | 69.500.506                                                                                                              | 633.754.128                                                                                                              | (126.840)                                                                                              | --                                         | 581.222.171                                        | 3.966.710.373                   | Balance as of December 31, 2020                                |
| Laba belum direalisasi atas surat berharga yang tersedia untuk dijual | --                                                                     | --                                                     | --                                                                                                                      | --                                                                                                                       | 2.130.012                                                                                              | --                                         | --                                                 | 2.130.012                       | Unrealized gain on marketable securities of available for sale |
| Pemindahan penyusutan aset tetap                                      | --                                                                     | --                                                     | --                                                                                                                      | (56.838.951)                                                                                                             | --                                                                                                     | --                                         | 56.838.951                                         | --                              | Revaluation surplus on premises and equipment                  |
| Pengukuran kembali program imbalan pasti                              | --                                                                     | --                                                     | 8.581.113                                                                                                               | --                                                                                                                       | --                                                                                                     | --                                         | --                                                 | 8.581.113                       | Remeasurement of defined benefit plan                          |
| Laba bersih tahun berjalan                                            | --                                                                     | --                                                     | --                                                                                                                      | --                                                                                                                       | --                                                                                                     | --                                         | 8.927.051                                          | 8.927.051                       | Net income for the year                                        |
| Saldo per 31 Desember 2021                                            | 1.103.435.151                                                          | 1.578.925.257                                          | 78.081.619                                                                                                              | 576.915.177                                                                                                              | 2.003.172                                                                                              | -                                          | 646.988.173                                        | 3.986.348.549                   | Balance as of December 31, 2021                                |
| Dana setoran modal                                                    | 1.194.301.173                                                          | --                                                     | --                                                                                                                      | --                                                                                                                       | --                                                                                                     | --                                         | --                                                 | 1.194.301.173                   | Paid in capital                                                |
| Biaya emisi saham                                                     | --                                                                     | (7.791.851)                                            | --                                                                                                                      | --                                                                                                                       | --                                                                                                     | --                                         | --                                                 | (7.791.851)                     | Share issuance cost                                            |
| Laba belum direalisasi atas surat berharga yang tersedia untuk dijual | --                                                                     | --                                                     | --                                                                                                                      | --                                                                                                                       | (3.467.724)                                                                                            | --                                         | --                                                 | (3.467.724)                     | Unrealized gain on marketable securities of available for sale |
| Pemindahan penyusutan aset tetap                                      | --                                                                     | --                                                     | --                                                                                                                      | (12.642.768)                                                                                                             | --                                                                                                     | --                                         | 12.642.768                                         | --                              | Depreciation transfer for premises and equipment               |
| Surplus Revaluasi                                                     | --                                                                     | --                                                     | --                                                                                                                      | --                                                                                                                       | --                                                                                                     | --                                         | 2.394.184                                          | 2.394.184                       | Surplus Revaluation                                            |
| Pengukuran kembali program imbalan pasti                              | --                                                                     | --                                                     | 3.584.175                                                                                                               | --                                                                                                                       | --                                                                                                     | --                                         | -                                                  | 3.584.175                       | Remeasurement of defined benefit plan                          |
| Laba bersih tahun berjalan                                            | --                                                                     | --                                                     | --                                                                                                                      | --                                                                                                                       | --                                                                                                     | --                                         | 26.581.068                                         | 26.581.068                      | Net income for the year                                        |
| Saldo per 31 Desember 2022                                            | 2.297.736.324                                                          | 1.571.133.406                                          | 81.665.794                                                                                                              | 564.272.409                                                                                                              | (1.464.552)                                                                                            | -                                          | 688.606.193                                        | 5.201.949.574                   | Balance as of December 31, 2022                                |

|                                                                       | Catatan/<br>Notes | 31 Desember /<br>December 31<br>2022 | 31 Desember /<br>December 31<br>2021 |                                                                                         |
|-----------------------------------------------------------------------|-------------------|--------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------|
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                                |                   |                                      |                                      | <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                             |
| Penerimaan pendapatan pengelolaan dana oleh Bank sebagai mudharib     |                   | 1.752.638.248                        | 1.849.961.446                        | Revenue receipt from fund management as mudharib                                        |
| Pembayaran bagi hasil dana syirkah temporer                           |                   | (1.406.123.273)                      | (1.312.687.780)                      | Payment of temporary syirkah funds                                                      |
| Penerimaan pendapatan operasional lainnya                             |                   | 1.024.476.193                        | 593.823.823                          | Receipt from other operating revenue                                                    |
| Penerimaan kembali piutang dan pembiayaan yang telah dihapusbukukan   |                   | 16.953.257                           | 954.894                              | Receipt from receivables and financing already written-off                              |
| Pembayaran beban kepegawaian                                          |                   | (671.630.212)                        | (651.047.226)                        | Payments for employee expenses                                                          |
| Pembayaran beban operasional lainnya                                  |                   | (598.507.473)                        | (616.788.630)                        | Payments for other operating expenses                                                   |
| Pembayaran pajak penghasilan                                          |                   | (25.419.808)                         | (7.221.197)                          | Payments of income taxes                                                                |
| Penerimaan pendapatan non operasional                                 |                   | 14.451.384                           | 2.777.577                            | Receipts from non operating income                                                      |
| Pembayaran beban non operasional                                      |                   | (60.317.890)                         | (24.359.044)                         | Payments for non operating expenses                                                     |
| Arus kas dari operasi sebelum perubahan aktiva dari kewajiban operasi |                   | 46.520.426                           | (164.586.138)                        | Cash flows from operating activities before changes in operating assets and liabilities |
| Penurunan (kenaikan) aktiva operasi :                                 |                   |                                      |                                      | Decrease (increase) in operating assets:                                                |
| Penempatan Bank Lain                                                  |                   | (39.067.510)                         | (30.375)                             | Placements with Bank Indonesia & other banks                                            |
| Efek - Efek                                                           |                   | -                                    | -                                    | Marketable Securities                                                                   |
| Piutang                                                               |                   | 1.094.561.110                        | 5.069.409.672                        | Receivables                                                                             |
| Pinjaman Qardh                                                        |                   | (161.083.556)                        | 211.271.501                          | Fund of Qardh                                                                           |
| Pembiayaan Mudharabah                                                 |                   | (40.009.376)                         | 96.522.800                           | Mudharabah financing                                                                    |
| Pembiayaan Musyarakah                                                 |                   | (1.584.450.395)                      | 5.445.911.609                        | Musyarakah financing                                                                    |
| Aktiva yang diperoleh untuk Ijarah - bersih                           |                   | (602.246)                            | 181.353.418                          | Assets acquired for Ijarah - net                                                        |
| Aktiva lain-lain                                                      |                   | 219.603.232                          | (171.469.594)                        | Other assets                                                                            |
| Kenaikan (penurunan) kewajiban operasi :                              |                   |                                      |                                      | Increase (decrease) in operating liabilities:                                           |
| Liabilitas segera                                                     |                   | (966.711.535)                        | 1.043.005.545                        | liabilities due immediately                                                             |
| Simpanan                                                              |                   | (449.298.748)                        | 2.317.214.421                        | Deposits                                                                                |
| Simpanan dari bank lain                                               |                   | (18.757.646)                         | (7.916.974)                          | Deposits from other banks                                                               |
| Utang pajak                                                           |                   | 3.100.254                            | (8.877.378)                          | Taxes payable                                                                           |
| Liabilitas lain-lain                                                  |                   | 769.851.798                          | (1.593.318.138)                      | Other liabilities                                                                       |
| Kenaikan Dana Syirkah Temporer                                        |                   | 2.238.784.522                        | 5.469.130.748                        | Increase of Temporary Syirkah Funds                                                     |
| Arus Kas Bersih Diperoleh (Digunakan) untuk Aktivitas Operasi         |                   | 1.112.440.330                        | 17.887.621.117                       | Net Cash Provide (Used) in Operating Activities                                         |
| <b>ARUS KAS DARI AKTIVITAS INVESTASI</b>                              |                   |                                      |                                      | <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                                             |
| Perolehan investasi pada surat berharga                               |                   | (3.292.054.750)                      | (15.700.576.958)                     | Acquisition of securities                                                               |
| Hasil penjualan investasi pada surat berharga                         |                   | 711.650.326                          | 270.847.146                          | Proceeds from sale of securities                                                        |
| Hasil penjualan aset tetap                                            |                   | 1.106.367                            | 1.440.915                            | Proceeds from sale of premises and equipment                                            |
| Pembelian aset tetap                                                  |                   | (24.322.467)                         | (14.382.061)                         | Acquisition of premises and equipment                                                   |
| Arus Kas Bersih Diperoleh (Digunakan) untuk Aktivitas Investasi       |                   | (2.603.620.524)                      | (15.442.670.957)                     | Net Cash Provide (Used) in Investing Activities                                         |
| <b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>                              |                   |                                      |                                      | <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                             |
| Penerbitan sukuk mudharabah                                           |                   | --                                   | 2.440.856.000                        | Issuance of mudharabah sukuk                                                            |
| Penerimaan pinjaman diterima                                          |                   | 500.000.000                          | --                                   | Receipt from fund borrowing                                                             |
| Pembayaran pinjaman diterima                                          |                   | (100.000.000)                        | --                                   | Payment of fund borrowing                                                               |
| Pembayaran utang dividen                                              |                   | (79.655)                             | --                                   | Payments of dividend liabilities                                                        |
| Penerbitan sukuk subordinasi mudharabah                               |                   | 2.000.000.000                        | --                                   | Issuance of subordinate mudharabah sukuk                                                |
| Pembayaran medium term notes subordinasi                              |                   | (100.000.000)                        | --                                   | Payment of subordinated medium term notes                                               |
| (Pencairan) REPO                                                      |                   | --                                   | (1.302.086.987)                      | Proceed from REPO                                                                       |
| Arus Kas Bersih Diperoleh (Digunakan) dari Aktivitas Pendanaan        |                   | 2.299.920.345                        | 1.138.769.013                        | Net Cash Provided (Used) by Financing Activities                                        |
| <b>KENAIKAN BERSIH KAS DAN SETARA KAS</b>                             |                   | 808.740.151                          | 3.583.719.173                        | <b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>                                        |
| <b>KAS DAN SETARA KAS PADA AWAL TAHUN</b>                             |                   | 7.649.019.519                        | 4.065.300.346                        | <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>                                   |
| <b>KAS DAN SETARA KAS PADA AKHIR TAHUN</b>                            |                   | <b>8.457.759.670</b>                 | <b>7.649.019.519</b>                 | <b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>                                         |
| <b>Kas dan Setara Kas Akhir Tahun</b>                                 |                   |                                      |                                      | <b>Cash and Cash Equivalents at end of year</b>                                         |
| terdiri dari:                                                         |                   |                                      |                                      | consist of:                                                                             |
| Kas                                                                   | 3                 | 702.179.266                          | 745.190.145                          | Cash                                                                                    |
| Giro dan Penempatan pada Bank Indonesia                               | 4                 | 7.191.470.623                        | 6.502.230.839                        | Current Accounts and Placements with Bank Indonesia                                     |
| Giro pada bank lain                                                   | 5                 | 520.954.333                          | 397.510.597                          | Demand deposits with other banks                                                        |
| Penempatan pada Bank Lain                                             | 6                 | 43.155.448                           | 4.087.938                            | Placements with other banks                                                             |
| <b>Jumlah</b>                                                         |                   | <b>8.457.759.670</b>                 | <b>7.649.019.519</b>                 | <b>Total</b>                                                                            |

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying Notes to Financial Statements are an integral part of the consolidated financial statements

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN REKONSILIASI PENDAPATAN**  
**DAN BAGI HASIL**  
**UNTUK TAHUN YANG BERAKHIR**  
**PADA TANGGAL 31 DESEMBER 2022**  
(Disajikan dalam ribuan Rupiah)  
kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk**  
**INTERIM STATEMENT OF RECONCILIATION**  
**OF INCOME AND REVENUE SHARING**  
**FOR THE YEAR ENDED**  
**AS OF DECEMBER 31, 2022**  
(Expressed in thousands of Indonesian Rupiah)  
unless otherwise stated)

|                                                                                  | Catatan/<br>Notes | 31 Desember /<br>December 31<br>2022 | 31 Desember /<br>December 31<br>2021 |                                                                                             |
|----------------------------------------------------------------------------------|-------------------|--------------------------------------|--------------------------------------|---------------------------------------------------------------------------------------------|
| <b>PENDAPATAN USAHA<br/>UTAMA (AKRUAL)</b>                                       |                   | <b>1.764.404.579</b>                 | <b>2.236.978.866</b>                 | <b>MAIN OPERATING INCOME (ACCRUAL)</b>                                                      |
| <b>PENGURANG</b>                                                                 |                   |                                      |                                      | <b>DEDUCTION</b>                                                                            |
| Pendapatan tahun berjalan yang<br>kas atau setara kasnya<br>belum diterima dari: |                   |                                      |                                      | Income during the year in which<br>cash or cash equivalents<br>have not been received from: |
| Piutang <i>murabahah</i>                                                         |                   | (25.076.811)                         | 173.687.043                          | Murabahah receivables                                                                       |
| Piutang <i>istishna</i>                                                          |                   | (1.093)                              | 21.482                               | Istishna receivables                                                                        |
| Piutang <i>ijarah</i>                                                            |                   | (153)                                | 2.676.630                            | Ijarah receivables                                                                          |
| Pembiayaan <i>mudharabah</i>                                                     |                   | (2.018.521)                          | 5.484                                | Mudharabah financing                                                                        |
| Pembiayaan <i>musyarakah</i>                                                     |                   | 55.052.220                           | 292.263.837                          | Musyarakah financing                                                                        |
| Pendapatan Surat Berharga<br>Bank Indonesia                                      |                   | (43.340)                             | --                                   | Income from Marketable Securities<br>Bank Indonesia                                         |
| Surat berharga                                                                   |                   | 11.817.635                           | 3.922.023                            | Marketable securities                                                                       |
| <b>Jumlah</b>                                                                    |                   | <b>39.729.937</b>                    | <b>472.576.499</b>                   |                                                                                             |
| <b>PENAMBAH</b>                                                                  |                   |                                      |                                      | <b>ADDITION</b>                                                                             |
| Pendapatan tahun sebelumnya yang<br>kasnya diterima pada tahun<br>berjalan dari: |                   |                                      |                                      | Income from previous year in<br>which cash have been<br>received in current year from:      |
| Piutang <i>murabahah</i>                                                         |                   | 173.687.043                          | 299.613.010                          | Murabahah receivables                                                                       |
| Piutang <i>istishna</i>                                                          |                   | 21.482                               | (410)                                | Istishna receivables                                                                        |
| Piutang <i>ijarah</i>                                                            |                   | 2.676.630                            | 765.805                              | Ijarah receivables                                                                          |
| Pembiayaan <i>mudharabah</i>                                                     |                   | 5.484                                | 61.680                               | Mudharabah financing                                                                        |
| Pembiayaan <i>musyarakah</i>                                                     |                   | 292.263.837                          | 247.189.750                          | Musyarakah financing                                                                        |
| Surat berharga                                                                   |                   | --                                   | --                                   | Marketable securities                                                                       |
| Pendapatan Surat Berharga<br>Bank Indonesia                                      |                   | --                                   | 549.894                              | Income from Marketable Securities<br>Bank Indonesia                                         |
| Surat berharga                                                                   |                   | 3.922.023                            | 7.875.761                            | Income from Sukuk                                                                           |
| <b>Jumlah</b>                                                                    |                   | <b>472.576.499</b>                   | <b>556.055.490</b>                   | <b>Total</b>                                                                                |
| <b>Laba operasi yang tersedia<br/>untuk bagi hasil</b>                           |                   | <b>2.197.251.141</b>                 | <b>2.320.457.857</b>                 | <b>Available operating income for<br/>profit sharing</b>                                    |
| <b>PENDAPATAN TERSEDIA UNTUK<br/>BAGI HASIL</b>                                  |                   |                                      |                                      | <b>AVAILABLE INCOME FOR<br/>PROFIT SHARING</b>                                              |
| Bagi hasil yang menjadi hak Bank Syariah                                         |                   | 830.839.413                          | 933.941.821                          | Profit sharing attributable to Sharia Bank                                                  |
| Bagi hasil yang menjadi hak pemilik dana<br>Dirinci atas:                        | 31                | 1.366.411.728                        | 1.386.516.036                        | Profit sharing attributable to depositors<br>The details are as follow:                     |
| Hak pemilik dana atas bagi hasil<br>yang sudah didistribusikan                   |                   | 1.298.108.780                        | 1.346.804.491                        | Distributed profit sharing attributable<br>to depositors                                    |
| Hak pemilik dana atas bagi hasil<br>yang belum didistribusikan                   | 18                | 68.302.948                           | 39.711.545                           | Undistributed revenue sharing<br>attributable to depositors                                 |

Catatan atas Laporan Keuangan merupakan bagian yang  
tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying Notes to Financial Statements  
are an integral part of the consolidated financial statements

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN SUMBER DAN PENYALURAN**  
**DANA ZAKAT**  
**UNTUK TAHUN YANG BERAKHIR**  
**PADA TANGGAL 31 DESEMBER 2022**  
(Disajikan dalam ribuan Rupiah)

**PT BANK MUAMALAT INDONESIA Tbk**  
**STATEMENT OF SOURCES AND DISTRIBUTION**  
**OF ZAKAT FUNDS**  
**FOR THE YEAR ENDED**  
**AS OF DECEMBER 31, 2022**  
(Expressed in thousands of Indonesian Rupiah)

|                                               | <u>Catatan/<br/>Notes</u> | <u>31 Desember /<br/>December 31<br/>2022</u> | <u>31 Desember /<br/>December 31<br/>2021</u> |                                                            |
|-----------------------------------------------|---------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------------------------------|
| <b>Sumber Dana Zakat</b>                      |                           |                                               |                                               | <b>Sources of Zakat Funds</b>                              |
| Internal Bank                                 |                           | 223.176                                       | 250.494                                       | Internal Bank                                              |
| Eksternal Bank                                |                           | 7.122.293                                     | 7.946.364                                     | External Bank                                              |
|                                               |                           | <b>7.345.469</b>                              | <b>8.196.858</b>                              |                                                            |
| <b>Penyaluran Dana Zakat</b>                  |                           |                                               |                                               | <b>Distribution of Zakat Funds</b>                         |
| Baitul Maal Muamalat (BMM)                    |                           | 2.476.281                                     | 8.196.858                                     | Baitul Maal Muamalat (BMM)                                 |
| Dompot Dhuafa                                 |                           | --                                            | --                                            | Dompot Dhuafa                                              |
| BAZNAS                                        |                           | 4.465.829                                     | --                                            | BAZNAS                                                     |
|                                               |                           | <b>6.942.110</b>                              | <b>8.196.858</b>                              |                                                            |
| <b>Surplus</b>                                |                           | <b>403.359</b>                                | --                                            | <b>Surplus</b>                                             |
| <b>Sumber Dana Zakat pada<br/>Awal Tahun</b>  |                           | --                                            | --                                            | <b>Sources of Zakat Funds<br/>at Beginning of the Year</b> |
| <b>Sumber Dana Zakat pada<br/>Akhir Tahun</b> |                           | --                                            | --                                            | <b>Sources of Zakat Funds<br/>at End of the Year</b>       |

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements are an integral part of financial statements

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN SUMBER DANA DAN**  
**PENGUNAAN DANA KEBAJIKAN**  
**UNTUK TAHUN YANG BERAKHIR**  
**PADA TANGGAL 31 DESEMBER 2022**  
(Disajikan dalam ribuan Rupiah)

**PT BANK MUAMALAT INDONESIA Tbk**  
**STATEMENTS OF SOURCES AND USES**  
**OF QARDHUL HASAN FUNDS**  
**FOR THE YEAR ENDED**  
**AS OF DECEMBER 31, 2022**  
*(Expressed in thousands of Indonesian Rupiah)*

|                                            | <b>Catatan/<br/>Notes</b> | <b>31 Desember /<br/>December 31,<br/>2022</b> | <b>31 Desember /<br/>December 31,<br/>2021</b> |                                                         |
|--------------------------------------------|---------------------------|------------------------------------------------|------------------------------------------------|---------------------------------------------------------|
| <b>Sumber Dana Kebajikan</b>               |                           |                                                |                                                | <b>Sources of Qardhul Hasan Funds</b>                   |
| Denda                                      |                           | 327.417                                        | --                                             | Penalty                                                 |
| Pendapatan non-halal                       | 5b                        | 1.274.937                                      | 637.176                                        | Non-halal income                                        |
|                                            |                           | <b>1.602.354</b>                               | <b>637.176</b>                                 |                                                         |
| <b>Penggunaan Dana Kebajikan</b>           |                           |                                                |                                                | <b>Uses of Qardhul Hasan Funds</b>                      |
| Sumbangan                                  |                           | 1.601.212                                      | 637.176                                        | Donation                                                |
| <b>Surplus</b>                             |                           | <b>1.142</b>                                   | --                                             | <b>Surplus</b>                                          |
| <b>Dana Kebajikan pada<br/>Awal Tahun</b>  | 2a                        | --                                             | --                                             | <b>Qardhul Hasan Funds<br/>at Beginning of the Year</b> |
| <b>Dana Kebajikan pada<br/>Akhir Tahun</b> | 2a                        | --                                             | --                                             | <b>Qardhul Hasan Funds<br/>at End of the Year</b>       |

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

*The accompanying Notes to Financial Statements are an integral part of financial statements*

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**1. UMUM****a. Pendirian Bank dan Informasi Umum**

PT Bank Muamalat Indonesia Tbk ("Bank") didirikan berdasarkan akta No.1 tanggal 1 November 1991 dari Notaris Yudo Paripurno, S.H., notaris di Jakarta. Akta pendirian tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No.C2.2413.HT.01.01.Th.92 tanggal 21 Maret 1992 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 1919A Tahun 1992, tambahan Berita Negara No. 34 tanggal 28 April 1992.

Bank telah mengalami perubahan nama yang semula PT Bank Syariah Muamalat Indonesia Tbk menjadi PT Bank Muamalat Indonesia Tbk sesuai dengan akta No. 104 tanggal 12 November 2008 dari notaris Arry Supratno, S.H., notaris di Jakarta. Akta pernyataan keputusan rapat itu telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat keputusan No.AHU-98507.AH.01.02.Th.08 tanggal 22 Desember 2008 dan telah dicatat dalam tata usaha pengawasan Bank Indonesia sejak 1 September 2009.

Anggaran dasar Bank telah mengalami beberapa kali perubahan, terakhir berdasarkan akta dari Ashoya Ratam, S.H., M.Kn., No. 51 tanggal 30 Agustus 2021 notaris di Jakarta mengenai kenaikan Modal Dasar Perseroan sehingga menjadi Rp5.600.000.000 dengan cara Penawaran Umum Terbatas (PUT VI) kepada pemegang saham dengan Hak Memesan Efek Terlebih Dahulu (HMETD) sehingga Modal Dasar serta Modal Ditempatkan dan Disetor Perseroan memenuhi ketentuan pasal 33 ayat (1) dan (2) UU PT. Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No.AHU-0021844.AH.01.11.Tahun 2022 tanggal 31 Januari 2022.

Kantor pusat Bank berlokasi di Muamalat Tower, Jln. Prof. Dr. Satrio Kav. 18, Jakarta.

**1. GENERAL****a. Bank's Establishment and General Information**

*PT Bank Muamalat Indonesia Tbk (the "Bank") was established based on notarial deed No.1 dated November 1, 1991 of Yudo Paripurno, S.H., notary in Jakarta. The deed of establishment was approved by the Minister of Justice in his Decision Letter No.C2.2413.HT.01.01.Th.92 dated March 21, 1992 and was published in State Gazette No.1919A, Supplement No. 34, dated April 28, 1992.*

*The Bank changed its name from PT Bank Syariah Muamalat Indonesia Tbk to PT Bank Muamalat Indonesia Tbk based on notarial deed No. 104 dated November 12, 2008 of Arry Supratno, S.H., notary in Jakarta. The deed was approved by the Minister of Law and Human Rights of the Republic of Indonesia in his Decree No. AHU-98507.AH.01.02.Th.08 dated December 22, 2008 and has been recorded in the administration of Bank Indonesia Supervisory since September 1, 2009.*

*The Bank's articles of association have been amended several times, the latest was based on the deed No. 51 dated August 30, 2021 of Ashoya Ratam, S.H., M.Kn., notary in Jakarta, concerning the increase of the Company's Authorized Capital to become Rp5,600,000,000 concerning the issues of shares through Limited Public Offering (Rights Issue VI) to existing shareholders with pre-emptive rights so that the Authorized Capital, the Issued and Paid-in Capital of the Company comply with the provisions of paragraphs (1) and (2) of article 33 of the Corporate Law. The latest amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in his decision letter No. AHU-0021844.AH.01.11.Tahun 2022 dated January 31, 2022.*

*The Bank's head office is located at Muamalat Tower, Jln. Prof. Dr. Satrio Kav. 18, Jakarta.*



**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,

kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,

unless otherwise stated)

**1. UMUM (Lanjutan)****a. Pendirian Bank dan Informasi Umum (lanjutan)**

Pada tanggal-tanggal 31 Desember 2022 dan 2021, Bank memiliki jaringan unit kerja dengan rincian sebagai berikut: (tidak diaudit)

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------|-----------------------------------------------|
| Kantor Cabang          | 80                                            |
| Kantor Cabang Pembantu | 128                                           |
| Kantor Kas             | 27                                            |

Sesuai dengan pasal 3 anggaran dasar Bank yang terakhir, maksud dan tujuan kegiatan Bank adalah menyelenggarakan usaha perbankan dengan prinsip Syariah.

Bank telah memperoleh izin untuk beroperasi sebagai bank umum berdasarkan 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 Bank untuk dapat melakukan usaha sebagai bank umum berdasarkan prinsip syariah. Sesuai Surat Keputusan Bank Indonesia No. 27/76/KEP/DIR tanggal 27 Oktober 1994, status Bank meningkat menjadi bank devisa.

Pemegang saham mayoritas Bank adalah Badan Pengelola Keuangan Haji (BPKH) Republik Indonesia.

Bank mendirikan Yayasan Baitul Maal Muamalat yang pendiriannya diaktakan dalam akta Notaris Atrino Leswara, S.H., No. 76 tanggal 22 Desember 2000. Salah satu unit usaha yayasan tersebut adalah Lembaga Amil Zakat (LAZ) yang telah disahkan sebagai Badan Amil Zakat Nasional (BAZNAS) pada tanggal 7 November 2001. Tujuan pendirian Baitul Maal Muamalat ini adalah untuk mendorong terwujudnya manajemen zakat, *infaq* dan *shadaqah* yang lebih efektif sebagai cerminan kepedulian sosial. Bank menyalurkan penerimaan zakat dan dana kebajikan (*Qardhul Hasan*) kepada Lembaga Amil Zakat tersebut, sehingga Bank tidak secara langsung menjalankan fungsi pengelolaan dana zakat, *infaq* dan *shadaqah* dan dana *qardhul hasan*.

**1. GENERAL (Continued)****a. Bank's Establishment and General Information (continued)**

As of December 31, 2022 and 2021, Bank has business unit network with details as follows: (unaudited)

|     | <b>31 Desember/<br/>December 31,<br/>2021</b> |                    |
|-----|-----------------------------------------------|--------------------|
| 80  | 80                                            | Branch Offices     |
| 131 | 131                                           | Sub-Branch Offices |
| 29  | 29                                            | Cash Offices       |

In accordance with article 3 of the Bank's latest articles of association, the scope of its activities is to engage in banking activities based on Islamic Sharia principles.

The Bank has obtained a license to operate as a commercial bank based on the Decree of the Minister of Finance of the Republic of Indonesia No. 430/KMK.013/1992 concerning the Granting of the Company's Business Permit in Jakarta on April 24, 1992, as amended by the Decree of the Minister of Finance No. 131/KMK.017/1995 concerning Amendment to Decree of the Minister of Finance No. 430/KMK.013/1992 concerning the Granting of the Company's Business Permit dated March 30, 1995 which in its decision gave permission to the Bank to be able to conduct business as a commercial bank based on sharia principles. In accordance with the Decree of Bank Indonesia No.27/76/KEP/DIR dated October 27, 1994, the status of the Bank was upgraded to foreign exchange bank.

The majority shareholder of the Bank is Badan Pengelola Keuangan Haji (BPKH) Republik Indonesia.

The Bank established Baitul Maal Muamalat Foundation based on notarial deed No. 76 dated December 22, 2000 of Atrino Leswara, S.H. One of the business units under this foundation is the Zakat Management Board (Lembaga Amil Zakat), which was approved to operate as a National Zakat Management Board (Badan Amil Zakat Nasional) on November 7, 2001. The objective of the establishment of Baitul Maal Muamalat is to accelerate the effective management of zakat, *infaq*, and *shadaqah*. The zakat and charity funds (*Qardhul Hasan* funds) received by the Bank are channeled to the Zakat Management Board, therefore, the Bank is not directly involved in the management of zakat, *infaq*, *shadaqah* and *qardhul hasan* funds.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**1. UMUM (Lanjutan)****b. Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Komite Audit dan Karyawan**

Susunan Dewan Komisaris pada tanggal 31 Desember 2022 ditetapkan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) PT Bank Muamalat Indonesia Tbk No. 22 tanggal 9 Desember 2022, Notaris Ashoya Ratam, S.H., M.Kn. Susunan Dewan Komisaris pada tanggal 31 Desember 2021 ditetapkan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPS) PT Bank Muamalat Indonesia Tbk No.29 tanggal 17 Mei 2019 Notaris Utiek R. Abdurachman, S.H., M.Li., M.Kn. Rincian Susunan Dewan Komisaris adalah sebagai berikut:

**31 Desember 2022/  
December 31, 2022****Dewan Komisaris**

|                                 |                      |
|---------------------------------|----------------------|
| Komisaris Utama<br>(Independen) | Mardiasmo*           |
| Komisaris (Independen)          | Sartono              |
| Komisaris (Independen)          | Amin Said Husni      |
| Komisaris (Independen)          | Suwarda*             |
| Komisaris                       | Andre Mirza Hartawan |

\*) Efektif setelah mendapat persetujuan *Fit and Proper Test* dari Otoritas Jasa Keuangan.

Susunan Dewan Direksi pada tanggal 31 Desember 2022 ditetapkan berdasarkan Akta Keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) PT Bank Muamalat Indonesia Tbk No. 22 tanggal 9 Desember 2022, Notaris Ashoya Ratam, S.H., M.Kn. Susunan Dewan Direksi pada tanggal 31 Desember 2021 ditetapkan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan (RUPS) PT Bank Muamalat Indonesia Tbk No.29 tanggal 17 Mei 2019 Notaris Utiek R. Abdurachman, S.H., M.Li., M.Kn. Rincian Susunan Dewan Direksi adalah sebagai berikut:

**31 Desember 2022/  
December 31, 2022****Dewan Direksi**

|                    |                  |
|--------------------|------------------|
| Direktur Utama     | Indra Falatehan* |
| Direktur Kepatuhan | Karno            |
| Direktur           | Hery Syafril     |
| Direktur           | Suhendar*        |
| Direktur           | Wahyu Avianto    |
| Direktur           | --               |

\*) Efektif setelah mendapat persetujuan *Fit and Proper Test* dari Otoritas Jasa Keuangan.

**1. GENERAL (Continued)****b. Board of Commissioners, Board of Directors, Sharia Supervisory Board, Audit Committee and Employees**

The composition of the Bank's Board of Commissioners as of December 31, 2022 was determined based on Deed of Resolution of the Bank's Extraordinary General Meeting of Shareholders No. 22 dated December 9, 2022, of Notary Ashoya Ratam, S.H., M.Kn. The composition of the Bank's Board of Commissioners as of December 31, 2021 was determined based on Deed of Resolution of the Bank's Annual General Meeting of Shareholders No.29 dated May 17, 2019, of Notary Utiek R. Abdurachman, S.H., M.Li., M.Kn. Details of the Composition of the Board of Commissioners are as follows:

**31 Desember 2021/  
December 31, 2021****Board of Commissioners**

|                                    |                                         |
|------------------------------------|-----------------------------------------|
| Ilham Akbar Habibie                | President Commissioner<br>(Independent) |
| Edy Setiadi                        | Commissioner (Independent)              |
| Iggi Haruman Achsien               | Commissioner (Independent)              |
| Mohamed Hedi Mejai                 | Commissioner (Independent)              |
| Abdulsalam Mohammad Joher Al-Saleh | Commissioner                            |

\*) Effective after passing the *Fit and Proper Test* by the Financial Services Authority.

The composition of the Bank's Board of Directors as of December 31, 2022 was determined based on Deed of Resolution of the Bank's Extraordinary General Meeting of Shareholders No. 22 dated December 9, 2022, of Notary Ashoya Ratam, S.H., M.Kn. The composition of the Bank's Board of Directors as of December 31, 2021 was determined based on Deed of Resolution of the Bank's Annual General Meeting of Shareholders No.29 dated May 17, 2019, of Notary Utiek R. Abdurachman, S.H., M.Li., M.Kn. Details of the Composition of the Board of Directors are as follows:

**31 Desember 2021/  
December 31, 2021****Board of Directors**

|                            |                     |
|----------------------------|---------------------|
| Achmad Kusna Permana       | President Director  |
| Andri Donny                | Compliance Director |
| Avianto Istihardjo         | Director            |
| Hery Syafril               | Director            |
| Awaldi                     | Director            |
| Purnomo Budiwibowo Soetadi | Director            |

\*) Effective after passing the *Fit and Proper Test* by the Financial Services Authority.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**1. UMUM (Lanjutan)****b. Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Komite Audit dan Karyawan (lanjutan)**

Susunan Dewan Pengawas Syariah pada tanggal 31 Desember 2022 dan 2021 ditetapkan berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk No.51 tanggal 30 Agustus 2021, Notaris Ashoya Ratam, S.H., M.Kn. Rincian Susunan Dewan Pengawas Syariah adalah sebagai berikut:

**31 Desember 2022 dan 2021/  
December 31, 2022 and 2021**

**Dewan Pengawas Syariah**

|         |                                    |
|---------|------------------------------------|
| Ketua   | Drs. H. Sholahudin Al Aiyub, M.Si. |
| Anggota | Hj. Siti Haniatunnisa LLB., MH.    |
| Anggota | Dr. H. Agung Danarto, M.Ag         |

Susunan Komite Audit Bank pada tanggal 31 Desember 2022 ditetapkan berdasarkan Surat Keputusan No. 035/B/DIR-KPTS/XII/2022 tanggal 16 Desember 2022 dan 31 Desember 2021 ditetapkan berdasarkan Surat Keputusan No.032/B/DIR-KPTS/XII/2019 tanggal 5 Desember 2019 adalah sebagai berikut:

**31 Desember 2022/  
December 31, 2022**

|         |               |
|---------|---------------|
| Ketua   | Mardiasmo*    |
| Anggota | Sartono       |
| Anggota | Suwarda*      |
| Anggota | Dwi Sasongko  |
| Anggota | Tika Arundina |

\*) Efektif setelah mendapat persetujuan *Fit and Proper Test* dari Otoritas Jasa Keuangan.

Kepala Divisi Internal Audit Bank pada tanggal 31 Desember 2022 dan 2021 adalah Riva Yan Abdillah sesuai Surat Keputusan Direksi Bank No.003/B/DIR/KPTS/I/2021 tanggal 26 Januari 2021.

Sekretaris Perusahaan pada tanggal 31 Desember 2022 dan 2021 adalah Hayunaji sesuai Surat Keputusan Direksi No.218/HCE/PKWTT/IX/2018 tanggal 6 September 2018.

Gaji dan kompensasi lainnya yang dibayarkan kepada Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Komite Audit untuk tahun yang berakhir pada 31 Desember 2022 dan 2021 dijelaskan pada catatan 33.

Pada tanggal 31 Desember 2022 dan 2021, Bank masing-masing memiliki 3.751 orang karyawan (2.426 karyawan tetap, 54 karyawan kontrak dan 1.271 tenaga kerja borongan) dan 3.997 orang karyawan (2.644 karyawan tetap, 56 karyawan kontrak dan 1.297 tenaga kerja borongan) (tidak diaudit).

**1. GENERAL (Continued)****b. Board of Commissioners, Board of Directors, Sharia Supervisory Board, Audit Committee and Employees (continued)**

The composition of the Bank's Sharia Supervisory Board as of December 31, 2022 and 2021 was determined based on Deed of Resolution of the Bank's Extraordinary General Meeting of Shareholders No.51 dated August 30, 2021, of Notary Ashoya Ratam, S.H., M.Kn. Details of the Composition of the Sharia Supervisory Board are as follows:

**Sharia Supervisory Board**

|  |          |
|--|----------|
|  | Chairman |
|  | Member   |
|  | Member   |

The composition of the Bank's Audit Committee as of December 31, 2022 based on Decision Letter No.035/B/DIR-KPTS/XII/2022 dated December 16, 2022 and as of December 31, 2021, based on Decision Letter No.032/B/DIR-KPTS/XII/2019 dated December 5, 2019, are as follows:

**31 Desember 2021/  
December 31, 2021**

|                      |          |
|----------------------|----------|
| Iggi Haruman Achsien | Chairman |
| --                   | Member   |
| --                   | Member   |
| Dwi Sasongko         | Member   |
| Tindomora Siregar    | Member   |

\*) Effective after passing the *Fit and Proper Test* by the Financial Services Authority.

The Bank's Head of Internal Audit Division as of December 31, 2022 and 2021 is Riva Yan Abdillah, in accordance with the Decision Letter of the Directors of the Bank No.003/B/DIR/KPTS/I/2021 dated January 26, 2021.

The Bank's Corporate Secretary as of December 31, 2022 and 2021 is Hayunaji, in accordance with the Decision Letter of the Directors of the Bank No.218/HCE/PKWTT/IX/2018 dated September 6, 2018.

Salaries and other compensation paid to the Board of Commissioners, Board of Directors, Sharia Supervisory Board and Audit Committee for the years ended December 31, 2022 and 2021 are described in note 33.

As of December 31, 2022 and December 31, 2021, the Bank has 3,751 employees (2,426 permanent employees, 54 contract employees and 1,271 temporary workers) and 3,997 employees (2,644 permanent employees, 56 contract employees and 1,297 temporary workers), respectively (unaudited).

**1. UMUM (Lanjutan)****c. Penawaran Umum Saham dan Sukuk Subordinasi Mudharabah****Penawaran Umum Saham**

Pada tahun 1993, Bank melakukan Penawaran Umum saham sejumlah 2.489.090 saham dengan nilai nominal Rp1.000 (dalam nilai penuh) per saham. Bank telah mendapatkan surat pernyataan efektif sebagai perusahaan publik melalui surat ketua Badan Pengawas Pasar Modal (BAPEPAM) dengan No.S-1860/PM/1993 tanggal 28 Oktober 1993.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa Bank yang tercantum dalam akta Notaris Yudo Paripurno, S.H., No. 45, tanggal 22 September 1998, para pemegang saham telah menyetujui untuk menerbitkan saham baru Seri B sebanyak 172.504.936 saham dengan harga penawaran Rp1.025 (dalam nilai penuh) per saham, melalui Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu (*Rights Issue*). Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu ini telah dinyatakan efektif oleh Ketua BAPEPAM dengan suratnya No.S-1265/PM/98 pada tanggal 19 September 1998.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa yang tercantum dalam akta Notaris Yudo Paripurno, S.H., No. 28 tanggal 29 Oktober 2002, para pemegang saham menyetujui peningkatan modal ditempatkan dan disetor penuh melalui Penawaran Umum Terbatas (PUT) II saham Seri C sebanyak-banyaknya 276.975.502 saham, senilai Rp138.487.781 melalui proses Hak Memesan Efek Terlebih Dahulu (*Rights Issue*) II.

Jumlah saham Seri C yang terjual melalui PUT II ini sebesar 208.727.863 lembar saham dengan harga saham Rp500 (dalam nilai penuh).

Sehubungan dengan peningkatan modal disetor tersebut, anggaran dasar pasal 4 telah diubah seperti dinyatakan dalam akta Notaris Yudo Paripurno, S.H., No. 19 tanggal 21 Mei 2003. Penawaran Umum Terbatas II dengan Hak Memesan Efek Terlebih Dahulu telah dinyatakan efektif oleh Ketua BAPEPAM dengan suratnya No. S-24668/PM/2002 tanggal 15 November 2002.

**1. GENERAL (Continued)****c. Bank's Public Offering of Shares and Subordinated Mudharabah Sukuk****Bank's Public Offering of Shares**

In 1993, the Bank conducted an initial public offering of 2,489,090 shares with a par value of Rp1,000 (in full amount) per share. The Bank obtained the notice of effectivity for the initial public offering from the chairman of the Capital Market Supervisory Agency (BAPEPAM) under his letter No.S-1860/PM/1993 dated October 28, 1993.

Based on the Extraordinary General Meeting of Shareholders as stated in notarial deed No. 45 of Yudo Paripurno, S.H., dated September 22, 1998, the shareholders approved the issuance of 172,504,936 B Series shares at an offering price of Rp1,025 (in full amount) per share through Rights Issue I with preemptive rights. The Bank obtained the notice of effectivity for the rights issue from the Chairman of the Capital Market Supervisory Agency (BAPEPAM) under his letter No.S-1265/PM/98 dated September 19, 1998.

Based on the Extraordinary General Meeting of Shareholders as stated in notarial deed No. 28 of Yudo Paripurno, S.H., dated October 29, 2002, the shareholders approved the increase of issued and paid-in capital through the issuance of up to a maximum of 276,975,502 C Series shares amounting to Rp138,487,781 through Limited Public Offering with pre-emptive rights (*Rights Issue*) II.

The shareholders exercised their rights to acquire additional 208,727,863 C Series shares with par value of Rp500 (in full amount) per share during the Rights Issue II.

As a result of the increase in the paid-in capital, article 4 of the articles of association was amended, as stated in notarial deed No. 19 dated May 21, 2003 of Yudo Paripurno, S.H. The Bank obtained the notice of effectivity for the Limited Public Offering with pre-emptive rights (*Rights Issue*) II from the Chairman of the Capital Market Supervisory Agency (BAPEPAM) under his letter No. S-24668/PM/2002 dated November 15, 2002.

**1. UMUM (Lanjutan)****c. Penawaran Umum Saham dan Sukuk Subordinasi Mudharabah (lanjutan)****Penawaran Umum Saham (lanjutan)**

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa yang tercantum dalam akta notaris Arry Supratno, S.H., No. 237 tanggal 28 April 2005, para pemegang saham menyetujui peningkatan modal ditempatkan dan disetor penuh melalui Penawaran Umum Terbatas III (PUT III) dengan Hak Memesan Efek Terlebih Dahulu atas Saham Seri C dengan nilai nominal Rp500 (dalam Rupiah penuh) per lembar saham dan dengan harga penawaran Rp800 (dalam nilai penuh) per lembar saham serta dengan jumlah sebanyak banyaknya 498.743.597 lembar saham. Sehubungan dengan penambahan Saham Seri C ini, pemegang saham menyetujui perubahan ayat 4 dari anggaran dasar Bank yang berkaitan dengan peningkatan jumlah modal dasar dari Rp1.000.000.000 menjadi Rp2.000.000.000 yang kemudian diperbaiki menjadi Rp1.950.000.000 berdasarkan akta notaris Arry Supratno S.H., No. 150 tanggal 27 September 2005. Penawaran Umum Terbatas III dengan Hak Memesan Efek Terlebih Dahulu telah dinyatakan efektif oleh Ketua BAPEPAM dengan suratnya No.S-863/PM/2005 tanggal 26 April 2005.

Jumlah Saham Seri C yang terjual melalui PUT III tersebut berjumlah 446.194.051 lembar saham dengan rincian 97.093.489 lembar saham kepada pemegang saham lama dan 349.100.562 lembar saham kepada pembeli siaga. Penambahan modal yang diperoleh melalui PUT III tersebut berjumlah Rp223.097.025 serta tambahan modal disetor sejumlah Rp133.858.215.

Melalui Surat Bapepam-LK No. S-5807/BL/2010 tanggal 28 September 2010, Bank telah memperoleh pemberitahuan efektif pernyataan pendaftaran Penawaran Umum Terbatas IV dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) sebanyak 820.251.749 saham. Setiap pemegang saham yang memiliki saham biasa Seri C mendapatkan 1 (satu) hak untuk membeli 1 (satu) saham biasa Seri C dengan nilai nominal Rp500 per saham (dalam nilai penuh) dengan harga pelaksanaan Rp1.161 per saham (dalam nilai penuh). Penambahan modal yang diperoleh dari PUT IV tersebut berjumlah Rp673.093.004 serta tambahan modal disetor saham berjumlah Rp383.216.603.

**1. GENERAL (Continued)****c. Bank's Public Offering of Shares and Subordinated Mudharabah Sukuk (continued)****Bank's Public Offering of Shares (continued)**

Based on the Extraordinary General Meeting of Shareholders as stated in notarial deed No. 237 dated April 28, 2005 of Arry Supratno, S.H., the shareholders approved the increase of issued and paid-in capital through the issuance of C Series shares through Limited Public Offering with pre-emptive rights III (Rights Issue III) up to a maximum of 498,743,597 shares with par value of Rp500 (in full amount) per share and offering price of Rp800 (in full amount) per share. Consequently, the shareholders agreed to amend article 4 of the Bank's articles of Association, concerning authorized share capital from Rp1,000,000,000 to Rp2,000,000,000, which was subsequently revised to Rp1,950,000,000 under notarial deed No.150 dated September 27, 2005 of Arry Supratno, S.H. Limited Public Offering with pre-emptive rights (Right Issue) III has been declared effective by the Chairman of the Capital Market Supervisory Agency (BAPEPAM) under his letter No.S-863/PM/2005 dated April 26, 2005.

The total amount of C Series shares issued in Rights Issue III was 446,194,051 shares, of which 97,093,489 shares were purchased by existing shareholders and 349,100,562 shares were purchased by standby buyers. The total additional share capital gained from Rights Issue III amounted to Rp223,097,025 and additional paid-in capital amounted to Rp133,858,215.

Under Letter No. S-5807/BL/2010 dated September 28, 2010 of Bapepam-LK, the Bank obtained the notice of effectivity for the Limited Offering of 820,251,749 shares with pre-emptive rights, through Rights Issue IV. Every holder of C series shares shall receive 1 (one) right to purchase 1 (one) new C Series share with par value of Rp500 per share (in full amount) at the exercise price of Rp1,161 per share (in full amount). Additional share capital gained from Rights Issue IV amounted to Rp673,093,004 and additional paid in capital amounted to Rp383,216,603.

**1. UMUM (Lanjutan)****c. Penawaran Umum Saham dan Sukuk Subordinasi Mudharabah (lanjutan)****Penawaran Umum Saham (lanjutan)**

Pada tanggal 7 November 2013, Bank memperoleh pernyataan efektif dari Dewan Komisiner Otoritas Jasa Keuangan dengan suratnya No.S-358/D.04/2013 untuk melakukan Penawaran Umum Terbatas (PUT V) Dengan Hak Memesan Efek Terlebih Dahulu sebanyak 2.815.917.885 saham. Setiap pemegang saham yang memiliki 4 (empat) saham biasa seri B mendapatkan 1 (satu) hak untuk membeli 1 (satu) saham biasa seri B dengan nilai nominal Rp100 per saham (dalam nilai penuh) dengan harga pelaksanaan Rp480 per saham (dalam nilai penuh). Penambah modal yang diperoleh dari PUT V tersebut berjumlah Rp281.591.788 serta tambahan modal disetorkan berjumlah Rp1.065.194.096.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa yang tercantum dalam akta notaris Ashoya Ratam, S.H. M.Kn, No. 51 tanggal 30 Agustus 2021, para pemegang saham menyetujui peningkatan modal ditempatkan dan disetor penuh melalui Penawaran Umum Terbatas VI (PUT VI) dengan Hak Memesan Efek Terlebih Dahulu atas Saham Seri C dengan nilai nominal Rp30 (dalam Rupiah penuh) per lembar saham serta dengan jumlah sebanyak banyaknya 40.000.000.000 lembar saham. Sehubungan dengan penambahan Saham Seri C ini, pemegang saham menyetujui perubahan ayat 4 dari anggaran dasar Bank yang berkaitan dengan peningkatan jumlah modal dasar menjadi Rp5.600.000.000.

Pada tanggal 16 Desember 2021, Bank memperoleh pernyataan efektif dari Dewan Komisiner Otoritas Jasa Keuangan dengan suratnya No.S-237/D.04/2021 untuk melakukan Penawaran Umum Terbatas (PUT VI) Dengan Hak Memesan Efek Terlebih Dahulu sebanyak banyaknya 39.810.039.107 (dalam nilai penuh) lembar saham dengan nilai nominal Rp30. Pencatatan atas penambahan modal yang diperoleh dari PUT VI tersebut berjumlah Rp1.194.301.173.

**1. GENERAL (Continued)****c. Bank's Public Offering of Shares and Subordinated Mudharabah Sukuk (continued)****Bank's Public Offering of Shares (continued)**

On November 7, 2013, the Bank obtained the notice of effectivity from the Board of Commissioner of Financial Services Authority in their letter No. S-358/D.04/2013 for its Limited Public Offering (Rights Issue V) of 2,815,917,885 shares with pre-emptive rights to shareholders. Every holder of 4 (four) B series shares shall receive 1 (one) right to purchase 1 (one) new B series share with par value of Rp100 per share (in full amount) at the exercise price of Rp480 per share (in full amount). Additional share capital gained from Rights Issue V amounted to Rp281,591,788 and additional paid in capital amounted to Rp1,065,194,096.

Based on the Extraordinary General Meeting of Shareholders as stated in notarial deed No. 51 dated August 30, 2021 of Ashoya Ratam, S.H. M.Kn, the shareholders approved the increase of issued and paid-in capital through the issuance of C Series shares through Limited Public Offering with pre-emptive rights VI (Rights Issue VI) up to a maximum of 40,000,000,000 shares with par value of Rp30 (in full amount) per share. Consequently, the shareholders agreed to amend article 4 of the Bank's articles of Association, concerning authorized share capital to Rp5,600,000,000.

On December 16, 2021, the Bank obtained the notice of effectivity from the Board of Commissioner of Financial Services Authority in their letter No. S-237/D.04/2021 for its Limited Public Offering (Rights Issue VI) of 39,810,039,107 (in full amount) shares with par value Rp30. Additional share capital gained from Rights Issue VI amounted to Rp1,194,301,173.

## 1. UMUM (Lanjutan)

### c. Penawaran Umum Saham dan Sukuk Subordinasi *Mudharabah* (lanjutan)

#### **Sukuk Subordinasi *Mudharabah* Jangka Panjang Yang Diterbitkan Tanpa Melalui Penawaran Umum Bank Muamalat Indonesia Tahun 2022**

Pada Maret 2022, Bank telah menerbitkan sukuk subordinasi *mudharabah* jangka panjang tanpa melalui penawaran umum dengan nilai nominal sebesar Rp2.000.000.000. Pembayaran pendapatan bagi hasil pertama kali dilakukan pada tanggal 15 Juni 2022, sedangkan pembayaran pendapatan bagi hasil terakhir akan dilakukan pada tanggal 15 Maret 2032. Pokok sukuk akan jatuh tempo dan dilunasi pada tanggal 15 Maret 2032.

## 1. GENERAL (Continued)

### c. *Bank's Public Offering of Shares and Subordinated Mudharabah Sukuk (continued)*

#### ***Long Term Without Through Public Offering Subordinated Mudharabah Sukuk Bank Muamalat 2022***

*In March 2022, the Bank issued long term subordinated mudharabah sukuk without public offering with total par value of Rp2,000,000,000. The initial profit-sharing payment was made on June 15, 2022, and the last profit sharing will be paid on March 15, 2032. Sukuk principal will mature and be repaid on March 15, 2032.*

## 2. IKHTISAR KEBIJAKAN AKUNTANSI

### a. Dasar Penyajian Laporan Keuangan

#### **Pernyataan Kepatuhan**

Laporan keuangan disusun dan disajikan berdasarkan nilai historis, kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan disusun dengan dasar akrual, kecuali laporan arus kas dan laporan rekonsiliasi pendapatan dan bagi hasil.

Berdasarkan PSAK No. 101 (Revisi 2016), laporan keuangan bank syariah terdiri dari komponen-komponen sebagai berikut:

- (i) Laporan posisi keuangan;
- (ii) Laporan laba rugi dan penghasilan komprehensif lain;
- (iii) Laporan perubahan ekuitas;
- (iv) Laporan arus kas;
- (v) Laporan rekonsiliasi pendapatan dan bagi hasil;
- (vi) Laporan sumber dan penyaluran dana zakat;
- (vii) Laporan sumber dana dan penggunaan dana kebajikan; dan
- (viii) Catatan atas laporan keuangan.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### a. *Basis of Financial Statements Presentation*

#### ***Statement of Compliance***

*The financial statements have been prepared on a historical cost basis, except for some accounts that were assessed using another measurement basis as explained in the accounting policies of the account. The financial statements have been prepared on accrual basis, except for statement of cash flows and statement of reconciliation of income and revenue sharing.*

*Based on SFAS No. 101 (Revised 2016), sharia banks' financial statements consist of the following components:*

- (i) *Statement of financial position;*
- (ii) *Statement of profit or loss and other comprehensive income;*
- (iii) *Statement of changes in equity;*
- (iv) *Statement of cash flows;*
- (v) *Statement of reconciliation of income and revenue sharing;*
- (vi) *Statement of sources and distribution of zakat funds;*
- (vii) *Statement of sources and uses of qardhul hasan funds; and*
- (viii) *Notes to the financial statements.*



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## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

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### **a. Dasar Penyajian Laporan Keuangan (lanjutan)**

#### **Pernyataan Kepatuhan (lanjutan)**

Laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas merupakan laporan keuangan yang mencerminkan kegiatan komersial Bank sesuai dengan prinsip syariah.

Laporan arus kas disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar aktivitas operasi, investasi dan pendanaan. Kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan penempatan pada Bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal laporan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Laporan rekonsiliasi pendapatan dan bagi hasil merupakan rekonsiliasi antara pendapatan Bank yang menggunakan dasar akrual dan pendapatan yang dibagikan kepada pemilik dana yang menggunakan dasar kas.

Laporan sumber dan penyaluran zakat merupakan laporan yang menunjukkan sumber dana dan penyaluran dalam jangka waktu tertentu serta dana zakat yang belum disalurkan pada tanggal tertentu.

Laporan sumber dan penggunaan dana kebajikan merupakan laporan yang menunjukkan sumber dan penggunaan dana kebajikan selama jangka waktu tertentu dan saldo dana kebajikan pada tanggal tertentu.

Bank tidak secara langsung menjalankan fungsi pengelolaan dana zakat, *infaq* dan *shadaqah* dan dana kebajikan. Penyaluran dana zakat, *infaq* dan *shadaqah* dan dana kebajikan dikelola oleh Yayasan Baitul Maal Muamalat.

Mata uang penyajian dan fungsional yang digunakan untuk penyusunan laporan keuangan adalah mata uang Rupiah (Rp). Angka-angka yang disajikan dalam laporan keuangan kecuali, bila dinyatakan secara khusus, adalah dibulatkan dalam ribuan Rupiah.

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## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

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### **a. Basis of Financial Statements Presentation (continued)**

#### **Statement of Compliance (continued)**

*Statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows are the financial statements reflecting the commercial bank activities based on sharia principles.*

*The statement of cash flows was prepared based on the direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of cash flows statement, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and placements with other banks with maturity within 3 (three) months since the date of the report which are not pledged as collateral and not restricted.*

*The statement of reconciliation of income and revenue sharing shows reconciliation between the Bank's income which is prepared under accrual basis and revenue sharing to fund owner which is prepared under cash basis.*

*Statement of sources and distribution of zakat represents a statement showing the sources and the uses of zakat funds in a certain period and the undistributed funds on specific dates.*

*Statement of sources and uses of qardhul hasan funds represents a statement indicating the sources and uses of qardhul hasan funds for a period of time and qardhul hasan funds balance on specific dates.*

*The Bank is not directly involved in the management of zakat, infaq and shadaqah funds and qardhul hasan funds. The distribution of zakat, infaq and shadaqah funds and qardhul hasan funds is managed by Yayasan Baitul Maal Muamalat.*

*The presentation and functional currency used in the preparation of financial statements is the Indonesian Rupiah (Rp). The figures presented in the financial statements, unless otherwise stated, are rounded in thousands of Rupiah.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)**

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**a. Dasar Penyajian Laporan Keuangan  
(lanjutan)**

**Pernyataan Kepatuhan (lanjutan)**

Pembukuan Bank, diselenggarakan dalam mata uang Rupiah, mata uang dari lingkungan ekonomi utama dimana Bank beroperasi. Transaksi selama tahun berjalan dalam mata uang asing dicatat dengan kurs yang berlaku pada saat terjadinya transaksi. Pada tanggal posisi keuangan, aset dan liabilitas moneter dalam mata uang asing disesuaikan dalam mata uang Rupiah dengan menggunakan kurs tengah yang ditetapkan oleh Bank Indonesia yaitu kurs *Spot Reuters* pada pukul 16:00 WIB (Waktu Indonesia Barat). Keuntungan atau kerugian kurs yang timbul dikreditkan atau dibebankan dalam laba rugi tahun yang bersangkutan.

Transaksi valuta asing pada bank Syariah (di luar jual beli bank *notes*) hanya dapat dilakukan untuk kepentingan nasabah dan tidak dibenarkan untuk tujuan spekulatif. Bank melakukan transaksi lindung nilai syariah baik transaksi lindung nilai syariah sederhana (*'Aqd al Tahawwuth al-Basith*) yaitu transaksi lindung nilai dengan skema *forward agreement* yang diikuti dengan transaksi *spot* pada saat jatuh tempo, serta transaksi Lindung Nilai Kompleks (*'Aqd al Tahawwuth al-Murakkab*) yaitu transaksi lindung nilai dengan skema berupa rangkaian transaksi *spot* dan *forward agreement* yang diikuti dengan transaksi *spot* pada saat jatuh tempo.

Lindung nilai syariah hanya meliputi lindung nilai tukar atas risiko nilai tukar dengan menggunakan mekanisme yang sesuai ketentuan syariah. Item yang di lindung nilai (*hedge item*) atas nilai tukar dapat berupa aset atau liabilitas yang diakui, komitmen pasti yang belum diakui, prakiraan transaksi yang kemungkinan besar akan terjadi, atau investasi neto pada kegiatan usaha luar negeri.

**b. Transaksi Pihak-Pihak Berelasi**

Bank melakukan transaksi dengan pihak-pihak berelasi sebagaimana yang didefinisikan dalam PSAK No. 7 (Revisi 2015), "Pengungkapan Pihak-pihak Berelasi".

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)**

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**a. Basis of Financial Statements Presentation  
(continued)**

**Statement of Compliance (continued)**

The books of accounts of the Bank are maintained in Indonesian Rupiah, the currency of the primary economic environment in which the Bank operates. Transactions during the year involving foreign currencies are recorded at the rates of exchange prevailing at the time the transactions are made. At financial position date, monetary assets and liabilities denominated in foreign currencies are translated into Indonesia Rupiah using exchange rate set by Bank Indonesia (Central Bank), that is Reuters Spot rate at 16:00 WIB (Western Indonesia Time). The resulting gains or losses are credited or charged to current operations.

The Sharia Bank is not allowed to enter into foreign currency transactions for speculative purposes except for foreign currency transactions for its customers. The Bank conducts both simple sharia hedging transaction (*'Aqd al Tahawwuth al-Basith*), which is hedging transaction with a forward agreement scheme followed by spot transaction at maturity, and Complex Hedging transaction (*'Aqd al Tahawwuth al-Murakkab*), which is a hedging transaction with a scheme in the form of a series of spot transactions and forward agreement followed by spot transactions when they are due.

Sharia hedges only cover exchange rate hedges against exchange rate risks using a mechanism that complies with sharia principles. Hedge items can be in the form of assets or liabilities that are recognized, certain commitments that have not yet been recognized, forecasts of transactions that are likely to occur, or net investment in foreign business activities.

**b. Transactions with Related Parties**

Bank entered into transactions with parties which are defined as related parties in accordance with SFAS No. 7 (Revised 2015) regarding "Related Party Disclosure".

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****b. Transaksi Pihak-Pihak Berelasi (lanjutan)**

Suatu pihak dianggap pihak berelasi dengan Bank jika:

- (1) langsung atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;
- (2) suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
- (3) suatu pihak adalah ventura bersama dimana Bank sebagai *venturer*;
- (4) suatu pihak adalah anggota dari personil dari manajemen kunci Bank;
- (5) suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
- (6) suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5); dan
- (7) suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Transaksi dengan pihak-pihak berelasi dilakukan dengan syarat dan kondisi yang sama dengan transaksi-transaksi dengan pihak ketiga. Transaksi yang dilakukan Bank telah memenuhi peraturan Otoritas Jasa Keuangan (OJK) No.42/POJK.04/2020 tentang "Transaksi Afiliasi dan Transaksi Benturan" per 1 Juli 2020, pada saat transaksi-transaksi tersebut dilakukan.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 40 atas laporan keuangan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****b. Transactions with Related Parties  
(continued)**

A party is considered as a related party of the Bank if:

- (1) a party directly or indirectly through one or more intermediaries, (i) controls, or is controlled by, or under common control with the Bank; (ii) has substantial importance in the Bank that gives significant influence to the Bank; or (iii) has joint control over the Bank;
- (2) an entity is a member of the same group as the Bank;
- (3) a party is a joint venture in which the Bank acts as a *venturer*;
- (4) a party is a member of the key management personnel of the Bank;
- (5) a party is a close family member of an individual as described in point (1) or (4);
- (6) a party is an entity that is controlled, jointly controlled or significantly influenced by or have significant voting rights in several entities, directly or indirectly, which are individuals described in point (4) or (5); and
- (7) a party is a post-employment benefit plan program for the employee benefit of either the Bank or its related party.

The transaction is carried out based on terms agreed by both parties, whereby such requirements may differ from other transactions undertaken with non-related parties.

Transactions with related parties are conducted under terms and conditions that are similar to third party transactions. These transactions are in accordance with the regulation of Financial Services Authority (FSA) No. 42/POJK.04/2020 regarding "Transaction with Affiliation and Certain Conflict of Interests" per July 1, 2020 when the transactions are conducted.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details are presented in Note 40 to the financial statements.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****c. Cadangan Kerugian Penurunan Nilai Aset  
Produktif dan Aset Non-Produktif**

Aset produktif terdiri dari giro dan penempatan pada Bank Indonesia dalam bentuk Sertifikat Bank Indonesia Syariah (SBIS) dan Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), Surat Berharga yang dibeli dengan janji dijual kembali, giro pada bank lain, penempatan pada bank lain, investasi pada surat berharga, piutang *murabahah*, piutang *ijarah*, piutang *istishna*, pinjaman *qardh*, pembiayaan *mudharabah*, pembiayaan *musyarakah*, aset yang diperoleh untuk *ijarah*, serta komitmen dan kontinjensi yang memiliki risiko pembiayaan seperti bank garansi dan *letter of credit* (LC) yang tidak dapat dibatalkan dan *standby letter of credit*.

Aset non-produktif adalah aset Bank selain aset produktif yang memiliki potensi kerugian, antara lain dalam bentuk rekening antar kantor, agunan yang diambil alih dan *suspense accounts*.

Aset produktif atas piutang *Murabahah* mengacu pada PSAK No. 102 (Revisi 2016) "Akuntansi *Murabahah*", piutang *Istishna* mengacu pada PSAK No. 104 (Revisi 2016) "Akuntansi *Istishna*", Piutang *Ijarah* mengacu pada PSAK No.107 (Amandemen 2016) "Akuntansi *Ijarah*", Pembiayaan *Mudharabah* dan *Musyarakah* mengacu pada PSAK No.105 : "Akuntansi *Mudharabah*", PSAK No. 106 : "Akuntansi *Musyarakah*" dan Investasi pada surat berharga mengacu pada PSAK 110 (Revisi 2020) "Akuntansi Sukuk", PSAK 111 "Akuntansi Wa'd" dan aset produktif atas giro dan penempatan pada Bank Indonesia, giro dan penempatan pada bank lain dan investasi pada surat berharga mengacu pada PAPS I 2013.

Bank mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan mengalami penurunan nilai pada setiap tanggal laporan posisi keuangan.

Aset keuangan mengalami penurunan nilai jika bukti objektif menunjukkan bahwa peristiwa yang merugikan telah terjadi setelah pengakuan awal aset keuangan dan peristiwa tersebut berdampak pada arus kas masa datang atas aset keuangan yang dapat diestimasi secara handal.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****c. Allowance for Impairment Losses on  
Earning and Non-Earning Assets**

*Earning assets consist of current accounts and placements with Bank Indonesia in the form of Bank Indonesia Sharia Certificates (SBIS) and Bank Indonesia Sharia Deposit Facilities (FASBIS), Securities purchased under agreement to resell, current accounts with other banks, placements with other banks, investments in marketable securities, murabahah receivables, ijarah receivables, istishna receivables, funds of qardh, mudharabah financing, musyarakah financing, assets acquired for ijarah, and commitments and contingencies which carry financing risk, such as bank guarantees, irrevocable letter of credit and standby letter of credit.*

*Non-earning assets are the Bank's assets other than the earning assets which have potential loss, consisting of inter-office accounts, foreclosed assets and suspense accounts.*

*Earning assets for Murabahah receivables are in accordance with SFAS No. 102 (Revised 2016) "Accounting for Murabahah", Istishna receivables are in accordance with SFAS No. 104 (Revised 2016) "Accounting for Istishna", Ijarah receivables are in accordance with SFAS No. 107 (Revised 2016) "Accounting for Ijarah", Mudharabah and Musyarakah financing are in accordance with SFAS No. 105 "Accounting for Mudharabah", SFAS No.106 "Accounting for Musyarakah" and Investment in securities are in accordance with SFAS No.110 (Revised 2020) "Accounting for Sukuk", SFAS No.111 "Accounting for Wa'd" and earning assets for current accounts and placements with Bank Indonesia, current accounts and placements with other banks and investment in marketable securities are in accordance with PAPS I 2013.*

*The Bank assesses whether there is any objective evidence that a financial asset is impaired on each date of statement of financial position.*

*Financial assets are impaired when an objective evidence indicates that a loss event has occurred after the initial recognition of the asset and that the loss event has an impact on the future cash flows of the financial asset that can be estimated reliably.*

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

### c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif (lanjutan)

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut:

- (1) kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- (2) pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau margin;
- (3) pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- (4) terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- (5) hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
- (6) data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:
  - a. memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
  - b. kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian ditentukan oleh manajemen untuk setiap portofolio yang diidentifikasi. Pada umumnya, periode tersebut bervariasi antara 3 (tiga) sampai 12 (dua belas) bulan, untuk kasus tertentu diperlukan periode yang lebih lama.

Bank pertama kali menentukan apakah terdapat bukti objektif penurunan nilai secara individual atas aset keuangan yang signifikan, dan secara individual atau kolektif untuk aset keuangan yang tidak signifikan secara individual.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### c. Allowance for Impairment Losses on Earning and Non-Earning Assets (continued)

The criteria used by the Bank to determine objective evidence of impairment are as follows:

- (1) significant financial difficulty of the issuer or obligor;
- (2) any breach of contract, such as a default or delinquency in margin or principal payments;
- (3) the lender, for economic or legal reasons relating to the debtor's financial difficulty, grants the debtor a concession that the lender would not otherwise consider;
- (4) it becomes probable that the debtor will enter into bankruptcy or other financial reorganization;
- (5) the disappearance of an active market of financial assets due to financial difficulties; or
- (6) observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified individually in the portfolio, including:
  - a. adverse changes in the payment status of debtors in the portfolio; and
  - b. national or local economic conditions that correlate with breach of contract of the assets in the portfolio.

The estimated period between the occurrence of an event and loss identification is determined by the management for each identified portfolio. In general, the period varies from 3 (three) months to 12 (twelve) months, in exceptional cases, longer periods are necessary.

The Bank first determines whether there is an objective evidence of impairment on financial assets that are individually significant and individually or collectively on financial assets that are not individually significant.

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif (lanjutan)**

Jika Bank menentukan tidak terdapat bukti objektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, terlepas aset keuangan tersebut signifikan atau tidak, maka Bank memasukkan aset tersebut ke dalam kelompok aset keuangan yang memiliki karakteristik risiko pembiayaan yang serupa dan menilai penurunan nilai kelompok tersebut secara kolektif. Aset keuangan yang penurunan nilainya dilakukan secara individual, dan untuk itu kerugian penurunan nilai telah diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

Bank menetapkan piutang *murabahah* yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

1. Piutang *murabahah* yang secara individual memiliki nilai signifikan dan memiliki bukti objektif penurunan nilai;
2. Piutang *murabahah* yang direstrukturasikan yang secara individual memiliki nilai signifikan.

Berdasarkan kriteria di atas, Bank melakukan penilaian secara individual untuk piutang *murabahah* dengan plafond lebih besar atau sama dengan Rp25.000.000 dengan kolektibilitas kurang lancar, diragukan dan macet pada tanggal 31 Desember 2022 dan 2021.

Bank menetapkan piutang *murabahah* yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

1. Piutang *murabahah* yang secara individual memiliki nilai signifikan namun tidak memiliki bukti objektif penurunan nilai;
2. Piutang *murabahah* yang secara individual memiliki nilai tidak signifikan;
3. Piutang *murabahah* yang direstrukturasikan yang secara individual memiliki nilai tidak signifikan.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu (*probability of default*).

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****c. Allowance for Impairment Losses on Earning and Non-Earning Assets (continued)**

*If the Bank determines that there is no objective evidence of impairment for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar financing risk characteristics and collectively assesses them for impairment. Financial assets that are individually assessed for impairment, and for which an impairment loss is or continues to be recognized, are excluded in the collective assessment of impairment.*

*The Bank determines murabahah receivables to be evaluated for impairment through individual evaluation if one of the following criteria exists:*

1. *Murabahah receivables which individually have significant value with objective evidence of impairment;*
2. *Restructured murabahah receivables which individually have significant value.*

*Based on the above criteria, the Bank performs individual assessment for murabahah receivables with limit greater than or equal to Rp25,000,000 with collectibility classification of substandard, doubtful and loss as of December 31, 2022 and 2021.*

*The Bank determines murabahah receivables to be evaluated for impairment through collective evaluation if one of the following criteria exists:*

1. *Murabahah receivables which individually have significant value but there is no objective evidence of impairment;*
2. *Murabahah receivables which individually have non significant value;*
3. *Restructured murabahah receivables which individually have non significant value.*

*The calculation of allowance for impairment losses on financial assets which are evaluated collectively is grouped based on similar receivable risk characteristics and by taking into account the receivable segmentation on the basis of historical loss experience (probability of default).*

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif (lanjutan)**

Bank menggunakan metode *net flow rate* dan *migration analysis* yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. Bank menggunakan data historis minimal 3 (tiga) tahun dalam menghitung *Probability of Default* (PD) dan *Loss of Given Default* (LGD).

Bank menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Piutang dan pembiayaan bersifat *collateral dependent*, yaitu jika pelunasan pembiayaan hanya bersumber dari agunan;
2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan tingkat margin efektif awal dari aset keuangan tersebut.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Penerimaan kembali atas aset keuangan yang diberikan yang telah dihapusbukukan, pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas pinjaman yang diberikan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain margin.

Terhadap aset produktif atas piutang *istishna*, pinjaman *qardh*, pembiayaan *mudharabah*, pembiayaan *musyarakah*, aset yang diperoleh untuk *ijarah*, serta komitmen dan kontinjensi yang memiliki risiko pembiayaan seperti bank garansi dan *Letter of Credit* (LC), Bank menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.2/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah" yang berlaku efektif tanggal 1 Januari 2022.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)****c. Allowance for Impairment Losses on Earning and Non-Earning Assets (continued)**

The Bank uses *net flow rate* method and *migration analysis* which is a statistical analysis method to assess allowance for impairment losses on collective receivables. The Bank uses at least 3 (three) years historical data to compute the *Probability of Default* (PD) and *Loss of Given Default* (LGD).

The Bank uses the fair value of collateral as the basis for future cash flow if one of the following conditions is met:

1. Claim and account receivables are collateral dependent, i.e. if the source of loans repayment is only from the collateral;
2. Takeover of collateral is most likely to occur and be supported by legally binding collateral agreement.

Impairment losses on financial assets carried at amortized cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective margin rate.

Losses are recognized in statement of profit or loss and other comprehensive income and reflected in an allowance for impairment losses account against financial assets carried at amortized cost.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off loans from previous years are recorded as operational income other than margin income.

Against earning assets for *istishna* receivables, funds of *qardh*, *mudharabah* financing, *musyarakah* financing, assets acquired for *ijarah*, and commitments and contingencies which carry financing risk, such as bank guarantees and *Letter of Credit* (LC), the Bank implements Regulation of the Financial Services Authority (FSAR) No.2/POJK.03/2022 dated January 31, 2022 regarding "Asset Quality Ratings for Sharia Bank and Sharia Business Unit" which became effective on January 1, 2022.



**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif (lanjutan)**

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) adalah sebagai berikut:

- 1) Cadangan umum, sekurang-kurangnya sebesar 1% dari aset produktif yang digolongkan lancar, diluar giro dan penempatan pada Bank Indonesia, surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah dan aset produktif yang dijamin dengan agunan tunai.
- 2) Cadangan khusus, sekurang-kurangnya sebesar:
  - a) 5% dari aset produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi nilai agunan;
  - b) 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi nilai agunan;
  - c) 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi nilai agunan; dan
  - d) 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

Kewajiban untuk membentuk penyisihan kerugian aset produktif untuk akad *Ijarah* maupun *Ijarah Muntahiyah Bittamlik* adalah terhadap piutang *Ijarah* atas kewajiban pokok sewa yang tertunggak. Selain itu wajib dibentuk penyusutan/amortisasi atas aset *Ijarah* maupun *Ijarah Muntahiyah Bittamlik*.

Khusus untuk kualitas surat berharga dan penempatan pada bank ditetapkan menjadi 3 (tiga) golongan yaitu lancar, kurang lancar, dan macet. Sedangkan untuk kualitas penyertaan modal kualitasnya ditetapkan menjadi 4 (empat) golongan yaitu lancar, kurang lancar, diragukan, dan macet.

Cadangan penyisihan penghapusan untuk komitmen dan kontinjensi yang dibentuk disajikan sebagai liabilitas di laporan posisi keuangan pada akun "Estimasi Kerugian Komitmen dan Kontinjensi".

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)****c. Allowance for Impairment Losses on Earning and Non-Earning Assets (continued)**

The minimum allowance to be provided in compliance with Financial Services Authority Regulation (FSAR) is as follows:

- 1) General reserves shall be no less than 1% of total earning assets classified as current, excluding current accounts and placements with Bank Indonesia, and securities issued by the government based on sharia principles and part of earning assets guaranteed with cash collateral.
- 2) Special reserves, shall be at least:
  - a) 5% of earning assets classified as Special Mention after deducting the collateral value;
  - b) 15% of earning assets classified as Substandard after deducting the collateral value;
  - c) 50% of earning assets classified as Doubtful after deducting the collateral value; and
  - d) 100% of earning assets classified as Loss after deducting the collateral value.

The criteria for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on Financial Services Authority Regulations (POJK).

It is required to establish allowance for impairment losses for *Ijarah* and *Ijarah Muntahiyah Bittamlik* contracts against *Ijarah* receivable on the principal obligation for overdue lease. Furthermore, it is required to depreciate/amortize the assets of *Ijarah* and *Ijarah Muntahiyah Bittamlik*.

For marketable securities and placements with other banks, the quality rating is classified into 3 (three) classifications: current, substandard, and loss. Quality rating of equity investment is determined into 4 (four) categories: current, substandard, doubtful and loss.

The allowance for impairment losses on commitments and contingencies is presented as a liability in the statement of financial position under "Estimated Losses on Commitments and Contingencies account".

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif (lanjutan)**

Apabila manajemen berpendapat bahwa suatu aset produktif sudah tidak dapat ditagih kembali, maka aset tersebut harus dihapusbukukan dengan cara saldo aset produktif dikurangkan dari penyisihan kerugian. Penerimaan kembali aset produktif yang telah dihapusbukukan dicatat sebagai penambahan penyisihan kerugian tahun berjalan.

Aset non-produktif adalah aset Bank selain aset produktif yang memiliki potensi kerugian, antara lain dalam bentuk rekening antar kantor, agunan yang diambil alih dan *suspense accounts*.

AYDA adalah aset yang diperoleh Bank, baik melalui pelelangan atau di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal nasabah tidak memenuhi kewajibannya kepada Bank (catatan 2.r).

Bank wajib menggunakan nilai yang terendah apabila terdapat beberapa nilai dari penilai independen atau penilai internal Bank.

AYDA yang telah dilakukan upaya penyelesaian, ditetapkan memiliki kualitas:

- a) Lancar, apabila dimiliki sampai dengan 1 (satu) tahun;
- b) Kurang lancar, apabila dimiliki lebih dari 1 (satu) tahun sampai dengan 3 (tiga) tahun;
- c) Diragukan, apabila dimiliki lebih dari 3 (tiga) tahun sampai dengan 5 (lima) tahun; atau
- d) Macet, apabila dimiliki lebih dari 5 (lima) tahun.

Rekening Antar Kantor adalah akun tagihan yang timbul dari transaksi antar kantor yang belum diselesaikan dalam jangka waktu tertentu.

*Suspense account* adalah akun yang digunakan untuk menampung transaksi yang tidak teridentifikasi atau tidak didukung dengan dokumen pencatatan yang memadai sehingga tidak dapat diklasifikasikan dalam akun yang seharusnya.

Bank wajib melakukan upaya penyelesaian rekening antar kantor dan *suspense account*.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)****c. Allowance for Impairment Losses on Earning and Non-Earning Assets (continued)**

If management believes that certain earning assets are not recoverable then those assets should be written off by deducting the balance of earning assets from their respective allowances. Recoveries of earning assets that have been written off are recorded as additional allowance for impairment losses in the current year.

Non-earning assets are the Bank's assets other than the earning assets which have potential loss, consisting of inter-office accounts, foreclosed assets and suspense accounts.

Foreclosed asset is an asset acquired through auction or over the counter based on voluntary submission by collateral owner or based on the power of attorney to sell over the counter from collateral owner in the event of customer's failure in meeting his liabilities to the Bank (note 2.r).

The Bank is required to use the lowest price if there are several values proposed by the independent or internal appraiser.

The quality of foreclosed assets in settlement process is determined as follows:

- a) Current, if acquired within 1 (one) year;
- b) Substandard, if acquired ranging within more than 1 (one) year until 3 (three) years.
- c) Doubtful, if acquired ranging within more than 3 (three) years until 5 (three) years.
- d) Loss, if acquired more than 5 (five) years.

Inter-office account is the claims arising from inter-office transactions that are unsettled after a certain period of time.

*Suspense account* is an account containing unidentified transactions or transactions which are unable to be classified to the proper account due to the lack of adequate supporting documents.

The Bank is required to settle its inter-office account and suspense account.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif (lanjutan)**

Kualitas rekening antar kantor dan *suspense account* ditetapkan sebagai berikut:

- 1) Lancar, apabila tercatat dalam pembukuan Bank sampai dengan 180 (seratus delapan puluh) hari.
- 2) Macet, apabila tercatat dalam pembukuan Bank lebih dari 180 (seratus delapan puluh) hari.

**d. Giro dan Penempatan pada Bank Indonesia**

Giro dan penempatan pada Bank Indonesia terdiri dari giro *wadiah* pada Bank Indonesia dan penanaman dana pada Bank Indonesia berupa Fasilitas Simpanan Bank Indonesia Syariah (FASBIS) dan Sertifikat Bank Indonesia Syariah (SBIS).

FASBIS dan SBIS merupakan sertifikat yang diterbitkan Bank Indonesia sebagai bukti penitipan dana berjangka pendek dengan prinsip masing-masing adalah *wadiah* dan *jualah*. Giro dan penempatan pada Bank Indonesia disajikan sebesar saldo penempatan.

**e. Giro pada Bank Lain**

Giro pada bank lain dinyatakan sebesar saldo giro dikurangi dengan cadangan kerugian penurunan nilai. Bonus yang diterima Bank dari bank umum syariah diakui sebagai pendapatan usaha lainnya. Penerimaan jasa giro dari bank non-syariah tidak diakui sebagai pendapatan Bank dan digunakan untuk dana kebajikan (*qardhul hasan*). Penerimaan jasa giro dari bank non-syariah tersebut sebelum disalurkan dicatat sebagai liabilitas Bank.

**f. Penempatan Pada Bank Lain**

Penempatan pada bank lain adalah penanaman dana Bank pada bank lainnya yang beroperasi dengan menggunakan prinsip syariah berupa deposito berjangka *mudharabah* dan/atau bentuk penempatan lainnya berdasarkan prinsip syariah.

Penempatan pada bank lain dinyatakan sebesar saldo penempatan dikurangi dengan cadangan kerugian penurunan nilai.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)****c. Allowance for Impairment Losses on Earning and Non-Earning Assets (continued)**

The quality of inter-office account and suspense account is determined as follows:

- 1) Current, if the transaction has been recorded in the Bank's book up to 180 (one hundred and eighty) days.
- 2) Loss, if the transaction has been recorded in the Bank's book over 180 (one hundred and eighty) days.

**d. Current Accounts and Placements with Bank Indonesia**

Current accounts and placements with Bank Indonesia consist of *wadiah* current accounts with Bank Indonesia and placements of funds with Bank Indonesia in the form of Bank Indonesia Sharia Deposit Facilities (FASBIS) and Bank Indonesia Sharia Certificates (SBIS).

FASBIS and SBIS are certificates issued by Bank Indonesia as a proof of short term fund deposits under *wadiah* and *jualah* principles, respectively. Current accounts and placements with Bank Indonesia are stated at their outstanding balances of placements.

**e. Current Accounts with Other Banks**

Current accounts with other banks are stated at their outstanding balances net of allowance for impairment losses. Bonuses received by the Bank from commercial banks based on sharia principles are recognized as other operating income. Proceeds of interest on current accounts from non-sharia banks are not recognized as the Bank's income but are recorded as part of the *qardhul hasan* fund. The proceeds of interest on current accounts from non-sharia banks will be recorded as the Bank's liabilities before distributed.

**f. Placement with Other Banks**

Placements with other banks represent placements in the form of *Mudharabah* time deposits and/ or other forms of placement based on sharia principles.

Placements with other banks are stated at their outstanding balance net of allowance for impairment losses.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

### f. Penempatan Pada Bank Lain (lanjutan)

Investasi *wakalah* merupakan perjanjian investasi berbasis *wakalah* dimana Bank akan mendapatkan tingkat keuntungan berupa laba diantisipasi. Dana yang diberikan Bank kemudian diinvestasikan pada produk yang halal. Hasil diberikan kepada Bank sebesar laba aktual jika hasil investasi berupa laba aktual lebih kecil dari laba diantisipasi. Jika hasil investasi berupa laba aktual lebih besar dari laba diantisipasi maka yang diterima Bank adalah sebesar laba diantisipasi dan selisihnya akan menjadi pendapatan Bank.

### g. Investasi pada Surat Berharga

Surat berharga syariah adalah surat bukti penanaman dalam surat berharga berdasarkan prinsip syariah yang lazim diperdagangkan di pasar uang syariah dan/atau pasar modal syariah, antara lain obligasi syariah (*sukuk*), *sukuk trust certificate* (STC) dan sertifikat reksadana syariah.

Pada saat pengakuan awal, entitas menentukan klasifikasi investasi pada *sukuk* sebagai diukur pada biaya perolehan atau diukur pada nilai wajar.

Investasi pada surat berharga, kecuali Reksadana, diklasifikasikan berdasarkan model usaha yang ditentukan oleh Bank berdasarkan klasifikasi sesuai PSAK No.110 (Revisi 2020) tentang "Akuntansi *Sukuk*" sebagai berikut:

- 1) Diukur pada biaya perolehan. Investasi diklasifikasikan sebagai diukur pada biaya perolehan jika: (a) investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual; dan (b) biaya perolehan *sukuk* termasuk biaya transaksi; (c) selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu *sukuk*; (d) rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### f. Placement with Other Banks (continued)

*Wakalah investment is placed fund based on wakalah that the Bank will receive return in the form of anticipated profit. Funds given by the Bank will be invested in sharia products. Return distributed to the Bank is based on actual profit if the return from investment was lower than the anticipated profit. If return from investment were higher than the anticipated profit, the investee will receive an amount based on anticipated profit whilst the difference will be recognized as income of the Bank.*

### g. Investments in Marketable Securities

*Sharia marketable securities are proof of investments under sharia principles commonly traded in sharia money market and/or sharia stock exchange, such as sharia bonds (sukuk), sukuk trust certificate (STC) and sharia mutual funds certificates.*

*At initial recognition, the entity determines the classification of investments in sukuk as measured at cost or measured at fair value.*

*Investment in securities, except for mutual fund, is classified by business model which is determined by the Bank based on SFAS No. 110 (revised 2020) regarding "Accounting for Sukuk" as follows:*

- 1) *Measured at acquisition cost. Investments are classified as measured at cost if: (a) the investment is held within a business model with the primary objective of obtaining contractual cash flows; and (b) the cost of sukuk includes transaction costs; (c) the difference between its acquisition cost and the nominal value is amortized using straight line method over the sukuk time period; (d) an impairment loss is recognized if the recoverable amount is less than the carrying amount and is presented as impairment in the statements of profit or loss and other comprehensive income.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
 (Lanjutan)**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
 POLICIES (Continued)**

**g. Investasi pada Surat Berharga (lanjutan)**

**g. Investments in Marketable Securities  
 (continued)**

2) Diukur pada nilai wajar

2) Measured at fair value.

2.a. Investasi diukur pada nilai wajar melalui penghasilan komprehensif lain (FVTOCI), jika:

2.a. Investments are measured at fair value through other comprehensive income (FVTOCI), if:

2.a.1. investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk;

2.a.1. the investment is held within a business model with the primary objective of obtaining contractual cash flows and selling sukuk;

2.a.2. persyaratan kontraktual menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya;

2.a.2. contractual terms specify a specific date of principal and/or result payments;

2.a.3. biaya perolehan sukuk termasuk biaya transaksi;

2.a.3. the cost of sukuk includes transaction costs;

2.a.4. selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk, dan diakui pada laporan laba rugi dan penghasilan komprehensif lain;

2.a.4. the difference between its acquisition cost and the nominal value is amortized using straight line method over the sukuk time period, and is recognized in the statements of profit or loss and other comprehensive income;

2.a.5. Keuntungan dan kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan saldo biaya perolehan dan nilai nominal yang belum diamortisasi dan saldo akumulasi keuntungan atau kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya; dan

2.a.5. Gain and loss from changes in fair value is recognized in other comprehensive income net of unamortized balance of acquisition cost and nominal value and the balance of accumulated fair value of profit or loss recognized in the previous other comprehensive income; and

2.a.6. Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain.

2.a.6. An impairment loss is recognized if the recoverable amount is less than the carrying amount and is presented as impairment in the statements of profit or loss and other comprehensive income.

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****g. Investasi pada Surat Berharga (lanjutan)**

## 2) Diukur pada nilai wajar (lanjutan)

## 2.b. Investasi diukur pada nilai wajar melalui laba rugi (FVTPL), jika:

- 2.b.1. Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh keuntungan penjualan;
- 2.b.2. Biaya perolehan sukuk tidak termasuk biaya transaksi;
- 2.b.3. Selisih nilai antara nilai wajar dan jumlah tercatat diakui dalam laporan laba rugi dan penghasilan komprehensif lain;
- 2.b.4. Perubahan nilai wajar diakui dalam laporan laba rugi dan penghasilan komprehensif lain; dan
- 2.b.5. Rugi penurunan nilai diakui jika jumlah terpulihkan lebih kecil dari jumlah tercatat dan disajikan sebagai penurunan nilai di dalam laporan laba rugi dan penghasilan komprehensif lain.

Investasi dalam unit penyertaan reksadana syariah dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksadana pada tanggal laporan posisi keuangan.

Wesel ekspor merupakan transaksi yang timbul karena adanya pembayaran dimuka kepada pihak lain sehubungan dengan transaksi ekspor impor nasabah. Wesel ekspor dinyatakan sebesar saldonya.

**h. Piutang**

Piutang adalah tagihan yang timbul dari transaksi jual beli berdasarkan akad *murabahah* dan *istishna* serta tagihan pokok sewa yang tertunggak atas transaksi dengan akad *ijarah*.

*Murabahah* adalah akad jual beli antara nasabah dengan Bank, dimana Bank membiayai kebutuhan konsumsi, investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****g. Investments in Marketable Securities  
(continued)**

## 2) Measured at fair value (continued)

## 2.b. Investments are measured at fair value through profit or loss (FVTPL), if:

- 2.b.1. The investment is held within a business model with the primary objective of gaining sales profit;
- 2.b.2. The cost of sukuk excludes transaction costs;
- 2.b.3. The difference between its fair value and carrying value is recognized in the statement of profit or loss and other comprehensive income;
- 2.b.4. The changes of fair value are recognized in the statement of profit or loss and other comprehensive income; and
- 2.b.5. An impairment loss is recognized if the recoverable amount is less than the carrying amount and is presented as impairment in the statement of profit or loss and other comprehensive income.

Investments in sharia mutual funds are stated at market value based on net asset value of mutual funds on the date of the statement of financial position.

Export bills are transactions that occur due to advance payments to other parties in connection with export and import transactions of customers. Export bills are stated at their outstanding balance.

**h. Receivables**

Receivables represent claims arising from the sale and purchase transactions based on *murabahah* and *istishna* contract as well as overdue principal lease claims of transactions under *ijarah* contract.

*Murabahah* is a sale and purchase contract between the customer and Bank, whereby Bank finances the consumption, investment and working capital needs of the customer, sold at a principal price plus a certain margin that is mutually informed and agreed. Repayment on this financing is made in installments within a specified period.

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****h. Piutang (lanjutan)**

Piutang *murabahah* pada awalnya diukur pada nilai wajar ditambah/dikurangkan dengan pendapatan dan/atau biaya transaksi yang dapat diatribusikan secara langsung dan merupakan pendapatan dan/atau biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

*Istishna* adalah akad penjualan antara *al-mustashni* (pembeli) dan *al-shani* (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan *al-mashnu* (barang pesanan) sesuai spesifikasi yang diisyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Piutang *istishna* disajikan sebesar tagihan termin kepada pembeli akhir dikurangi dengan cadangan kerugian penurunan nilai. Margin *istishna* yang ditangguhkan disajikan sebagai pos lawan piutang *istishna*.

Piutang *ijarah* (porsi pokok sewa) merupakan akrual piutang sewa atas porsi pokok yang belum direalisasikan oleh nasabah dan; piutang pendapatan *ijarah* merupakan akrual piutang sewa atas bagian keuntungan (*ujroh*) transaksi *ijarah muntahiyah bittamlik* dari angsuran nasabah pada bulan berikutnya yang diakui secara proporsional.

Piutang pendapatan *ijarah* diakui pada saat jatuh tempo sebesar sewa porsi *ujroh* dan piutang *ijarah* sebesar sewa porsi pokok yang belum diterima dan disajikan sebesar nilai bersih yang dapat direalisasikan, yaitu sebesar saldo piutang.

**i. Pinjaman Qardh**

Pinjaman *qardh* adalah penyaluran dana dengan akad *qardh*.

Akad *qardh* adalah akad pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****h. Receivables (continued)**

*Murabahah* receivables are initially measured at fair value plus/minus directly attributable transaction cost and/or income that are additional income and/or cost to obtain the respected financial assets, and after the initial recognition *murabahah* receivables are measured at amortized cost using the effective margin method less any allowance for impairment losses.

*Istishna* is a sale and purchase contract between *al-mustashni* (buyer) and *al-shani* (manufacturer also acting as the seller). Based on the contract, the buyer orders the manufacturer to produce or to supply *al-mashnu* (goods ordered) according to the specifications required by the buyer and to sell them at agreed price.

*Istishna* receivables are stated at the amount billed to final customer less allowance for impairment losses. Deferred *istishna* margin is presented as a contra account of *istishna* receivables.

*Ijarah* receivables are based on unrealized accrual rent income from principal portion and; *Ijarah* receivable represents portion of accrual rent income (*ujroh*) from the following month's installment of *ijarah muntahiyah bittamlik* which is recognized proportionally.

*Ijarah* income receivables are recognized at maturity in the amount of *ujroh* portion of rent and *ijarah* receivables are recognized at accrued principal portion of rent and presented at the net realizable value, which is equal to the balance of the receivables.

**i. Funds of Qardh**

Funds of *qardh* represent a distribution of funds under *qardh* agreement.

*Qardh* agreement is a borrowing agreement with the condition that the borrower should repay the financing at a specified period of time.



## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **i. Pinjaman Qardh (lanjutan)**

Pinjaman *qardh* meliputi pembiayaan dengan akad *hawalah*. Akad *hawalah* adalah akad pengalihan utang dari pihak yang berutang (nasabah) kepada pihak lain (Bank) yang wajib menanggung atau membayar. Atas transaksi ini Bank mendapatkan imbalan (*ujroh*) dan diakui sebagai pendapatan pada saat diterima.

Pinjaman *qardh* diakui sebesar jumlah dana yang dipinjamkan pada saat terjadinya. Kelebihan penerimaan dari pinjaman atas *qardh* yang dilunasi diakui sebagai pendapatan/*ujroh* pada saat terjadinya. Pada tanggal laporan posisi keuangan, pinjaman *qardh* dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil penilaian oleh manajemen terhadap kualitas pembiayaan yang ada.

### **j. Pembiayaan**

*Mudharabah* merupakan pembiayaan kerjasama antara Bank sebagai pemilik dana (*shahibul maal*) dengan nasabah sebagai pelaksana usaha (*mudharib*) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau usaha tersebut ditentukan sesuai dengan *nisbah* (*pre-determined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan, pembiayaan *mudharabah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil penilaian oleh manajemen terhadap kualitas pembiayaan yang ada.

*Musarakah* adalah akad kerjasama yang terjadi diantara para pemilik modal untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan *nisbah* pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal. Pada tanggal laporan posisi keuangan, pembiayaan *musarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil penilaian oleh manajemen terhadap kualitas pembiayaan yang ada.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **i. Funds of Qardh (continued)**

*Funds of qardh include hawalah financing agreement. Hawalah is transfer of debts from debtors (customer) to another party (Bank) which is obligated to assume the liability or to pay. The Bank will obtain a fee (ujroh) from this transaction, which is recognized as income when received.*

*Funds of Qardh are recognized at the same amount of funds lent when incurred. Any excess amount paid by the borrower in repaying a qardh is recognized as revenue/ujroh when incurred. On the date of the statement of financial position, fund of qardh is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review of the financing quality.*

### **j. Financing**

*Mudharabah financing is a joint financing made between Bank as the owner of the funds (shahibul maal) and the customer as a business executor (mudharib) during a certain period. The profit sharing from the project or the business is determined in accordance with the mutually agreed nisbah (pre-determined ratio). On the date of the statement of financial position, mudharabah financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review of the financing quality.*

*Musarakah is a partnership contract among funds owners to contribute funds and conduct a business on a joint venture basis in a partnership with the profit sharing based on a predetermined ratio, while the losses are borne proportionally based on the capital contribution. On the date of the statement of financial position, Musarakah financing is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review on the financing quality.*

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

### k. Tagihan dan Liabilitas Akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *Letter of Credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep (*accepting bank*).

Tagihan dan liabilitas akseptasi dinyatakan sebesar nilai *Letter of Credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN). Tagihan akseptasi disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi. Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

### l. Surat-surat Berharga yang Dibeli dengan Janji Dijual Kembali dan Surat-surat Berharga yang Dijual dengan Janji Dibeli Kembali

Transaksi Repo dengan Bank Indonesia menggunakan akad *Rahn* dan *Qardh* serta *Al Ba'i Al Wa'd*. Surat-surat berharga yang dijual dengan janji untuk dibeli kembali pada pengakuan awal disajikan sebagai surat berharga Repo dengan *reverse* surat berharga, dan menyajikan kewajiban Repo pada liabilitas sejumlah nilai yang disepakati atau harga pasar sebagai kewajiban sebesar harga beli kembali surat berharga tersebut. Surat berharga yang dijual dicatat sebagai surat berharga repo dalam laporan keuangan. Dengan mekanisme repo ini secara substansi risiko dan manfaat surat-surat berharga tetap berada pada pihak penjual.

Transaksi *Reverse Repo* dengan Bank Indonesia menggunakan akad yang sama dengan transaksi Repo. Surat-surat berharga yang dibeli dengan janji untuk dijual kembali pada pengakuan awalnya disajikan sebagai tagihan *Reverse Repo* sejumlah nilai transaksi yang disepakati atau harga pasar.

Transaksi Repo antar bank menggunakan akad *Al Ba'i* disertai dengan *Wa'd* dimana surat-surat berharga dijual secara *Al Ba'i Al Haqiqi* atau jual beli putus sebesar harga beli kembali yang disepakati atau harga pasar dan disertai dengan janji membeli kembali (*Al Wa'd*), disajikan dengan *reverse* surat berharga dan mencatat janji membeli kembali (*Al Wa'd*) pada *off balance sheet* sejumlah nilai transaksi Repo. Secara substansi risiko dan manfaat surat-surat berharga beralih ke pihak pembeli. Begitu juga halnya dengan transaksi *Reverse Repo* antar bank menggunakan mekanisme yang sama dengan transaksi Repo.

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### k. Acceptance Receivables and Payables

Acceptance receivables and payables represent *Letters of Credit* and *Domestic Letters of Credit* transactions that have been accepted by the accepting bank.

Acceptance receivables and payables are stated at value of *Letters of Credit* and *Domestic Letters of Credit*. Acceptance receivables are stated net of allowance for impairment losses.

Acceptance receivables are classified as amortized costs. Acceptances payables are classified as financial liabilities at amortized cost.

### l. Securities purchased/sold under resale/repurchase agreements

Repo transactions with Bank Indonesia use *Rahn* and *Qardh* contracts, as well as *Al Ba'i Al Wa'd*. Marketable securities sold under repurchase agreement at initial recognition are presented as Repo securities by reversing securities, and presenting Repo liabilities to an agreed amount of liability or market price as liabilities at the purchase price of the securities. Marketable securities sold are recorded as repo securities in the financial statements. With this repo mechanism the risks and benefits of securities substantially remain with the seller.

Reverse Repo Transactions with Bank Indonesia use the same contract as Repo transactions. Marketable securities purchased with a promise to resell on initial recognition are presented as Reverse Repo bills at an agreed transaction value or market price.

Repo transactions between banks use the *Al Ba'i* contract accompanied with *Wa'd* where securities are sold in *Al Ba'i Al Haqiqi* transaction or an outright sale and purchase and accompanied with a repurchase agreement (*Al Wa'd*) at the agreed repurchase price or market price, presented by reversing the securities and recording the repurchase agreement (*Al Wa'd*) on the off balance sheet. Substantially, the risks and benefits of securities are transferred to the buyer. Reverse Repo transactions between banks use the same mechanism as Repo transactions.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)**

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)**

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**m. Penyertaan Saham**

Penyertaan saham terutama merupakan penanaman dana dalam bentuk saham pada perusahaan yang bergerak di bidang keuangan yang tidak melalui pasar modal untuk tujuan investasi jangka panjang.

Investasi Bank pada entitas asosiasi diukur dengan menggunakan metode ekuitas. Entitas asosiasi adalah suatu entitas dimana Bank mempunyai pengaruh signifikan atau kepemilikan saham lebih dari 20% hak suara. Pengakuan awal investasi pada entitas asosiasi diakui sebesar biaya perolehan, dan jumlah tercatat tersebut ditambah atau dikurangkan untuk mengakui bagian Bank atas laba rugi entitas asosiasi setelah tanggal perolehan. Bagian Bank atas laba rugi entitas asosiasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Penerimaan distribusi dari entitas anak mengurangi nilai tercatat investasi.

Penyertaan modal sementara adalah penyertaan modal oleh Bank dalam perusahaan debitur untuk mengatasi akibat kegagalan pembiayaan sebagaimana yang dimaksud dalam ketentuan Bank Indonesia yang berlaku.

Dividen kas yang diterima atas penyertaan saham diakui sebagai pendapatan.

**n. Aset yang Diperoleh untuk Ijarah**

Aset yang diperoleh untuk *ijarah* merupakan aset yang menjadi objek transaksi sewa (*ijarah*) dan dicatat di laporan posisi keuangan sebesar harga perolehan dikurangi akumulasi penyusutan.

Objek sewa dalam transaksi *ijarah* disusutkan sesuai kebijakan penyusutan aset sejenis, sedangkan objek sewa dalam *ijarah muntahiyah bittamlik* disusutkan sesuai masa sewa.

*Ijarah muntahiyah bittamlik* adalah sewa menyewa antara pemilik objek sewa dan penyewa untuk mendapatkan imbalan atas objek sewa yang disewakan dengan opsi perpindahan hak milik objek sewa baik dengan jual beli atau pemberian (hibah) pada saat tertentu sesuai akad sewa.

**m. Investment in Shares**

*Investment in shares of stocks represents investment of funds in the form of shares of non public companies engaged in financing activities for long-term investment purposes.*

*Bank's investments in its associate companies are measured using the equity method. An associated entity is an entity in which Bank has significant influence or share ownership of more than 20% of the voting rights. The initial recognition of investments in associates are recognized at cost and the carrying amount is added or subtracted to recognize the Bank's portion of profit or loss of associates after the acquisition date. Bank's portion of profit or loss of associates are recognized in statement of profit or loss and other comprehensive income. Receipt of distributions from subsidiaries reduce the carrying amount of the investment.*

*Temporary equity participation is capital participation by a Bank in a debtor company to overcome the consequences of financing failure as referred to in applicable Bank Indonesia regulations.*

*Cash dividends received from investment in shares of stocks are recognized as income.*

**n. Assets Acquired for Ijarah**

*Assets acquired for ijarah represent object of leased assets and are recorded in the statement of financial position at the acquisition cost, net of accumulated depreciation.*

*Leased object in ijarah transaction is depreciated based on the depreciation policy for similar assets, while leased object in ijarah muntahiyah bittamlik transaction is depreciated based on lease term.*

*Ijarah muntahiyah bittamlik is a lease transaction between the lessor and lessee to obtain fee from the object leased with the option of transferring the title through purchase or grant at a certain time in accordance with the lease agreement.*

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

### n. Aset yang Diperoleh untuk Ijarah (lanjutan)

Perpindahan hak milik objek sewa kepada penyewa dalam *ijarah muntahiyah bittamlik* dapat dilakukan dengan cara:

- (i) hibah;
- (ii) penjualan sebelum akad berakhir sebesar harga yang sebanding dengan sisa cicilan sewa;
- (iii) penjualan pada akhir sewa dengan pembayaran tertentu yang disepakati pada awal akad; dan
- (iv) penjualan secara bertahap sebesar harga tertentu yang disepakati dalam akad.

### o. Pinjaman yang diterima

Pinjaman diterima merupakan dana yang diterima dari pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman diterima diakui sebesar biaya perolehan.

### p. Aset Tetap

Bank menerapkan PSAK No. 16 (Revisi 2015), "Aset Tetap" dan ISAK No. 25, "Hak atas Tanah".

ISAK 25 menetapkan bahwa biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha ("HGU"), Hak Guna Bangunan ("HGB") dan Hak Pakai ("HP") ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap" dan tidak diamortisasi.

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Efektif sejak tanggal 1 November 2014, Bank merubah kebijakan akuntansinya dari metode harga perolehan menjadi metode revaluasi. Bank melakukan penilaian kembali atas seluruh aset tetap yang dimiliki Bank dengan menggunakan jasa dari penilai independen eksternal yang telah terdaftar di OJK.

Metodologi penilaian yang digunakan Bank dalam metode revaluasi yaitu pendekatan data pasar (*market data approach*).

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### n. Assets Acquired for Ijarah (continued)

The transfer of title of the leased object to the lessee in *ijarah muntahiyah bittamlik* can be conducted through:

- (i) a grant;
- (ii) sale prior to the end of agreement for an amount equivalent to the remaining lease installments;
- (iii) sale prior to the end of the agreement at a specified amount as agreed at the inception of the agreement; and
- (iv) installment sales at a specific price as agreed in the agreement.

### o. Fund borrowings

Fund borrowings are funds received from other party with payment based on borrowings agreement.

Fund borrowings are recognized at cost.

### p. Premises and Equipment

The Bank adopts SFAS No. 16 (Revised 2015), "Premises and Equipment" and IFAS No. 25, "Land Rights".

IFAS 25 prescribes that the legal costs of land rights in the form of Rights on Land for Commercial Use ("Hak Guna Usaha" or "HGU"), Rights on Land for Building (Hak Guna Bangunan or "HGB") and Rights to Use ("Hak Pakai" or "HP") when the land was initially acquired are recognized as part of the cost of the land under the "Premises and Equipment" account and are not amortized.

Premises and equipment are initially recognized at cost, which comprises its purchase price and any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

Effective November 1, 2014, the Bank changed its accounting policy from cost method to revaluation method. The Bank revalued all of its existing premises and equipment using the services of external independent appraisal which is registered at FSA.

Valuation method used is Market Data Approach.

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****p. Aset Tetap (lanjutan)**

Kenaikan nilai tercatat yang timbul dari revaluasi aset tetap dikreditkan pada "surplus revaluasi atas aset tetap" sebagai bagian dari penghasilan komprehensif lainnya. Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "surplus revaluasi atas aset tetap" sebagai bagian dari penghasilan komprehensif; penurunan lainnya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain.

Penyajian revaluasi aset tetap dilakukan melalui akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nettonya disajikan kembali sebesar jumlah revaluasi aset. Nilai akumulasi depresiasi dan harga perolehan dinaikkan secara proporsional sehingga nilai bersih aset sama dengan nilai revaluasi.

Setiap periode pelaporan, selisih antara penyusutan berdasarkan nilai revaluasi aset yang diakui di dalam laporan laba rugi dan penghasilan komprehensif lain dan penyusutan harga perolehan awal aset ditransfer dari "surplus revaluasi atas aset tetap" ke dalam "saldo laba".

Revaluasi aset tetap dilakukan setiap tahun atau memiliki keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan, dan jika suatu aset tetap direvaluasi, maka seluruh aset tetap dalam kelas yang sama direvaluasi.

Aset tetap yang diperoleh dalam pertukaran aset non moneter atau kombinasi aset moneter dan non moneter diukur pada nilai wajar, kecuali:

- (i) transaksi pertukaran tidak memiliki substansi komersial, atau
- (ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****p. Premises and Equipment (continued)**

*Increases in the carrying amount arising from revaluation of premises and equipment are credited to "revaluation surplus on premises and equipment" as part of other comprehensive income. Decreases that offset previous increases of the same asset are debited against "revaluation surplus on premises and equipment" as part of other comprehensive income; all other decreases are charged to statement of profit or loss and other comprehensive income.*

*Presentation of revaluation of premises and equipment through accumulated depreciation at the date of revaluation is eliminated against the gross carrying value of premises and equipment, and the net is restated at the amount of revaluation of premises and equipment. The value of accumulated depreciation and acquisition price is increased proportionally so that the net value of premises and equipment is equal to the revaluation value.*

*In each reporting period, the difference between depreciation based on the revalued carrying amount of the asset charged to statement of profit or loss and other comprehensive income and depreciation based on the asset's original cost is transferred from "revaluation surplus on premises and equipment" to "retained earnings".*

*The revaluation of premises and equipment is carried out every year or has periodic regularity to ensure that the carrying amount is not different in material respect from the amount determined at fair value at the end of the reporting period, and in the event that premises and equipment is revaluated, all premises and equipment in the same class are revaluated.*

*Premises and equipment acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:*

- (i) the exchange transaction lacks commercial substance, or*
- (ii) the fair value of neither the assets received nor the assets given up can be measured reliably.*

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### p. Aset Tetap (lanjutan)

Penyusutan aset tetap dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

|                                | <b>Tahun/<br/>Years</b> |
|--------------------------------|-------------------------|
| Bangunan                       | 20                      |
| Kendaraan bermotor             | 5                       |
| Inventaris kantor              | 5                       |
| Komputer                       | 5                       |
| Perbaikan sarana dan prasarana | 5                       |

Masa manfaat ekonomis, nilai residu dan metode penyusutan dianalisa setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Tanah dinyatakan sebesar biaya perolehan dan tidak disusutkan.

Konstruksi dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai.

Beban pemeliharaan dan perbaikan dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset tetap dicatat sebagai biaya perolehan aset, jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut akan mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

Aset tetap yang sudah tidak digunakan lagi atau yang dijual dikeluarkan dari kelompok aset tetap berikut akumulasi penyusutannya. Keuntungan atau kerugian dari penjualan aset tetap tersebut dibukukan dalam laporan laba rugi dan penghasilan komprehensif lain.

### p. Premises and Equipment (continued)

Depreciation of premises and equipment starts when it is available for its intended use and is computed using the straight line method based on the estimated economic useful lives of the assets as follows:

|     | <b>Tarif Penyusutan/<br/>Depreciation Rate</b> |                              |
|-----|------------------------------------------------|------------------------------|
| 5%  |                                                | <i>Buildings</i>             |
| 20% |                                                | <i>Vehicles</i>              |
| 20% |                                                | <i>Office equipments</i>     |
| 20% |                                                | <i>Computers</i>             |
| 20% |                                                | <i>Leasehold improvement</i> |

The estimated useful lives, residual values and depreciation method are reviewed at the end of each year, with the effect of any changes in estimate accounted for on a prospective basis.

Land is stated at its amortized cost and is not depreciated.

Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of the said asset constructions. The accumulated costs will be reclassified to the appropriate "Premises and Equipment" account when the construction is completed.

The costs of maintenance and repairs are charged to statement of profit or loss and other comprehensive income as incurred. Other costs incurred subsequently to add to, replace part of, or service an item of premises and equipment are recognized as cost of assets if and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

When assets are retired or otherwise disposed of, their carrying values and the related accumulated depreciation and any impairment loss are removed from the accounts and any resulting gain or loss is reflected in statement of profit or loss and other comprehensive income.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)**

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**q. Aset Sewa Pembiayaan**

Aset sewa pembiayaan disajikan di laporan posisi keuangan tergabung dalam aset tetap. Penyusutan aset sewa pembiayaan sesuai dengan tarif penyusutan aset tetap.

Pembayaran sewa harus dipisahkan antara bagian yang merupakan beban keuangan dan bagian yang merupakan pengurangan dari liabilitas sewa sehingga mencapai suatu tingkat bunga yang konstan (tetap) atas saldo liabilitas. *Rental* kontinjen dibebankan pada periode terjadinya.

Aset sewa pembiayaan dan Aset Hak Guna Sewa disusutkan berdasarkan taksiran masa manfaat ekonomis yang sama dengan aset yang dimiliki sendiri atau disusutkan selama jangka waktu yang lebih pendek antara periode masa sewa dan umur manfaatnya.

Masa manfaat ekonomis, nilai residu dan metode penyusutan direviu setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Jika jumlah yang dapat diperoleh kembali dari aset non-keuangan (unit penghasil kas) kurang dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) dikurangi menjadi sebesar nilai yang dapat diperoleh kembali dan rugi penurunan nilai diakui langsung ke laba rugi.

**Aset Hak Guna dan Liabilitas Sewa**

Bank telah menerapkan PSAK No. 73 "Sewa" sejak tanggal 1 Januari 2020.

PSAK No. 73 menerapkan persyaratan baru atau amandemen sehubungan dengan akuntansi sewa. Standar ini memperkenalkan perubahan signifikan untuk akuntansi *lessee* dengan menghapus perbedaan antara sewa operasi dan pembiayaan, serta mensyaratkan pengakuan aset hak guna dan pengakuan liabilitas sewa pada saat dimulainya sewa untuk seluruh sewa, kecuali:

- a. Sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- b. Sewa atas aset dengan nilai rendah.

Berbeda dengan akuntansi *lessee*, persyaratan untuk akuntansi *lessor* sebagian besar tidak berubah. Dampak dari adopsi PSAK No. 73 pada laporan keuangan dijelaskan di bawah ini.

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)**

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**q. Assets under Finance Lease**

*Assets under finance lease are presented in the statement of financial position as premises and equipment. The depreciation of assets under finance lease are adjusted to the rate of depreciation of premises and equipment.*

*Lease payments are apportioned between finance charges and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Contingent rentals are recognized as expenses in the periods in which they are incurred.*

*Assets under finance leases and right of use assets are depreciated over their expected useful lives on the same basis as owned assets or, whenever shorter, the term of the relevant lease and its useful lives.*

*The estimated useful lives, residual values and depreciation method are reviewed at each year end, with the effect of any changes in estimate accounted for on a prospective basis.*

*If the recoverable amount of a non-financial asset (cash generating unit) is less than its carrying amount, the carrying amount of the asset (cash generating unit) is reduced to its recoverable amount and an impairment loss is recognized immediately to profit or loss.*

**Right of Use Assets and Lease Liabilities**

*The Bank has applied SFAS No. 73 "Lease" since January 1, 2020.*

*SFAS No. 73 introduces new or amended requirements with respect to lease accounting. This standard introduces significant changes to lessee accounting by removing the distinction between operating and financing lease, and requiring the recognition of a right-of-use asset and a lease liability at commencement for all leases, except for:*

- a. Leases with a term of less or equal to 12 months and there is no call option;*
- b. Leases of low value assets.*

*In contrast to lessee accounting, the requirements for lessor accounting have remained largely unchanged. The impact of the adoption of SFAS No. 73 on the financial statements is described below.*



## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### q. Aset Sewa Pembiayaan (lanjutan)

### q. Assets under Finance Lease (continued)

#### Aset Hak Guna dan Liabilitas Sewa (lanjutan)

#### Right of Use Assets and Lease Liabilities (continued)

Tanggal penerapan awal PSAK No. 73 untuk Bank adalah 1 Januari 2020. Bank telah menerapkan PSAK No.73 menggunakan pendekatan retrospektif yang dimodifikasi dengan mengakui dampak kumulatif dari awal penerapan PSAK No.73. Dengan demikian, informasi komparatif yang disajikan untuk tahun 2019 tidak disajikan kembali sebagaimana dilaporkan sebelumnya, pada PSAK No. 30 dan interpretasi terkait.

The date of initial application of SFAS No. 73 for the Bank is January 1, 2020. The Bank has applied SFAS No. 73 using the modified retrospective approach by recognizing the cumulative impact of the initial application of SFAS No. 73. Thus, the comparative information as of 2019 is not restated as previously reported, in SFAS No. 30 and the related interpretations.

#### a. Dampak definisi baru dari sewa

#### a. Impact of the new definition of a lease

Perubahan utama dari definisi sewa berkaitan dengan konsep pengendalian. PSAK No. 73 menentukan apakah kontrak mengandung sewa atas dasar jika terdapat aset identifikasi dan lessee memiliki hak untuk mengendalikan penggunaan aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Hal tersebut merupakan perbedaan penentuan kontrak merupakan, atau mengandung sewa berdasarkan PSAK No. 30 yaitu dengan konsep risiko dan manfaat.

The major change in definition of a lease mainly relates to the concept of control. SFAS No. 73 determines whether a contract contains a lease on the basis of whether identified asset and lessee has the right to control the use of an asset for a period of time in exchange for consideration. This is in contrast to the focus on 'risks and rewards' in SFAS No.30.

#### b. Dampak pada akuntansi lessee

#### b. Impact on lessee accounting

Bank menerapkan pendekatan pengakuan dan pengukuran tunggal untuk seluruh sewa, kecuali untuk sewa jangka pendek dan sewa aset bernilai rendah. Bank mengakui liabilitas sewa untuk melakukan pembayaran sewa dan aset hak guna yang mewakili hak untuk menggunakan aset pendasar.

The Bank applies a single recognition and measurement approach to all leases, except for short-term leases and low-value asset leases. The Bank recognized a lease liabilities to make lease payments and right-of-use assets that represent the right to use the underlying asset.

Bank mengakui liabilitas sewa sebesar jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

The Bank recognized lease liabilities at the amount of lease payments accrued to the end of the lease term which is discounted using the incremental borrowing rate. While, the right-of-use assets includes the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease incentives received. Right-of-use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### q. Aset Sewa Pembiayaan (lanjutan)

### q. Assets under Finance Lease (continued)

#### Aset Hak Guna dan Liabilitas Sewa (lanjutan)

#### Right of Use Assets and Lease Liabilities (continued)

#### b. Dampak pada akuntansi lessee (lanjutan)

#### b. Impact on lessee accounting (continued)

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK No. 48 Penurunan Nilai Aset.

*If the ownership of lease asset is transferred to the Bank at the end of the lease term or the lease payments reflect the exercise of the purchase option, depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with SFAS No.48 Asset Impairment.*

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dibayarkan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara-substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

*On the initial lease date, the Bank recognized lease liabilities measured at the present value of future lease payments that will be paid over the lease term. Lease payments include fixed payments (including substantially fixed payments), less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option. Variable lease payments that do not depend on an index or interest rate are recognized as an expense in the period in which the event or condition that triggers the payment occurs.*

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

*In calculating the present value of lease payments, the Bank uses the lessee incremental borrowing rate at the inception date of the lease since the interest rate implicit in the lease cannot be determined. After the inception date of the lease, the amount of the lease liability is increased to reflect the interest increase and less lease payments made. Furthermore, the lease liabilities carrying amount is remeasured if there are modifications, changes in term of the lease, lease payments, or the valuation of the option to purchase the underlying asset.*

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### q. Aset Sewa Pembiayaan (lanjutan)

### q. Assets under Finance Lease (continued)

#### Aset Hak Guna dan Liabilitas Sewa (lanjutan)

#### Right of Use Assets and Lease Liabilities (continued)

#### b. Dampak pada akuntansi lessee (lanjutan)

#### b. Impact on lessee accounting (continued)

Sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK No. 73 akan diperlakukan sama dengan sewa operasi pada PSAK No. 30. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laporan laba rugi.

Short-term leases (with term of less or equal to 12 months) and leases of low-value assets, and elements of those leases, partially or entirely not applying the recognition principles stipulated in SFAS No. 73 will be treated the same as operating leases in SFAS No. 30. The Bank will recognize these lease payments on a straight-line basis during the lease period in the statement of profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

Penerapan pencatatan PSAK No. 73 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

The recording implementation of SFAS No. 73 is applied for all leases (except as stated earlier), as follows:

- Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini dari pembayaran sewa masa depan;
- Mencatat penyusutan aset hak - guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif; dan
- Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

- Presenting right-of-use assets as part of fixed assets and lease liabilities presented as part of other liabilities in the statement of financial position, measured at the present value of the future lease payments;
- Recording depreciation of right-of-use assets and interest on lease liabilities in the statement of profit or loss and other comprehensive income; and
- Separating the total amount of cash paid into a principal portion (within financing activities) and interest (within operating activities) in the statement of cash flows.

### r. Agunan yang Diambil Alih

### r. Foreclosed Assets

Agunan yang diambil alih sehubungan dengan penyelesaian pembiayaan disajikan dalam akun aset lain-lain dan diakui sebesar nilai bersih yang dapat direalisasi. Nilai bersih yang dapat direalisasi adalah nilai wajar aset setelah dikurangi estimasi biaya pelepasan.

Foreclosed assets in settlement of financing facilities are included as part of other assets and are recognized at their net realizable values. Net realizable value is the fair value of an asset after deducting estimated settlement expenses.

Nilai Agunan yang diambil alih, baik melalui lelang maupun penyerahan secara sukarela dicatat pada nilai wajar setelah dikurangi biaya untuk menjualnya yaitu maksimum sebesar kewajiban nasabah. Bank tidak dapat mengakui keuntungan pada saat pengambilalihan aset.

The value of a foreclosed assets whether acquired from auction or from voluntary conveyance is recorded at fair value less selling price, which is a maximum amount of customer liabilities. Bank cannot recognize gain at asset acquisition.

## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **r. Agunan yang Diambil Alih (lanjutan)**

Agunan akan diambil alih ketika tidak ada lagi sumber pengembalian yang bisa diharapkan dari nasabah. Indikasi atas tidak adanya sumber pengembalian adalah buruknya kondisi keuangan nasabah selama beberapa periode dan terdapat tunggakan angsuran lebih dari 1 (satu) tahun dan termasuk dalam kolektibilitas macet.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian penurunan nilai agunan yang diambil alih dibentuk atas penurunan nilai yang terjadi disajikan sebagai pengurangan dari akun agunan yang diambil alih.

Beban perbaikan (*reconditioning cost*) yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

### **s. Biaya Dibayar Dimuka**

Biaya dibayar dimuka disajikan dalam akun aset lain-lain dan diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight line method*).

### **t. Aset Tak Berwujud**

Aset takberwujud adalah aset yang tidak mempunyai wujud fisik yang dibeli oleh Bank dan dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi.

Amortisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan metode garis lurus (*straight line method*) berdasarkan taksiran masa manfaat ekonomis selama 5 (lima) tahun.

Masa manfaat ekonomis, nilai residu dan metode amortisasi ditelaah kembali setiap akhir periode.

### **u. Liabilitas Segera**

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **r. Foreclosed Assets (continued)**

*Foreclosed assets will be acquired when there are no more sources of return that could be expected from the customer. Indication of no source of return is the poor financial condition of customers during several periods and arrears of installments for more than 1 (one) year and categorized as loss.*

*Management evaluates the value of foreclosed assets regularly. An allowance for impairment losses on foreclosed asset is provided based on the decline in value of foreclosed asset.*

*Reconditioning costs arising after foreclosure are capitalized in the accounts of the foreclosed collaterals.*

*The difference between the value of the foreclosed assets and the proceeds from sale of such assets is recorded as gain or loss at the time of sale.*

### **s. Prepaid Expenses**

*Prepaid expenses are included as part of other assets and are amortized over their useful life using the straight line method.*

### **t. Intangible Assets**

*Intangible assets are assets that have no physical form which was acquired by the Bank and stated at cost less accumulated amortization.*

*Amortization is recognized in profit or loss and other comprehensive income using the straight line method based on its estimated useful lives of 5 (five) years.*

*The estimated useful lives, residual values and amortization method are reviewed at the end of each period.*

### **u. Liabilities Due Immediately**

*Liabilities due immediately represent obligation to third parties, based on contract or order by those having authority, that should be settled immediately. Liabilities due immediately are stated at the amount of the Bank's liabilities to the trustee.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****v. Simpanan**

Simpanan merupakan titipan pihak lain berdasarkan prinsip *wadiah yad-adhddhamanah* dalam bentuk giro *wadiah*, tabungan *wadiah* dan deposito *wakalah*.

Giro *wadiah* digunakan sebagai instrumen pembayaran dan dapat ditarik setiap saat melalui cek dan bilyet giro, serta dapat mendapatkan bonus sesuai kebijakan Bank. Giro *wadiah* dinyatakan sebesar titipan pemegang giro di Bank.

Tabungan *wadiah* merupakan simpanan pihak lain yang hanya bisa ditarik sesuai dengan kondisi tertentu yang disepakati. Tabungan *wadiah* dinyatakan sebesar nilai simpanan pemegang tabungan di Bank.

**w. Simpanan dari Bank Lain**

Simpanan dari bank lain terdiri dari liabilitas Bank kepada bank lain dalam bentuk giro *wadiah*. Simpanan dari bank lain dinyatakan sebesar nilai kewajiban Bank kepada bank lain.

Giro *wadiah* digunakan sebagai instrumen pembayaran dan dapat ditarik setiap saat melalui cek dan bilyet giro, serta mendapatkan bonus sesuai dengan kebijakan Bank. Giro *wadiah* dinyatakan sebesar titipan pemegang giro di Bank.

Giro *wadiah* dapat menerima bonus sesuai kebijakan Bank.

**x. Dana Syirkah Temporer**

Dana *syirkah* temporer merupakan investasi dengan akad *mudharabah mutlaqah* dimana pemilik dana (*shahibul maal*) memberikan kebebasan kepada pengelola dana (*mudharib* / Bank) dalam pengelolaan investasinya dan akan memperoleh bagi hasil sesuai dengan *nisbah* yang disepakati. Dana *syirkah* temporer terdiri dari tabungan *mudharabah*, deposito berjangka *mudharabah*, sertifikat investasi *mudharabah* antar bank dan sukuk *mudharabah* subordinasi.

Tabungan *mudharabah* merupakan investasi yang hanya bisa ditarik sesuai dengan persyaratan tertentu yang disepakati. Tabungan *mudharabah* dinyatakan sebesar nilai investasi pemegang tabungan di Bank.

Deposito berjangka *mudharabah* merupakan investasi yang hanya bisa ditarik pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito berjangka *mudharabah* dengan Bank. Deposito berjangka *mudharabah* dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****v. Deposits**

Deposits represent third party funds placed based on *wadiah yad-adhddhamanah* principle in the form of *wadiah demand deposits*, *wadiah saving deposits* and *wakalah deposit*.

*Wadiah demand deposits* are used as payment instruments and available for withdrawal at any time using cheque and demand deposit slips, and may earn bonus based on the Bank's policy. *Wadiah demand deposits* are stated at the amount entrusted by depositors.

*Wadiah savings deposits* represent third party funds that can be withdrawn under certain condition. *Wadiah savings deposits* are stated at the amounts deposited by the holder.

**w. Deposits from Other Banks**

Deposits from other banks represent liabilities to other banks in the form of *wadiah demand deposits*. Deposits from other banks are stated at the amount payable to the other banks.

*Wadiah demand deposits* are used as payment instruments and available for withdrawal at any time using cheque and demand deposit slips, and receive bonuses according to the Bank's policies. *Wadiah demand deposits* are stated at the amount entrusted by depositors.

*Wadiah demand deposits* may receive bonus based on the Bank's policy.

**x. Temporary Syirkah Funds**

Temporary *syirkah* funds represent investments under *mudharabah mutlaqah* contract in which the owners (*shahibul maal*) entrust the funds to the fund manager (*mudharib* / Bank) in managing the investment, and will receive profit share based on the agreed predetermined ratio (*nisbah*). Temporary *syirkah* funds consist of *mudharabah saving deposits*, *mudharabah time deposits*, *mudharabah interbank investment certificates* and subordinated *mudharabah sukuk*.

*Mudharabah saving deposits* represent third party funds that can be withdrawn under certain conditions. *Mudharabah saving deposits* are stated at the amount deposited by depositors.

*Mudharabah time deposits* represent third party funds that can be withdrawn at specific maturity dates based on the agreement between depositors and the Bank. *Mudharabah time deposits* are stated at nominal values set forth in the agreement between the holder of time deposit and the Bank.

**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****x. Dana Syirkah Temporer (lanjutan)**

Sukuk *mudharabah* subordinasi merupakan surat berharga jangka panjang yang diterbitkan berdasarkan akad *mudharabah*. Sukuk *mudharabah* dikelompokkan dalam dana *syirkah* temporer karena bersifat investasi. Sukuk *mudharabah* subordinasi disajikan sebesar nilai nominal. Biaya-biaya yang timbul dari penerbitan sukuk *mudharabah* diamortisasi selama masa periode sukuk.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Bank tidak mempunyai liabilitas, ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi Bank. Dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non investasi.

Dana *syirkah* temporer merupakan salah satu unsur laporan posisi keuangan dimana hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada Bank untuk mengelola dan menginvestasikan dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana *syirkah* temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana *syirkah* temporer berdasarkan konsep bagi hasil.

**y. Biaya Emisi/ Biaya Transaksi**

Biaya transaksi penerbitan sukuk *mudharabah* dicatat secara terpisah dan disajikan dalam aset sebagai beban tangguhan, yang diamortisasi selama umur sukuk dengan metode garis lurus.

**z. Pendapatan Pengelolaan oleh Bank sebagai Mudharib**

Pendapatan pengelolaan dana oleh Bank sebagai *mudharib* terdiri dari pendapatan dari transaksi penjualan dari transaksi *murabahah* dan *istishna*, pendapatan bagi hasil dari *mudharabah* dan *musyarakah*, pendapatan sewa dari *ijarah* dan *ijarah muntahiyah bittamlik* dan pendapatan usaha utama lainnya.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****x. Temporary Syirkah Funds (continued)**

Subordinated *mudharabah* sukuk represents long-term bonds issued under a *Mudharabah* contract. *Mudharabah* sukuk are classified as temporary *syirkah* fund due to its nature as investment. Subordinated *mudharabah* sukuk are stated at their nominal value. The issuance costs for *mudharabah* sukuk are amortized based on the term of sharia bonds.

Temporary *syirkah* funds cannot be classified as liability because the Bank has no obligation to return the fund to the owner when loss incurred, unless there is negligence or default by the Bank. Temporary *syirkah* funds cannot be classified as equity since they have maturity and the owner of the funds do not have ownership rights as common shareholders, such as voting rights and right of the profit derived from current assets and non-investment assets.

Temporary *syirkah* fund is an element of statement of financial position where it is in line with sharia principles, which entitles the Bank to manage and invest funds, including to manage as one portfolio with other type of funds.

The owners of temporary *syirkah* funds earn profit in accordance with the agreement and receive loss based on the amount of funds from each party. The return of temporary *syirkah* funds are based on revenue sharing concept.

**y. Issuance Cost/ Transaction Cost**

Issuance cost of subordinated *mudharabah* sukuk are recognized separately and stated in assets as a deferred expense, that is amortized using the straight line method which is the term of the bonds.

**z. Revenue from Fund Management by the Bank as Mudharib**

Revenue from fund management as *mudharib* consists of revenue from sales in *murabahah* and *istishna* transaction, income from profit sharing of *mudharabah* and *musyarakah* financing, income from *ijarah* and *ijarah muntahiyah bittamlik* and other main operating income.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)**

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**z. Pendapatan Pengelolaan oleh Bank  
sebagai Mudharib (lanjutan)**

Pendapatan atas piutang *murabahah* menggunakan metode setara tingkat imbal hasil efektif (margin efektif). Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang *murabahah*. Pada saat menghitung margin efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Bank melakukan penghentian amortisasi keuntungan ditangguhkan pada saat pembiayaan diklasifikasikan sebagai *non-performing*. Pendapatan Bank dari transaksi usaha yang diklasifikasikan sebagai *non-performing* dicatat sebagai margin dalam penyelesaian pada laporan komitmen dan kontinjensi.

Pendapatan *istishna* diakui dengan menggunakan metode persentase penyelesaian atau metode akad selesai. Akad dinyatakan selesai jika proses pembuatan barang pesanan selesai dan diserahkan kepada pembeli.

Pendapatan *ijarah* diakui selama masa akad secara proporsional.

Pendapatan usaha *mudharabah* diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati. Kerugian akibat kelalaian atau kesalahan *mudharib* dibebankan pada pengelola dana dan tidak mengurangi investasi *mudharabah*.

Pendapatan usaha *musyarakah* yang menjadi hak mitra aktif diakui sebesar haknya sesuai dengan kesepakatan atas pendapatan usaha *musyarakah*, sedangkan pendapatan usaha untuk mitra pasif diakui sebagai hak pihak mitra pasif atas bagi hasil dan liabilitas.

Pendapatan operasi utama lainnya terdiri dari pinjaman *qardh*, pendapatan dari penempatan pada Bank Indonesia, pendapatan dari giro dan penempatan pada bank syariah lain, pendapatan bagi hasil surat berharga syariah, pendapatan *fee* wesel ekspor, dan pendapatan *fee* akseptasi.

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)**

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**z. Revenue from Fund Management by the  
Bank as Mudharib (continued)**

Income from *murabahah* receivables uses the effective rate of return method (effective margin). Effective margin is the margin that precisely discounts the estimated future cash payments or receipts through the expected life of the *murabahah* receivables. When calculating the effective margin, Bank estimates the future cash flows considering all contractual terms of the financial instrument, but does not consider the loss of receivables in the future. This calculation includes all commissions, provision fees and other forms accepted by the parties in the contract that are an inseparable part of the effective margin, transaction costs and all other premiums or discounts.

The Bank terminates the amortization of deferred income when the financing are classified as *non-performing*. The Bank's income from business transactions that are classified as *non-performing* is recorded as margin of *non-performing* receivables in the statement of commitments and contingencies.

Revenue from *istishna* is recognized using percentage of completion or contract completion method. The contract is defined as completed if the process of production is completed and the goods are delivered to the customer.

Revenue from *ijarah* is recognized proportionally during period of the contract.

Revenue from *mudharabah* is recognized during the period of profit sharing in accordance with the agreed revenue sharing ratio. Loss incurred due to negligence of *mudharib* is charged to *mudharib* and will not reduce the *mudharabah* investment.

Revenue from *musyarakah* distributed to an active partner is recognized in accordance with the agreement on *musyarakah* revenue, whereas revenue distributed to passive partner is recognized as the right of the passive partner in revenue sharing and liability.

Other operating revenue consists of income derived from funds of *qardh*, placement with Bank Indonesia, current account and placements with other sharia banks, revenue sharing from sharia securities, export bill fee, and acceptance fee revenue.



**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)****aa. Hak Pihak Ketiga Atas Bagi Hasil Dana  
Syirkah Temporer**

Hak pihak ketiga atas bagi hasil dana *syirkah* temporer merupakan bagian bagi hasil milik pihak ketiga yang didasarkan pada prinsip *mudharabah mutlaqah* atas hasil pengelolaan dana mereka oleh Bank. Pendapatan yang dibagikan adalah pendapatan yang telah diterima (*cash basis*).

Jumlah pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan dari aset produktif lainnya yang akan dibagikan kepada nasabah penyimpan dana dan Bank, dihitung secara proporsional sesuai dengan alokasi dana nasabah dan Bank yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan. Jumlah pendapatan margin dan bagi hasil yang tersedia untuk nasabah tersebut dibagikan ke nasabah penabung dan deposan sebagai *shahibul maal* dan Bank sebagai *mudharib* sesuai dengan porsi nisbah bagi hasil yang telah disepakati bersama sebelumnya.

Bagi hasil sukuk *mudharabah* subordinasi dibayarkan setiap 3 (tiga) bulan, dihitung berdasarkan perkalian antara *nisbah* pemegang sukuk dengan pendapatan yang diterima Bank dalam triwulan terakhir sebagaimana tercantum dalam laporan keuangan triwulanan Bank yang belum diaudit yang dipublikasikan oleh Bank.

Pembayaran pendapatan bagi hasil kepada masing-masing pemegang sukuk akan dilakukan secara proporsional sesuai dengan porsi kepemilikan yang dimiliki dibandingkan dengan jumlah pokok sukuk *mudharabah* yang belum dibayar kembali.

Pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan aset produktif lainnya yang memakai dana Bank, seluruhnya menjadi milik Bank, termasuk pendapatan dari transaksi Bank berbasis imbalan.

**ab. Pendapatan Imbalan Jasa Perbankan**

Pendapatan imbalan jasa perbankan pada umumnya diakui pada saat kas diterima.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)****aa. Third Parties Share on Returns of  
Temporary Syirkah Funds**

The share of third parties on the return of temporary *syirkah* funds represents portion of income derived by Bank from managing funds under *mudharabah mutlaqah* principles. The profit sharing is distributed on the cash basis.

Margin income and profit sharing on financing facilities and other earning assets for distribution to fund owners and the Bank are computed proportionally based on the allocation of funds from owners and the Bank used in financing facilities and other earning assets distributed. The total available margin income and profit sharing are distributed to customers and depositors as *shahibul maal* and to the Bank as *mudharib* in accordance with a predetermined ratio.

Subordinated *Mudharabah* sukuk is paid every 3 (three) months, and calculated based on multiplication between the sukuk holder's ratios and revenue received by the Bank in the last quarter as contained in the unaudited quarterly financial statements of the Bank Publication.

The payment of revenue sharing to the respective sukuk holders will be proportionated in accordance with the portion of ownership compared to the unpaid principal amount of the *Mudharabah* sukuk.

Margin income and profit sharing from financing facilities and other earning assets distributed using the Bank's funds entirely become the right of the Bank including income from the Bank's fee-based transactions.

**ab. Fee Based Income from Banking Services**

Fee based income from banking services is generally recognized when cash is received.

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**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)**

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**ac. Imbalan Kerja**

Efektif sejak tanggal 1 Januari 2015, Bank menerapkan PSAK No. 24 (Revisi 2013), "Imbalan Kerja", yang menghapuskan mekanisme koridor dan pengungkapan atas informasi liabilitas kontinjensi untuk menyederhanakan klasifikasi dan pengungkapan.

**Imbalan kerja jangka pendek**

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek dan tunjangan hari raya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

**Program pensiun iuran pasti**

Iuran kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank. Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut dan pembayarannya dikurangkan dari utang iuran. Iuran terhutang dihitung berdasarkan jumlah yang tidak didiskontokan.

**Program imbalan pasti**

Imbalan pasca kerja diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum Undang-undang Tenaga Kerja No.13/2003.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

- (i) Keuntungan dan kerugian aktuarial.
- (ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
- (iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)**

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**ac. Employee Benefits**

Effective January 1, 2015, the Bank implements SFAS No. 24 (Revised 2013), "Employee Benefits", which removes the corridor mechanism and the contingent liabilities disclosures to simplify the classifications and disclosures.

**Short-term employee benefits**

Short-term employee benefits such as salaries, social security contributions, short-term leaves and allowance of feast day are recognized during the period when services are rendered. Short-term employee benefits are measured using undiscounted amounts.

**Defined contribution plan**

Contribution payable to the pension fund is equivalent to a certain percentage of salaries for eligible employees under the Bank's defined contribution plan. The contribution is accrued and recognized as expense when services have been rendered by eligible employees and actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

**Defined benefit plan**

The post-employment benefits are recognized as expense when services have been rendered by eligible employees. The benefits are determined based on Bank regulations and the minimum requirements of Labor Law No.13/2003.

The post-employment benefits and other long-term employee benefits are actuarially determined using the Projected Unit Credit Method.

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

- (i) Actuarial gain and losses.
- (ii) Return on plan assets, excluding an amount that is included in net interest on liabilities (assets).
- (iii) The effect of the asset ceiling, excluding any amount that is included in the net interest of liabilities (assets).

## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **ac. Imbalan Kerja (lanjutan)**

#### **Program imbalan pasti (lanjutan)**

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

### **ad. Perpajakan**

Efektif sejak tanggal 1 Januari 2015, Bank menerapkan PSAK No 46 (revisi 2013) "Pajak Penghasilan". Penerapan PSAK ini tidak menimbulkan perubahan yang besar terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan.

Beban pajak tahun berjalan ditetapkan berdasarkan penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang perbedaan temporer dan rugi fiskal yang belum dikompensasikan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal posisi keuangan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Perubahan terhadap liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding oleh Bank, pada saat telah ada keputusan atas banding dan atau keberatan tersebut.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **ac. Employee Benefits (continued)**

#### **Defined benefit plan (continued)**

*Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income is not reclassified to profit or loss in the subsequent periods.*

*Past service costs are recognized as expense at the earlier date between the amendments or occurrence of curtailment program, and when the costs of restructuring or severance is recognized, therefore, unvested past service cost can no longer be deferred and recognized over the future vesting period.*

### **ad. Taxation**

*Effective January 1, 2015, the Bank adopts SFAS No. 46 (Revised 2013), "Income Taxes". The adoption of the SFAS has no significant impact on the financial reporting and disclosures in the financial statements.*

*Current tax expense is provided based on the taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.*

*Deferred tax assets are recognized for all deductible temporary differences and carry forward of uncompensated tax losses to the extent that it is probable for temporary differences and carry forward of uncompensated tax losses to be utilized in deducting future taxable profit.*

*The carrying amount of deferred tax assets is reviewed at each reporting date and is reduced when it is no longer probable that sufficient taxable profits will be available to compensate part or all of the benefit of the deferred tax assets.*

*Amendment to tax obligation is recorded when an assessment letter is received or, if objected to or appealed against by the Bank, when the result of such appeal or objection is determined.*

## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **ad. Perpajakan (lanjutan)**

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif telah diberlakukan pada tanggal laporan posisi keuangan. Pengaruh pajak terkait dengan penyisihan untuk dan/ atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan ke laba komprehensif lainnya dan dilaporkan ke ekuitas.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

### **ae. Laba per Saham**

Laba per saham dasar dihitung dengan membagi laba bersih yang diatribusikan kepada pemilik Bank dengan jumlah rata-rata tertimbang saham yang beredar pada tahun yang bersangkutan.

### **af. Informasi Segmen Operasi**

Informasi segmen operasi diungkapkan untuk memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana Bank terlibat dalam lingkungan ekonomi dimana Bank beroperasi.

Segmen operasi adalah suatu komponen dari entitas:

- a) yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- b) yang hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- c) dimana tersedia informasi keuangan yang dapat dipisahkan.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **ad. Taxation (continued)**

*Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realized or the liability is settled based on tax laws that have been enacted or substantively enacted as at statement of financial position reporting date. The related tax effects of the provisions for and/ or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense)" and included in the net profit or loss for the year, except to the extent that they relate to items previously charged to other comprehensive income and reported to equity.*

*Assets and liabilities on deferred tax and current tax are offset if there is a legal enforceable right to offset.*

### **ae. Earnings per Share**

*Basic earnings per share is computed by dividing net income attributable to the owners of the Bank by the weighted average number of shares outstanding during the year.*

### **af. Operating Segment Information**

*Operating Segment information is disclosed to enable users of financial statements to evaluate the nature and financial effects of the business activities in which the Bank is involved in and the economic environment where the Bank operates.*

*An operating segment is a component of an entity:*

- a) that engages in business activities from which it may earn revenue and incur expenses (including revenue and expenses relating to the transaction with other components of the same entity);*
- b) whose operating results are reviewed regularly by the entity's chief operating decision maker to make decision about resources to be allocated to the segments and assess its performance; and*
- c) for which discrete financial information is available.*

## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **af. Informasi Segmen Operasi (lanjutan)**

Informasi yang digunakan oleh pengambil keputusan operasional dalam rangka alokasi sumber daya dan penilaian kinerja mereka terfokus pada kategori dari setiap produk.

### **ag. Penggunaan Pertimbangan dan Estimasi Akuntansi yang Signifikan**

Penyusunan laporan keuangan Bank mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan. Ketidakpastian yang melekat dalam melakukan estimasi, dapat menyebabkan jumlah sesungguhnya yang dilaporkan pada periode yang akan datang berbeda dengan jumlah yang diestimasikan.

#### **Pertimbangan**

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi Bank yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan Bank sebagai berikut:

#### **Usaha yang berkelanjutan**

Manajemen Bank telah melakukan penilaian atas kemampuannya untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

#### **Nilai wajar instrumen keuangan**

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **af. Operating Segment Information (continued)**

Information reported to the chief operating decision maker for the purpose of resource allocation and assessment of their performance is more specifically focused on the category of each product.

### **ag. Use of Significant Accounting Judgment and Estimates**

The preparation of the Bank's financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities, and the disclosure of contingent liabilities, at the end of the reporting period. Due to inherent uncertainty in making estimates, actual results reported in future periods might be based on amounts which differ from those estimates.

#### **Judgments**

The following judgments are made by management in the process of applying Bank's accounting policies that have the most significant effects on the amounts recognized in Bank's financial statements as follows:

#### **Going concern**

The Bank's management has made an assessment of its ability to continue as a going concern and is satisfied that the Bank has the resources to continue its business for the foreseeable future. Furthermore, the management is not aware of any material uncertainties that may cast significant doubt on the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.

#### **Fair value of financial instruments**

All assets and liabilities in which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant to the overall fair value measurement:

Level 1: quoted prices (without adjustments) in active markets for identical assets or liabilities which are accessible at the measurement date.

## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **ag. Penggunaan Pertimbangan dan Estimasi Akuntansi yang Signifikan (lanjutan)**

#### **Nilai wajar instrumen keuangan (lanjutan)**

Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.

Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

#### **Kontinjensi**

Bank sedang terlibat dalam proses hukum. Perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum Bank didasarkan pada analisis hasil yang potensial.

Manajemen tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

#### **Estimasi dan Asumsi**

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun/periode berikutnya, diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasi yang digunakan pada parameter yang tersedia pada saat laporan keuangan disusun.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul diluar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **ag. Use of Significant Accounting Judgment and Estimates (continued)**

#### ***Fair value of financial instruments (continued)***

*Level 2: inputs other than quoted prices included in level 1 that are observable for the assets and liabilities, either directly or indirectly.*

*Level 3 : inputs that are not observable for the assets and liabilities.*

#### **Contingency**

*The Bank is currently involved in legal proceedings. The estimate of the probable cost for the resolution of claims has been developed in consultation with the aid of the external legal counsel handling the Bank's defense in this matter and is based upon an analysis of potential results.*

*Management does not believe that the outcome of this matter will affect the results of operations. It is probable, however, that future results of operations could be materially affected by changes in the estimates or in the effectiveness of the strategies relating to these proceedings.*

#### **Estimates and Assumptions**

*The key assumptions concerning the future and other key sources of estimating uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year/period are disclosed below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared.*

*Existing circumstances and assumptions about future developments may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions when they occur.*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI  
(Lanjutan)**

---

**ag. Penggunaan Pertimbangan dan Estimasi  
Akuntansi yang Signifikan (lanjutan)**

**Cadangan kerugian penurunan nilai dari  
piutang, pinjaman *qardh* dan pembiayaan**

Manajemen Bank menelaah portofolio piutang, pinjaman *qardh* dan pembiayaan setiap periode untuk menilai penurunan nilai dengan memperbaharui cadangan kerugian penurunan nilai yang dibentuk selama periode yang diperlukan berdasarkan analisis berkelanjutan dan pemantauan terhadap rekening individual oleh petugas.

Estimasi tersebut didasarkan pada asumsi mengenai sejumlah faktor dan hasil aktual yang dapat berbeda, yang mengakibatkan perubahan terhadap jumlah cadangan kerugian di masa yang akan datang.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul diluar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

**Penurunan nilai investasi pada surat  
berharga**

Manajemen Bank menentukan bahwa surat berharga memiliki kriteria penurunan nilai yang sama dengan aset keuangan yang dicatat pada biaya perolehan diamortisasi.

**Umur ekonomis aset tetap**

Manajemen Bank memperkirakan masa manfaat aset tetap berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap ditinjau secara berkala dan diperbarui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut. Selain hal tersebut, estimasi masa manfaat dari aset tetap didasarkan pada penilaian secara kolektif dengan menggunakan praktik industri, teknik evaluasi internal dan pengalaman dengan aset serupa.

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING  
POLICIES (Continued)**

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**ag. Use of Significant Accounting Judgment  
and Estimates (continued)**

**Allowance for impairment losses on  
receivables, funds of *qardh* and financing**

*The Bank's management reviews its receivables, funds of *qardh* and financing portfolio to assess impairment in each period by updating the required allowance for impairment losses made during the period based on the continuing analysis and monitoring of individual accounts by the officers.*

*Such estimates are based on assumptions of several factors and actual results may differ, resulting in future changes in the amount of allowance for losses.*

*Existing circumstances and assumptions with regard to future developments may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions when they occur.*

**Impairment of investment in marketable  
securities**

*The Bank's management determines that the impairment of marketable securities are based on the same criteria as financial assets carried at amortized cost.*

**Useful lives of premises and equipment**

*The Bank's management estimates the useful lives of premises and equipment based on the period over which the assets are expected to be available for use. The estimated useful lives of premises and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. In addition, estimate of the useful lives of premises and equipment is based on collective assessment of industry practice, internal technical evaluation and experience with similar assets.*



## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **ag. Penggunaan Pertimbangan dan Estimasi Akuntansi yang Signifikan (lanjutan)**

#### **Umur ekonomis aset tetap (lanjutan)**

Tetap dimungkinkan, bagaimanapun, bahwa hasil masa depan dapat secara material dipengaruhi oleh perubahan estimasi yang disebabkan oleh perubahan faktor-faktor tersebut di atas. Jumlah dan saat pencatatan biaya untuk setiap periode akan dipengaruhi oleh perubahan dari faktor dan keadaan saat pencatatan. Pengurangan dari taksiran masa manfaat dari aset tetap akan meningkatkan beban usaha.

#### **Revaluasi pada aset tetap**

Bank mengukur aset tetap berdasarkan nilai revaluasi dengan perubahan nilai wajar yang diakui dalam penghasilan komprehensif lain dan dilaporkan dalam ekuitas. Pada tahun 2022, Bank menggunakan jasa penilai independen untuk menentukan nilai wajar aset tetap pada tanggal 31 Desember 2022. Lihat Catatan 15 untuk nilai tercatat aset tetap.

#### **Aset pajak tangguhan**

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

#### **Penurunan nilai aset non-keuangan**

Manajemen Bank mengevaluasi penurunan nilai aset non-keuangan apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset non-keuangan tidak dapat dipulihkan kembali.

Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- a) performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
- b) perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- c) industri atau tren ekonomi yang secara signifikan bernilai negatif.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **ag. Use of Significant Accounting Judgment and Estimates (continued)**

#### **Useful lives of premises and equipment (continued)**

*It is possible, however, that future results of operations be materially affected by changes in estimates brought about by changes in the aforementioned factors. The amounts and timing of recorded expenses for any period are affected by changes of those factors and circumstances during recording. A reduction in the estimated useful lives of premises and equipment increases the recorded operating expenses.*

#### **Revaluation of premises and equipment**

*The Bank measures the premises and equipment at revalued amounts with changes in fair value being recognized in other comprehensive income and reported in the equity. In 2022, the Bank engaged independent appraisal to determine the fair value of premises and equipment as of December 31, 2022. Refer to Note 15 for the carrying values of premises and equipment.*

#### **Deferred tax assets**

*Deferred tax assets are recognized for the future recoverable taxable income arising from deductible temporary difference. Management's judgement is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing on level of future taxable profits together with strategic future tax planning.*

#### **Impairment of non-financial assets**

*The Bank's management assesses impairment of non-financial assets whenever events or changes in circumstances indicate that the carrying amount of non-financial asset may not be recoverable.*

*The factors that the Bank considers important which may lead to impairment assessment are the following:*

- a) *significant under-performance related to historical expectation or projected future operating results;*
- b) *significant changes in the manner of use of the assets or the overall business strategy; and*
- c) *significant negative industry or economic trends.*

## **2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)**

### **ag. Penggunaan Pertimbangan dan Estimasi Akuntansi yang Signifikan (lanjutan)**

#### **Penurunan nilai aset non-keuangan (lanjutan)**

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya pelepasan dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

#### **Estimasi liabilitas imbalan kerja**

Estimasi liabilitas imbalan kerja ditentukan berdasarkan perhitungan dari aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain.

Karena program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

### **ah. Transaksi dan Saldo Mata Uang Asing**

Bank menyelenggarakan catatan akuntansi-nya dalam Rupiah. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi.

Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *Reuters* pada pukul 16:00 WIB (Waktu Indonesia Bagian Barat) yang dikeluarkan oleh Bank Indonesia.

Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

### **ag. Use of Significant Accounting Judgment and Estimates (continued)**

#### **Impairment of non-financial assets (continued)**

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher amount between fair value less costs of disposal using the asset (or cash generating unit) value in use. Recoverable amounts are estimated for individual assets or, if not possible, for the cash-generating unit to which the asset belongs.

#### **Estimated liabilities for employee benefits**

Estimated liabilities for employee benefits are determined based on actuarial valuation. The actuarial valuation involves assumptions such as discount rate, expected rate of returns on investments, future salary increase, mortality rate, resignation rate and others.

Due to the long-term nature of this plan, such estimates are subject to significant uncertainty.

### **ah. Transaction and Balance in Foreign Currency**

The Bank maintains its accounting records in Indonesian Rupiah. Transactions in foreign currencies are recorded at the exchange rates in effect on the date of the transactions.

On the date of the statement of financial position, all monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the Reuters spot rates at 16:00 WIB (Western Indonesian Time) issued by Bank Indonesia.

The resulting gains or losses from the translation of monetary assets and liabilities in foreign currencies are recognized in the statement of profit or loss and other comprehensive income for the current year.

## 2. IKHTISAR KEBIJAKAN AKUNTANSI (Lanjutan)

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

### ah. Transaksi dan Saldo Mata Uang Asing (lanjutan)

### ah. Transaction and Balance in Foreign Currency (continued)

Pada tanggal-tanggal 31 Desember 2022 dan 2021, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut (dalam nilai penuh):

As of December 31, 2022 and 2021, the exchange rates used in translating foreign currency amounts into Rupiah are as follows (in full amount):

|                         | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                        |
|-------------------------|-----------------------------------------------|-----------------------------------------------|------------------------|
| 1 Dinar Kuwait          | 50.874                                        | 47.110                                        | 1 Kuwaiti Dinar        |
| 1 Euro                  | 16.582                                        | 16.112                                        | 1 Euro                 |
| 1 Dolar Amerika Serikat | 15.568                                        | 14.253                                        | 1 United States Dollar |
| 1 Dolar Australia       | 10.558                                        | 10.347                                        | 1 Australian Dollar    |
| 1 Dolar Singapura       | 11.593                                        | 10.555                                        | 1 Singapore Dollar     |
| 1 Ringgit Malaysia      | 3.534                                         | 3.418                                         | 1 Malaysian Ringgit    |
| 1 Riyal Arab Saudi      | 4.139                                         | 3.796                                         | 1 Saudi Arabian Riyal  |
| 10 Yen Jepang           | 1.178                                         | 1.238                                         | 10 Japanese Yen        |

### ai. Perubahan kebijakan akuntansi dan pengungkapan

### ai. Changes in accounting policies and disclosures

Standar baru, revisi dan interpretasi yang telah diterbitkan, dan yang berlaku efektif untuk tahun buku yang dimulai pada atau setelah tanggal 1 Januari 2022 yang berdampak terhadap laporan keuangan adalah sebagai berikut:

The latest standards, revisions and interpretations that become effective on or after January 1, 2022, which affect the Bank's report, are as follows:

- Amendemen PSAK 1: "Penyajian laporan keuangan";
- Amendemen PSAK 16 "Aset Tetap";
- Amendemen PSAK 25: "Kebijakan akuntansi, Perubahan estimasi akuntansi, dan kesalahan"; dan
- Revisi PSAK 107 "Akuntansi Ijarah".

- Amendment of SFAS 1: "Presentation of financial statement"
- Amendment of SFAS 16 "Fixed Assets";
- Amendment of SFAS 25: "Accounting policies, changes of accounting estimates, and error"; and
- Revision of SFAS 107 "Accounting for Ijarah".

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan kebijakan akuntansi dan tidak memiliki dampak terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

Implementation of these standards does not change the accounting policies and has no effect on the amounts reported in the current period or the previous year.

### 3. KAS

Akun ini terdiri dari:

|                        | <b>31 Desember / December 31,<br/>2022</b>                                                                                                    |                                                        |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                        | <b>Jumlah nosional<br/>mata uang asing/<br/>Notional amount<br/>in foreign<br/>currencies<br/>(Dalam nilai<br/>penuh/ In full<br/>amount)</b> | <b>Setara<br/>dengan/<br/>Equivalent to<br/>Rupiah</b> |
| <b>Rupiah</b>          |                                                                                                                                               | 683.939.851                                            |
| <b>Mata uang asing</b> |                                                                                                                                               |                                                        |
| Dolar Amerika Serikat  | 1.112.534                                                                                                                                     | 17.319.373                                             |
| Riyal Saudi Arabia     | 106.522                                                                                                                                       | 440.915                                                |
| Dolar Singapura        | 29.197                                                                                                                                        | 338.476                                                |
| Ringgit Malaysia       | 39.803                                                                                                                                        | 140.651                                                |
|                        | <u>18.239.415</u>                                                                                                                             |                                                        |
| <b>Jumlah</b>          |                                                                                                                                               | <b>702.179.266</b>                                     |

Saldo kas termasuk uang yang ada pada mesin ATM (Automated Teller Machines) pada tanggal 31 Desember 2022 dan 2021 masing-masing sejumlah Rp63.677.700 dan Rp80.019.000.

### 3. CASH

This account consists of:

|                           | <b>31 Desember / December 31,<br/>2021</b>                                                                                                    |                                                        |               |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|---------------|
|                           | <b>Jumlah nosional<br/>mata uang asing/<br/>Notional amount<br/>in foreign<br/>currencies<br/>(Dalam nilai<br/>penuh/ In full<br/>amount)</b> | <b>Setara<br/>dengan/<br/>Equivalent to<br/>Rupiah</b> |               |
| <b>Rupiah</b>             |                                                                                                                                               | 715.766.561                                            | <b>Rupiah</b> |
| <b>Foreign Currencies</b> |                                                                                                                                               |                                                        |               |
| United States Dollar      | 1.992.120                                                                                                                                     | 28.392.690                                             |               |
| Saudi Arabian Riyal       | 84.412                                                                                                                                        | 320.446                                                |               |
| Singapore Dollar          | 52.096                                                                                                                                        | 549.860                                                |               |
| Malaysian Ringgit         | 46.988                                                                                                                                        | 160.588                                                |               |
|                           | <u>29.423.584</u>                                                                                                                             |                                                        |               |
| <b>Total</b>              |                                                                                                                                               | <b>745.190.145</b>                                     | <b>Total</b>  |

Cash including cash in ATMs (Automated Teller Machines) as of December 31, 2022 and 2021 amounted to Rp63,677,700 and Rp80,019,000, respectively.

### 4. GIRO DAN PENEMPATAN PADA BANK INDONESIA

a. Berdasarkan jenis dan mata uang:

|                                                                              | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>                                               |                                               |                                               |
| Giro pada Bank Indonesia                                                     | 6.782.527.680                                 | 3.605.221.630                                 |
| Fasilitas Simpanan Bank<br>Indonesia Syariah (FASBIS)                        | 250.000.000                                   | 1.431.000.000                                 |
| Giro BI FAST                                                                 | 127.035.586                                   | --                                            |
| Transaksi Kliring Esok Hari<br>(TOM)                                         | 535.342                                       | 610.629                                       |
|                                                                              | <u>7.160.098.608</u>                          | <u>5.036.832.259</u>                          |
| <b>Mata uang asing<br/>Dolar Amerika Serikat</b>                             |                                               |                                               |
| Giro pada Bank Indonesia<br>(2022 : USD2.015.225 dan<br>2021 : USD2.816.950) | 31.372.015                                    | 40.148.580                                    |
| Deposito Berjangka BI<br>(2022 : Nihil dan<br>2021 : USD100.000.000)         | --                                            | 1.425.250.000                                 |
|                                                                              | <u>31.372.015</u>                             | <u>1.465.398.580</u>                          |
| <b>Jumlah</b>                                                                | <b>7.191.470.623</b>                          | <b>6.502.230.839</b>                          |

### 4. CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA

a. By type and currencies:

|                                                                                          |
|------------------------------------------------------------------------------------------|
| <b>Third Party<br/>Rupiah</b>                                                            |
| Current accounts with Bank<br>Indonesia                                                  |
| Bank Indonesia Sharia Deposit<br>Facility (FASBIS)                                       |
| BI Fast Current accounts                                                                 |
| Tomorrow Clearing Transaction<br>(TOM)                                                   |
| <b>Foreign currency<br/>United States Dollar</b>                                         |
| Current Account with Bank Indonesia<br>(2022: USD 2,015,225 and<br>2021 : USD 2,816,950) |
| BI Term Deposit<br>(2022 : Nil and<br>2021: USD100,000,000)                              |
| <b>Total</b>                                                                             |

**4. GIRO DAN PENEMPATAN PADA BANK INDONESIA (Lanjutan)**

**4. CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA (Continued)**

b. Berdasarkan jangka waktu:

b. By time period:

|                                                  | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                                    |
|--------------------------------------------------|--------------------------------------|--------------------------------------|----------------------------------------------------|
| <b>Pihak Ketiga<br/>Rupiah</b>                   |                                      |                                      | <b>Third parties<br/>Rupiah</b>                    |
| ≤ 1 bulan                                        | 7.160.098.608                        | 5.036.832.259                        | ≤ 1 month                                          |
|                                                  | 7.160.098.608                        | 5.036.832.259                        |                                                    |
| <b>Mata uang asing<br/>Dolar Amerika Serikat</b> |                                      |                                      | <b>Foreign currency<br/>United States Dollar</b>   |
| ≤ 1 bulan                                        |                                      |                                      | ≤ 1 month                                          |
| (2022: USD2.015.225 dan<br>2021: USD102.816.950) | 31.372.015                           | 1.465.398.580                        | (2022 : USD2,015,225 and<br>2021 : USD102,816,950) |
| <b>Jumlah</b>                                    | <b>7.191.470.623</b>                 | <b>6.502.230.839</b>                 | <b>Total</b>                                       |

c. Berdasarkan sisa umur jatuh tempo:

c. By remaining period to maturity:

|                                                    | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                                      |
|----------------------------------------------------|--------------------------------------|--------------------------------------|------------------------------------------------------|
| <b>Pihak Ketiga<br/>Rupiah</b>                     |                                      |                                      | <b>Third parties<br/>Rupiah</b>                      |
| ≤ 1 bulan                                          | 7.160.098.608                        | 5.036.832.259                        | ≤ 1 month                                            |
|                                                    | 7.160.098.608                        | 5.036.832.259                        |                                                      |
| <b>Mata uang asing<br/>Dolar Amerika Serikat</b>   |                                      |                                      | <b>Foreign currency<br/>United States Dollar</b>     |
| ≤ 1 bulan                                          |                                      |                                      | ≤ 1 month                                            |
| (2022 : USD2.015.225 dan<br>2021 : USD102.816.950) | 31.372.015                           | 1.465.398.580                        | (2022 : USD 2,015,225 and<br>2021 : USD 102,816,950) |
| <b>Jumlah</b>                                      | <b>7.191.470.623</b>                 | <b>6.502.230.839</b>                 | <b>Total</b>                                         |

d. Rata-rata tingkat bonus tahunan dan rasio Giro Wajib Minimum (GWM) adalah sebagai berikut:

d. The annual average bonus rate and Minimum Statutory Reserves (GWM) ratio are as follows:

|                                                       | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                                          |
|-------------------------------------------------------|--------------------------------------|--------------------------------------|----------------------------------------------------------|
| Fasilitas Simpanan Bank<br>Indonesia Syariah (FASBIS) | 4,75%                                | 2,75%                                | Bank Indonesia Sharia<br>Deposit Facilities (FASBIS)     |
| Rasio rata-rata GWM (tidak<br>diaudit) :              |                                      |                                      | Average Minimum Statutory Reserves<br>Ratio (unaudited): |
| Rupiah                                                | 7,50%                                | 3,00%                                | Rupiah                                                   |
| Mata uang asing                                       | 1,84%                                | 1,15%                                | Foreign currencies                                       |

Rasio GWM pada tanggal-tanggal 31 Desember 2022 dan 2021 dihitung berdasarkan Peraturan Bank Indonesia (PBI) No. 22/10/PADG/2020 tanggal 30 April 2020 tentang "Giro Wajib Minimum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Syariah" yang mulai berlaku sejak tanggal 1 Mei 2020 yang mana mewajibkan setiap Bank untuk memelihara GWM dalam Rupiah dan valuta asing yang besarnya ditetapkan sebesar 3,5% dan 1% dari dana pihak ketiga (DPK) dalam Rupiah dan valuta asing.

The GWM ratio as of December 31, 2022 and 2021 is calculated based on Bank Indonesia Regulation (PBI) No. 22/10/PADG/2020 dated April 30, 2020 concerning "Minimum Statutory Reserves in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units" came into force on May 1, 2020, and regulates that each Bank is required to maintain a Statutory Reserves (GWM) in Rupiah and foreign exchange, the amount of which is set at 3.5% and 1% of third party funds (DPK) in Rupiah and foreign exchange.

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(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**4. GIRO DAN PENEMPATAN PADA BANK INDONESIA (Lanjutan)**

Berdasarkan Peraturan Anggota Dewan Gubernur No.22/4/PADG/2020 Tentang Pelaksanaan Peraturan Bank Indonesia No. 22/4/PBI/2020 Tentang Insentif Bagi Bank Yang Memberikan Penyediaan Dana Untuk Kegiatan Ekonomi Tertentu Guna Mendukung Penanganan Dampak Perekonomian Akibat Wabah Virus Corona. Besaran insentif kelonggaran atas kewajiban pemenuhan GWM dalam Rupiah yang wajib dipenuhi secara harian ditetapkan sebesar 0,5%.

Selain ketentuan di atas, berdasarkan Peraturan Bank Indonesia (PBI) No. 23/07/PADG/2021 yang berlaku sejak 1 Mei 2021, terdapat perubahan perhitungan GWM dari *Financing to Deposit Ratio* (FDR) menjadi Rasio Intermediasi Makroprudensial (RIM). Bank harus memelihara tambahan GWM jika RIM Bank kurang dari batas bawah 84% atau melebihi batas atas target BI sebesar 94%.

Saldo giro pada Bank Indonesia disediakan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari OJK.

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi Giro Wajib Minimum sesuai dengan ketentuan OJK.

**4. CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA (Continued)**

Based on regulation of Members of the Board of Governors No.22/4/PADG/2020 Regarding the Implementation of Bank Indonesia Regulation No.22/4/PBI/2020 Regarding Incentives for Banks Providing Funds for Certain Economic Activities to Support the Handling of the Economic Impacts of the Corona Virus Outbreak. The amount of allowance incentives for the fulfillment of Statutory Reserves in Rupiah which must be fulfilled daily is set at 0.5%.

In addition, based on Bank Indonesia Regulation (PBI) No. 23/07/PADG/2021 which is effective from May 1, 2021, there are changes in the calculation of GWM from Financing to Deposit Ratios (FDR) to the Macroprudential Intermediation Ratio (RIM). Banks must pay additional Statutory Reserves if the Bank's RIM is less than the lower limit of 84% or exceeds the upper limit of the BI target of 94%.

The balance of current accounts with Bank Indonesia is maintained to meet the Minimum Statutory Reserves (GWM) Requirement of OJK.

As of December 31, 2022 and 2021, the Bank has complied with the Minimum Statutory Reserves Requirement under the OJK regulation.

**5. GIRO PADA BANK LAIN**

a. Berdasarkan mata uang:

|                                   | 31 Desember / December 31,<br>2022                                                                                                    |                                       |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
|                                   | Jumlah<br>nosional Mata<br>uang asing/<br>Notional<br>amount in<br>Foreign<br>currencies<br>(Dalam nilai<br>penuh/ In full<br>amount) | Ekuivalen/<br>Equivalent to<br>Rupiah |
| <b>Pihak ketiga<br/>Rupiah</b>    |                                                                                                                                       | 62.540.081                            |
| <b>Mata uang asing</b>            |                                                                                                                                       |                                       |
| Dolar Amerika Serikat             | 21.492.161                                                                                                                            | 334.579.213                           |
| Dolar Singapura                   | 411.153                                                                                                                               | 4.766.449                             |
| Ringgit Malaysia                  | 31.713.364                                                                                                                            | 112.064.247                           |
| Euro                              | 198.723                                                                                                                               | 3.295.166                             |
| Riyal Arab Saudi                  | 676.985                                                                                                                               | 2.802.171                             |
| Dinar Kuwait                      | 10.000                                                                                                                                | 508.742                               |
| Yen Jepang                        | 3.380.566                                                                                                                             | 398.264                               |
|                                   |                                                                                                                                       | <u>458.414.252</u>                    |
| <b>Jumlah</b>                     |                                                                                                                                       | <b>520.954.333</b>                    |
| Cadangan kerugian penurunan nilai |                                                                                                                                       | --                                    |
| <b>Bersih</b>                     |                                                                                                                                       | <b>520.954.333</b>                    |

**5. CURRENT ACCOUNTS WITH OTHER BANKS**

a. By currencies:

|                                 | 31 Desember / December 31,<br>2021                                                                                                    |                                       |  |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--|
|                                 | Jumlah<br>nosional Mata<br>uang asing/<br>Notional<br>amount in<br>Foreign<br>currencies<br>(Dalam nilai<br>penuh/ In full<br>amount) | Ekuivalen/<br>Equivalent to<br>Rupiah |  |
| <b>Third parties<br/>Rupiah</b> |                                                                                                                                       | 60.125.024                            |  |
| <b>Foreign currencies</b>       |                                                                                                                                       |                                       |  |
| United States Dollar            | 22.303.766                                                                                                                            | 317.884.432                           |  |
| Singapore Dollar                | 220.178                                                                                                                               | 2.323.901                             |  |
| Malaysian Ringgit               | 3.695.658                                                                                                                             | 12.630.540                            |  |
| Euro                            | 113.632                                                                                                                               | 1.830.894                             |  |
| Saudi Arabian Riyal             | 546.563                                                                                                                               | 2.074.866                             |  |
| Kuwaiti Dinar                   | 10.000                                                                                                                                | 471.096                               |  |
| Japanese Yen                    | 1.372.253                                                                                                                             | 169.844                               |  |
|                                 |                                                                                                                                       | <u>337.385.573</u>                    |  |
| <b>Total</b>                    |                                                                                                                                       | <b>397.510.597</b>                    |  |
| Allowance for impairment losses |                                                                                                                                       | --                                    |  |
| <b>Net</b>                      |                                                                                                                                       | <b>397.510.597</b>                    |  |

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

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(Disajikan dalam Ribuan Rupiah,  
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And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**5. GIRO PADA BANK LAIN  
(Lanjutan)**

b. Berdasarkan jenis dan bank:

|                                              | <b>31 Desember / December 31, 2022</b>                                                                                        |                                            |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
|                                              | <b>Jumlah nosional Mata uang asing/<br/>Notional amount in Foreign currencies<br/>(Dalam nilai penuh/<br/>In full amount)</b> | <b>Ekuivalen/<br/>Equivalent to Rupiah</b> |
| <b>Pihak ketiga</b>                          |                                                                                                                               |                                            |
| <b>Rupiah</b>                                |                                                                                                                               |                                            |
| <b>Bank Syariah</b>                          |                                                                                                                               |                                            |
| PT BPD Jatim - UUS                           |                                                                                                                               | 2.307.683                                  |
| PT BPD Sulselbar - UUS                       |                                                                                                                               | 2.800                                      |
| PT BPD Jateng - UUS                          |                                                                                                                               | 794.839                                    |
| PT Bank Syariah Indonesia                    |                                                                                                                               | 4.070.315                                  |
| PT Bank Aceh Syariah                         |                                                                                                                               | 3.498.384                                  |
| <b>Bank Umum Konvensional</b>                |                                                                                                                               |                                            |
| PT Bank Central Asia Tbk                     |                                                                                                                               | 50.263.382                                 |
| PT BPD Papua                                 |                                                                                                                               | 9.665                                      |
| PT BPD Sumbar                                |                                                                                                                               | 32.186                                     |
| PT Bank Mandiri (Persero) Tbk                |                                                                                                                               | 417.057                                    |
| PT Bank Negara Indonesia (Persero) Tbk       |                                                                                                                               | 160.175                                    |
| Standard Chartered Bank Indonesia            |                                                                                                                               | 657.515                                    |
| PT BPD Bengkulu                              |                                                                                                                               | 100.974                                    |
| PT BPD Sumsel Babel                          |                                                                                                                               | --                                         |
| PT BPD Lampung                               |                                                                                                                               | 35.709                                     |
| PT BPD Jambi                                 |                                                                                                                               | 5.257                                      |
| Lain-lain (di bawah Rp10.000)                |                                                                                                                               | 184.140                                    |
|                                              |                                                                                                                               | <b>62.540.081</b>                          |
| <b>Mata uang asing</b>                       |                                                                                                                               |                                            |
| <b>Bank Syariah</b>                          |                                                                                                                               |                                            |
| Malayan Banking Berhad                       | 866.754                                                                                                                       | 3.062.814                                  |
| Bank Islam Malaysia Berhad                   | 212.603                                                                                                                       | 751.266                                    |
| Bank Muamalat Malaysia Berhad                | 18.057                                                                                                                        | 63.809                                     |
| Giro pada UUS                                | 489.270                                                                                                                       | 7.616.708                                  |
|                                              |                                                                                                                               | <b>11.494.597</b>                          |
| <b>Bank Umum Konvensional</b>                |                                                                                                                               |                                            |
| Citibank NA, cabang New York                 | 19.143.789                                                                                                                    | 298.020.942                                |
| PT Bank BRI cabang New York                  | 108.300                                                                                                                       | 1.685.960                                  |
| PT Bank Central Asia Tbk                     | 390.058                                                                                                                       | 6.072.224                                  |
| PT Bank Mandiri (Persero) Tbk                | 1.325.121                                                                                                                     | 20.628.823                                 |
| Standard Chartered Bank Indonesia            | 198.723                                                                                                                       | 3.295.166                                  |
| The Development Bank of Singapore Limited    | 411.153                                                                                                                       | 4.766.449                                  |
| Bank Kerjasama Rakyat Malaysia Berhad        | 30.612.014                                                                                                                    | 108.172.450                                |
| The National Commercial Bank                 | 478.879                                                                                                                       | 1.982.170                                  |
| Al-Rajhi Banking & Investment (SAR)          | 198.107                                                                                                                       | 820.001                                    |
| Bank Boubyan, Kuwait                         | 10.000                                                                                                                        | 508.742                                    |
| Citibank NA, Cabang Indonesia                | 91                                                                                                                            | 1.410                                      |
| Al-Rajhi Banking & Investment (MYR)          | 3.936                                                                                                                         | 13.908                                     |
| PT Bank Negara Indonesia Tokyo (Persero) Tbk | 3.380.566                                                                                                                     | 398.264                                    |
| PT Kookmin Bank                              | 35.532                                                                                                                        | 553.146                                    |
|                                              |                                                                                                                               | <b>458.414.252</b>                         |
| <b>Jumlah</b>                                |                                                                                                                               | <b>520.954.333</b>                         |
| Cadangan kerugian penurunan nilai            |                                                                                                                               | --                                         |
| <b>Bersih</b>                                |                                                                                                                               | <b>520.954.333</b>                         |

**5. CURRENT ACCOUNTS WITH OTHER BANKS  
(Continued)**

b. By type and bank:

|                                              |
|----------------------------------------------|
| <b>Third Parties</b>                         |
| <b>Rupiah</b>                                |
| <b>Sharia Bank</b>                           |
| PT BPD Jatim - SBU                           |
| PT BPD Sulselbar - SBU                       |
| PT BPD Jateng - SBU                          |
| PT Bank Syariah Indonesia                    |
| PT Bank Aceh Syariah                         |
| <b>Conventional Bank</b>                     |
| PT Bank Central Asia Tbk                     |
| PT BPD Papua                                 |
| PT BPD Sumbar                                |
| PT Bank Mandiri (Persero) Tbk                |
| PT Bank Negara Indonesia (Persero) Tbk       |
| Standard Chartered Bank Indonesia            |
| PT BPD Bengkulu                              |
| PT BPD Sumsel Babel                          |
| PT BPD Lampung                               |
| PT BPD Jambi                                 |
| Others (below Rp10,000)                      |
| <b>Foreign currencies</b>                    |
| <b>Sharia Bank</b>                           |
| Malayan Banking Berhad                       |
| Bank Islam Malaysia Berhad                   |
| Bank Muamalat Malaysia Berhad                |
| Current accounts with SBU                    |
| <b>Conventional Bank</b>                     |
| Citibank NA, New York Branch                 |
| PT Bank BRI New York Agency                  |
| PT Bank Central Asia Tbk                     |
| PT Bank Mandiri (Persero) Tbk                |
| Standard Chartered Bank Indonesia            |
| The Development Bank of Singapore Limited    |
| Bank Kerjasama Rakyat Malaysia Berhad        |
| The National Commercial Bank                 |
| Al-Rajhi Banking & Investment (SAR)          |
| Boubyan Bank, Kuwait                         |
| Citibank NA, Indonesia Branch                |
| Al-Rajhi Banking & Investment (MYR)          |
| PT Bank Negara Indonesia Tokyo (Persero) Tbk |
| PT Kookmin Bank                              |
| <b>Total</b>                                 |
| Allowance for impairment losses              |
| <b>Net</b>                                   |



**5. GIRO PADA BANK LAIN  
(Lanjutan)**

**5. CURRENT ACCOUNTS WITH OTHER BANKS  
(Continued)**

b. Berdasarkan jenis dan bank: (lanjutan)

b. By type and bank: (continued)

|                                                                  | <b>31 Desember / December 31, 2021</b>                                                                                        |                                            |                                                                  |
|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------|
|                                                                  | <b>Jumlah nosional Mata uang asing/<br/>Notional amount in Foreign currencies<br/>(Dalam nilai penuh/<br/>In full amount)</b> | <b>Ekuivalen/<br/>Equivalent to Rupiah</b> |                                                                  |
| <b>Pihak ketiga</b>                                              |                                                                                                                               |                                            | <b>Third Parties</b>                                             |
| <b>Rupiah</b>                                                    |                                                                                                                               |                                            | <b>Rupiah</b>                                                    |
| <b>Bank Syariah</b>                                              |                                                                                                                               |                                            | <b>Sharia Bank</b>                                               |
| PT BPD Jatim - UUS                                               |                                                                                                                               | 10.318.823                                 | PT BPD Jatim - SBU                                               |
| PT BPD Sulselbar - UUS                                           |                                                                                                                               | 1.800.095                                  | PT BPD Sulselbar - SBU                                           |
| PT BPD Jateng - UUS                                              |                                                                                                                               | 1.958.829                                  | PT BPD Jateng - SBU                                              |
| PT Bank Syariah Indonesia                                        |                                                                                                                               | 4.989.407                                  | PT Bank Syariah Indonesia                                        |
| <b>Bank Umum Konvensional</b>                                    |                                                                                                                               |                                            | <b>Conventional Bank</b>                                         |
| PT Bank Central Asia Tbk                                         |                                                                                                                               | 30.050.012                                 | PT Bank Central Asia Tbk                                         |
| PT BPD Papua                                                     |                                                                                                                               | 10.491                                     | PT BPD Papua                                                     |
| PT BPD Sumbar                                                    |                                                                                                                               | 7.864                                      | PT BPD Sumbar                                                    |
| PT Bank Mandiri (Persero) Tbk                                    |                                                                                                                               | 4.742.716                                  | PT Bank Mandiri (Persero) Tbk                                    |
| Standard Chartered Bank Indonesia                                |                                                                                                                               | 550.850                                    | Standard Chartered Bank Indonesia                                |
| PT BPD Sumsel Babel                                              |                                                                                                                               | 50.945                                     | PT BPD Sumsel Babel                                              |
| PT BPD Lampung                                                   |                                                                                                                               | 59.304                                     | PT BPD Lampung                                                   |
| PT BPD Jambi                                                     |                                                                                                                               | 10.545                                     | PT BPD Jambi                                                     |
| Lain-lain (di bawah Rp10.000)                                    |                                                                                                                               | 5.575.143                                  | Others (below Rp10,000)                                          |
|                                                                  |                                                                                                                               | <b>60.125.024</b>                          |                                                                  |
| <b>Mata uang asing</b>                                           |                                                                                                                               |                                            | <b>Foreign currencies</b>                                        |
| <b>Bank Syariah</b>                                              |                                                                                                                               |                                            | <b>Sharia Bank</b>                                               |
| Malayan Banking Berhad                                           | 458.320                                                                                                                       | 1.566.387                                  | Malayan Banking Berhad                                           |
| Bank Islam Malaysia Berhad                                       | 181.267                                                                                                                       | 727.857                                    | Bank Islam Malaysia Berhad                                       |
| Bank Muamalat Malaysia Berhad                                    | 18.040                                                                                                                        | 61.655                                     | Bank Muamalat Malaysia Berhad                                    |
|                                                                  |                                                                                                                               | <b>2.355.899</b>                           |                                                                  |
| <b>Bank Umum Konvensional</b>                                    |                                                                                                                               |                                            | <b>Conventional Bank</b>                                         |
| Citibank NA, cabang New York                                     | 17.711.748                                                                                                                    | 252.436.687                                | Citibank NA, New York Branch                                     |
| PT Bank BRI cabang New York                                      | 2.709.150                                                                                                                     | 38.612.160                                 | PT Bank BRI New York Agency                                      |
| PT Bank Central Asia Tbk                                         | 779.454                                                                                                                       | 11.109.164                                 | PT Bank Central Asia Tbk                                         |
| PT Bank Mandiri (Persero) Tbk                                    | 1.081.599                                                                                                                     | 15.415.494                                 | PT Bank Mandiri (Persero) Tbk                                    |
| Standard Chartered Bank Indonesia                                | 113.632                                                                                                                       | 1.830.894                                  | Standard Chartered Bank Indonesia                                |
| The Development Bank of Singapore Limited                        | 220.178                                                                                                                       | 2.323.901                                  | The Development Bank of Singapore Limited                        |
| Bank Kerjasama Rakyat Malaysia Berhad                            | 3.043.495                                                                                                                     | 10.401.663                                 | Bank Kerjasama Rakyat Malaysia Berhad                            |
| The National Commercial Bank Al-Rajhi Banking & Investment (SAR) | 423.083                                                                                                                       | 1.606.111                                  | The National Commercial Bank Al-Rajhi Banking & Investment (SAR) |
| Bank Boubyan, Kuwait                                             | 123.480                                                                                                                       | 468.756                                    | Boubyan Bank, Kuwait                                             |
| Citibank NA, Cabang Indonesia                                    | 10.000                                                                                                                        | 471.096                                    | Citibank NA, Indonesia Branch                                    |
| Al-Rajhi Banking & Investment (MYR)                              | 1.491                                                                                                                         | 21.245                                     | Al-Rajhi Banking & Investment (MYR)                              |
| PT Bank Negara Indonesia Tokyo (Persero) Tbk                     | 4.536                                                                                                                         | 15.502                                     | PT Bank Negara Indonesia Tokyo (Persero) Tbk                     |
| PT Kookmin Bank                                                  | 1.372.253                                                                                                                     | 169.844                                    | PT Kookmin Bank                                                  |
|                                                                  | 10.325                                                                                                                        | 147.157                                    |                                                                  |
|                                                                  |                                                                                                                               | <b>337.385.573</b>                         |                                                                  |
| <b>Jumlah</b>                                                    |                                                                                                                               | <b>397.510.597</b>                         | <b>Total</b>                                                     |
| Cadangan kerugian penurunan nilai                                |                                                                                                                               | --                                         | Allowance for impairment losses                                  |
| <b>Bersih</b>                                                    |                                                                                                                               | <b>397.510.597</b>                         | <b>Net</b>                                                       |

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**5. GIRO PADA BANK LAIN  
(Lanjutan)**

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b. Berdasarkan jenis dan bank: (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021 tingkat pengembalian (bonus dan bunga) rata-rata dari giro pada bank lain adalah sebesar 0,02% dan 0,01%.

Bank melakukan penilaian terhadap giro pada bank lain secara individual dengan mempertimbangkan adanya bukti objektif penurunan nilai.

Pada tanggal-tanggal 31 Desember 2022 dan 2021 seluruh giro pada bank lain diklasifikasikan "Lancar".

Manajemen berpendapat bahwa tidak diperlukan cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021.

Pendapatan jasa giro yang diterima dari giro pada bank umum konvensional untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp1.274.937 dan Rp637.176 yang dijadikan dana kebajikan yang disalurkan melalui Baitul Maal Muamalat.

Tidak terdapat giro pada bank lain yang dijadikan jaminan pada 31 Desember 2022 dan 2021.

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**5. CURRENT ACCOUNTS WITH OTHER BANKS  
(Continued)**

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b. By type and bank: (continued)

As of December 31, 2022 and 2021, the average return (bonus and interest) of current accounts with other banks is 0.02% and 0.01%.

The Bank assessed current accounts with other banks individually for impairment based on whether an objective evidence of impairment exists.

As of December 31, 2022 and 2021, all current accounts with other banks are classified as "Current".

Management believes that no allowance for impairment losses is necessary as of December 31, 2022 and 2021.

Interest income received from current accounts with conventional banks for the years ended December 31, 2022 and 2021 amounted to Rp1,274,937 and Rp637,176 respectively, which is treated as social charitable funds which are distributed through Baitul Maal Muamalat.

No current accounts with other banks is used as collateral as of December 31, 2022 and 2021.

## 6. PENEMPATAN PADA BANK LAIN

a. Berdasarkan jenis:

|                                                                                           | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|-------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>                                                            |                                      |                                      |
| Deposito berjangka<br><i>mudharabah</i>                                                   |                                      |                                      |
| BPRS Wakalumi                                                                             | 1.451.233                            | 1.451.233                            |
| BPRS Dana Cipaganti                                                                       | 418.830                              | 418.830                              |
| BPRS PNM Mentari                                                                          | 50.000                               | 50.000                               |
| BPRS Harum Hikmanugraha                                                                   | 30.000                               | 30.000                               |
|                                                                                           | <u>1.950.063</u>                     | <u>1.950.063</u>                     |
| <b>Mata uang asing</b>                                                                    |                                      |                                      |
| <b>Dolar Amerika Serikat</b>                                                              |                                      |                                      |
| Deposito Jaminan<br>Citibank N.A New York<br>(2022 : USD150.000 dan<br>2021 : USD150.000) | 2.335.125                            | 2.137.875                            |
| Investasi wakalah<br>BIMB Malaysia<br>(2022: MYR11.000.000 dan<br>2021: Nihil)            | 38.870.260                           | --                                   |
|                                                                                           | <u>41.205.385</u>                    | <u>2.137.875</u>                     |
| <b>Jumlah</b>                                                                             | <b>43.155.448</b>                    | <b>4.087.938</b>                     |
| Cadangan kerugian<br>penurunan nilai                                                      | (418.830)                            | (418.830)                            |
| <b>Bersih</b>                                                                             | <b>42.736.618</b>                    | <b>3.669.108</b>                     |

b. Berdasarkan jangka waktu:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>       |                                      |                                      |
| ≥ 1 - ≤ 3 bulan                      | 468.830                              | 498.830                              |
| > 3 - ≤ 12 bulan                     | 1.481.233                            | 1.451.233                            |
|                                      | <u>1.950.063</u>                     | <u>1.950.063</u>                     |
| <b>Mata uang asing</b>               |                                      |                                      |
| <b>Dolar Amerika Serikat</b>         |                                      |                                      |
| ≥ 1 - ≤ 3 bulan                      | 38.870.260                           | --                                   |
| > 3 - ≤ 12 bulan                     | 2.335.125                            | 2.137.875                            |
|                                      | <u>41.205.385</u>                    | <u>2.137.875</u>                     |
| <b>Jumlah</b>                        | <b>43.155.448</b>                    | <b>4.087.938</b>                     |
| Cadangan kerugian<br>penurunan nilai | (418.830)                            | (418.830)                            |
| <b>Bersih</b>                        | <b>42.736.618</b>                    | <b>3.669.108</b>                     |

## 6. PLACEMENTS WITH OTHER BANKS

a. By type:

|                                 |
|---------------------------------|
| <b>Third Parties<br/>Rupiah</b> |
| <i>Mudharabah</i>               |
| <i>Time Deposits</i>            |
| <i>BPRS Wakalumi</i>            |
| <i>BPRS Dana Cipaganti</i>      |
| <i>BPRS PNM Mentari</i>         |
| <i>BPRS Harum Hikmanugraha</i>  |
| <b>Foreign Currencies</b>       |
| <b>United States Dollar</b>     |
| <i>Pledge Deposit</i>           |
| <i>Citibank N.A New York</i>    |
| <i>(2022 : USD150,000 and</i>   |
| <i>2021: USD150,000)</i>        |
| <i>Wakalah investment</i>       |
| <i>BIMB Malaysia</i>            |
| <i>(2022: MYR11,000,000 and</i> |
| <i>2021: Nil)</i>               |
| <b>Total</b>                    |
| <i>Allowance for impairment</i> |
| <i>losses</i>                   |
| <b>Net</b>                      |

b. By maturity:

|                                 |
|---------------------------------|
| <b>Third parties<br/>Rupiah</b> |
| <i>≥ 1 - ≤ 3 months</i>         |
| <i>&gt; 3 - ≤ 12 months</i>     |
| <b>Foreign currency</b>         |
| <b>United States Dollar</b>     |
| <i>≥ 1 - ≤ 3 months</i>         |
| <i>&gt; 3 - ≤ 12 months</i>     |
| <b>Total</b>                    |
| <i>Allowance for impairment</i> |
| <i>losses</i>                   |
| <b>Net</b>                      |

**6. PENEMPATAN PADA BANK LAIN (Lanjutan)**

**6. PLACEMENTS WITH OTHER BANKS (Continued)**

c. Berdasarkan sisa umur jatuh tempo:

c. By remaining period to maturity

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------------------|-----------------------------------------------|
| <b>Pihak Ketiga<br/>Rupiah</b>       |                                               |
| ≤ 1 bulan                            | 1.531.233                                     |
| > 1 - ≤ 3 bulan                      | --                                            |
| > 3 - ≤ 12 bulan                     | 418.830                                       |
|                                      | <b>1.950.063</b>                              |
| <b>Mata uang asing</b>               |                                               |
| Dolar Amerika Serikat                |                                               |
| ≤ 1 - ≤ 3 bulan                      | 38.870.260                                    |
| > 3 - ≤ 12 bulan                     | 2.335.125                                     |
|                                      | <b>41.205.385</b>                             |
| <b>Jumlah</b>                        | <b>43.155.448</b>                             |
| Cadangan kerugian<br>penurunan nilai | (418.830)                                     |
| <b>Bersih</b>                        | <b>42.736.618</b>                             |

|                   | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-------------------|-----------------------------------------------|
|                   |                                               |
| ≤ 1 bulan         | 1.900.063                                     |
| > 1 - ≤ 3 months  | 50.000                                        |
| > 3 - ≤ 12 months | --                                            |
|                   | <b>1.950.063</b>                              |
|                   |                                               |
| --                | --                                            |
|                   | <b>2.137.875</b>                              |
|                   | <b>2.137.875</b>                              |
| <b>Jumlah</b>     | <b>4.087.938</b>                              |
|                   |                                               |
| (418.830)         | (418.830)                                     |
| <b>3.669.108</b>  | <b>3.669.108</b>                              |

|                                    |  |
|------------------------------------|--|
| <b>Third parties<br/>Rupiah</b>    |  |
| ≤ 1 month                          |  |
| > 1 - ≤ 3 months                   |  |
| > 3 - ≤ 12 months                  |  |
|                                    |  |
| <b>Foreign currencies</b>          |  |
| United States Dollar               |  |
| ≤ 1 - ≤ 3 month                    |  |
| > 3 - ≤ 12 months                  |  |
|                                    |  |
| <b>Total</b>                       |  |
| Allowance for impairment<br>losses |  |
| <b>Net</b>                         |  |

d. Berdasarkan kolektibilitas:

d. By collectibility:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga</b>                  |                                               |
| Lancar                               | 42.736.618                                    |
| Macet                                | 418.830                                       |
| <b>Jumlah</b>                        | <b>43.155.448</b>                             |
| Cadangan kerugian<br>penurunan nilai | (418.830)                                     |
| <b>Bersih</b>                        | <b>42.736.618</b>                             |

|                  | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|------------------|-----------------------------------------------|
|                  |                                               |
| 3.669.108        | 3.669.108                                     |
| 418.830          | 418.830                                       |
| <b>4.087.938</b> | <b>4.087.938</b>                              |
|                  |                                               |
| (418.830)        | (418.830)                                     |
| <b>3.669.108</b> | <b>3.669.108</b>                              |

|                                    |  |
|------------------------------------|--|
| <b>Third parties</b>               |  |
| Current                            |  |
| Loss                               |  |
| <b>Total</b>                       |  |
| Allowance for impairment<br>losses |  |
| <b>Net</b>                         |  |

e. Perubahan cadangan kerugian penurunan nilai penempatan pada bank lain adalah sebagai berikut:

e. Changes in allowance for impairment losses on placements with other banks are as follows:

|                                                                   | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-------------------------------------------------------------------|-----------------------------------------------|
| Saldo awal tahun                                                  | 418.830                                       |
| Pembentukan (pembalikan)<br>selama tahun berjalan<br>(Catatan 35) | --                                            |
| <b>Saldo akhir tahun</b>                                          | <b>418.830</b>                                |

|                | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|----------------|-----------------------------------------------|
|                |                                               |
| 587.273        | 587.273                                       |
| (168.443)      | (168.443)                                     |
| <b>418.830</b> | <b>418.830</b>                                |

|                                                      |  |
|------------------------------------------------------|--|
| Balance at the beginning of the year                 |  |
| Provision (Reversal)<br>during the year<br>(Note 35) |  |
| <b>Balance at the end of the year</b>                |  |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penempatan pada bank lain pada tanggal 31 Desember 2022 dan 2021 telah memadai.

Management believes that the allowance for impairment losses of placements with other banks as of December 31, 2022 and 2021 is adequate.

Pada tanggal 31 Desember 2022 dan 2021, tidak ada penempatan pada bank lain yang digunakan sebagai agunan.

As of December 31, 2022 and 2021, there are no placements with other banks used as collateral.

**6. PENEMPATAN PADA BANK LAIN (Lanjutan)**

Rata-rata tingkat imbal hasil adalah sebagai berikut:

|                                          | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------------------------|-----------------------------------------------|
| Deposito berjangka <i>mudharabah</i> IDR | 5,55%                                         |
| Deposito berjangka <i>mudharabah</i> USD | 0,66%                                         |

**6. PLACEMENTS WITH OTHER BANKS (Continued)**

The annual average return ratio is as follows:

|  | <b>31 Desember/<br/>December 31,<br/>2021</b> |                             |
|--|-----------------------------------------------|-----------------------------|
|  | 5,29%                                         | IDR Mudharabah time deposit |
|  | 0,31%                                         | USD Mudharabah time deposit |

**7. INVESTASI PADA SURAT BERHARGA**

a. Berdasarkan tujuan, mata uang dan jenis:

|                                                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|----------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Diukur pada nilai wajar melalui laba rugi Pihak Ketiga Rupiah</b> |                                               |                                               |
| Sukuk Pemerintah                                                     | 15.597.629                                    | 21.107.546                                    |
| <b>Diukur pada biaya perolehan Pihak ketiga Rupiah</b>               |                                               |                                               |
| Sukuk korporasi                                                      | 21.081.069.000                                | 21.140.073.300                                |
| Sukuk pemerintah                                                     | 6.262.449.608                                 | 5.774.779.665                                 |
|                                                                      | <u>27.343.518.608</u>                         | <u>26.914.852.965</u>                         |
| <b>Mata uang asing Dolar Amerika Serikat</b>                         |                                               |                                               |
| Sukuk pemerintah                                                     | 496.261.075                                   | --                                            |
|                                                                      | <u>496.261.075</u>                            | <u>--</u>                                     |
| <b>Jumlah</b>                                                        | <b>27.855.377.312</b>                         | <b>26.935.960.511</b>                         |
| Cadangan kerugian penurunan nilai                                    | --                                            | (9.975.000)                                   |
| <b>Bersih</b>                                                        | <b>27.855.377.312</b>                         | <b>26.925.985.511</b>                         |

**Fair value through profit or loss Third Parties Rupiah**  
 Government Sukuk

**Measured at acquisition cost Third parties Rupiah**  
 Corporate sukuk  
 Government sukuk

**Foreign currency United States Dollar**  
 Government sukuk

**Total**  
 Allowance for impairment losses  
**Net**

b. Berdasarkan kolektibilitas

Bank melakukan penilaian atas penurunan nilai surat berharga secara individual dengan adanya bukti objektif penurunan nilai.

b. By collectibility

The Bank assessed the marketable securities individually for impairment based on whether an objective evidence of impairment exists.

**7. INVESTASI PADA SURAT BERHARGA  
(Lanjutan)**

**7. INVESTMENT IN MARKETABLE SECURITIES  
(Continued)**

c. Berdasarkan sisa umur jatuh tempo

c. By remaining period to maturity

Klasifikasi jangka waktu surat berharga berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

The classification of marketable securities by the remaining period to maturity is as follows:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                    |
|--------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>       |                                      |                                      | <b>Third parties<br/>Rupiah</b>    |
| ≤ 2 tahun                            | 804.921.307                          | 1.742.387.632                        | ≤ 2 years                          |
| > 2 - ≤ 5 tahun                      | 623.537.656                          | 788.099.092                          | > 2 - ≤ 5 years                    |
| > 5 tahun                            | 26.426.918.350                       | 24.405.473.787                       | > 5 years                          |
| Jumlah                               | 27.855.377.312                       | 26.935.960.511                       | Total                              |
| Cadangan kerugian<br>penurunan nilai | --                                   | (9.975.000)                          | Allowance for impairment<br>losses |
| <b>Bersih</b>                        | <b>27.855.377.312</b>                | <b>26.925.985.511</b>                | <b>Net</b>                         |

d. Berdasarkan jenis dan penerbit

d. By type and issuer

1) Sukuk Pemerintah

1) Government Sukuk

Sukuk Pemerintah merupakan sukuk yang diterbitkan oleh Negara Republik Indonesia dalam rangka pengelolaan portofolio surat utang negara.

Government Sukuk represents sukuk issued by the Republic of Indonesia in connection with the management of Government bonds portfolio.

| Tingkat bagi hasil<br>rata-rata per<br>tahun/<br>Average annual<br>revenue sharing<br>rate |      | 31 Desember / December 31,            |            |            |
|--------------------------------------------------------------------------------------------|------|---------------------------------------|------------|------------|
| Seri / Series                                                                              |      | Tanggal jatuh tempo/<br>Maturity date | 2022       | 2021       |
| Diukur pada nilai wajar<br>melalui laba rugi/ Fair<br>value through profit or loss         |      |                                       |            |            |
| Rupiah                                                                                     |      |                                       |            |            |
| Seri SR 011                                                                                | 8,05 | 10 Maret 2022/ March 10, 2022         | --         | 3.448.369  |
| Seri SR 012                                                                                | 6,30 | 10 Maret 2023/ March 10, 2023         | 3.883.674  | 255.582    |
| Seri SR 013                                                                                | 6,05 | 10 September 2023/ September 10, 2023 | 2.891.983  | 2.311.110  |
| Seri SR 014                                                                                | 5,47 | 10 September 2023/ September 10, 2023 | 3.102.850  | 3.709.950  |
| Seri SR 015                                                                                | 5,10 | 10 September 2024/ September 10, 2024 | 3.092.927  | 5.188.038  |
| Seri SR 016                                                                                | 5,10 | 10 September 2024/ September 10, 2024 | 1.509.250  | --         |
| Seri SR 017                                                                                | 5,10 | 10 September 2025/ September 10, 2025 | 19.865     | --         |
| PBS 002                                                                                    | 5,45 | 15 Januari 2022/ January 15, 2022     | --         | 949.067    |
| PBS 004                                                                                    | 6,10 | 15 Februari 2037/ February 15, 2037   | 21.714     | 1.680.581  |
| PBS 019                                                                                    | 8,25 | 15 September 2023/ September 15, 2023 | 417.688    | 440.319    |
| PBS 029                                                                                    | 8,25 | 15 Maret 2034/ March 15, 2034         | --         | 3.124.530  |
| PBS033                                                                                     | 6,50 | 15 Juni 2037/ June 15, 2037           | 468.625    | --         |
| PBS034                                                                                     | 6,50 | 15 Juni 2039/ June 15, 2039           | 189.053    | --         |
|                                                                                            |      |                                       | 15.597.629 | 21.107.546 |

**7. INVESTASI PADA SURAT BERHARGA  
(Lanjutan)**

**7. INVESTMENT IN MARKETABLE SECURITIES  
(Continued)**

d. Berdasarkan jenis dan penerbit (lanjutan)

d. By type and issuer (continued)

1) Sukuk Pemerintah (lanjutan)

1) Government Sukuk (continued)

| Tingkat bagi hasil<br>rata-rata per<br>tahun/<br>Average annual<br>revenue sharing<br>rate |        |                                       | 31 Desember / December 31, |               |
|--------------------------------------------------------------------------------------------|--------|---------------------------------------|----------------------------|---------------|
| Seri / Series                                                                              |        | Tanggal jatuh tempo/<br>Maturity date | 2022                       | 2021          |
| Diukur pada biaya<br>perolehan/<br>Measured at acquisition<br>cost                         |        |                                       |                            |               |
| Rupiah                                                                                     |        |                                       |                            |               |
| Seri IFR 006                                                                               | 10,25% | 15 Maret 2030/ March 15, 2030         | 346.627.987                | 353.110.988   |
| Seri IFR 007                                                                               | 10,25% | 15 Januari 2030/ January 15, 2030     | 19.938.537                 | 20.397.740    |
| Seri IFR 0010                                                                              | 10,00% | 15 Februari 2036/ February 15, 2036   | 408.980.015                | 414.566.176   |
| Seri PBS 002                                                                               | 5,45%  | 15 Januari 2022/ January 15, 2022     | --                         | 39.980.431    |
| Seri PBS 003                                                                               | 6,00%  | 15 Januari 2027/ January 15, 2027     | 237.843.205                | 348.751.842   |
| Seri PBS 004                                                                               | 6,10%  | 15 Pebruari 2037/ February 15, 2037   | 1.082.284.381              | 1.080.555.684 |
| Seri PBS 005                                                                               | 6,75%  | 15 April 2043/ April 15, 2043         | 261.228.571                | 305.580.575   |
| Seri PBS 012                                                                               | 8,88%  | 15 November 2031/ November 15, 2031   | 1.174.982.991              | 367.585.366   |
| Seri PBS 015                                                                               | 8,00%  | 15 Juli 2047/ July 15, 2047           | 21.996.056                 | --            |
| Seri PBS 017                                                                               | 6,13%  | 15 Oktober 2025/ October 15, 2025     | 11.386.953                 | 247.632.448   |
| Seri PBS 021                                                                               | 8,50%  | 15 November 2026/ November 15, 2026   | 94.093.883                 | 214.471.214   |
| Seri PBS 022                                                                               | 8,62%  | 15 April 2034/ April 15, 2034         | 118.040.665                | 244.580.091   |
| Seri PBS 025                                                                               | 8,38%  | 15 Mei 2023/ May 15, 2023             | 637.913.035                | 495.389.007   |
| Seri PBS 027                                                                               | 6,50%  | 15 Mei 2023/ May 15, 2023             | 11.532.186                 | --            |
| Seri PBS 029                                                                               | 6,38%  | 15 Maret 2034/ March 15, 2034         | 995.796.310                | --            |
| Seri PBS 033                                                                               | 6,75%  | 15 Juni 2047/ June 15, 2047           | 84.304.833                 | --            |
| Seri SR 011                                                                                | 3,78%  | 10 Maret 2022/ March 10, 2022         | --                         | 15.230.103    |
| Seri SR 016                                                                                | 4,95%  | 10 Maret 2025/ March 10, 2025         | 5.000.000                  | --            |
| Seri SR 017                                                                                | 5,90%  | 10 September 2025/ September 10, 2025 | 500.000                    | --            |
| SUKBI040123007                                                                             | 5,50%  | 4 Januari 2023/ January 4, 2023       | 200.000.000                | --            |
| SUKBI110123014                                                                             | 5,76%  | 11 Januari 2023/ January 11, 2023     | 100.000.000                | --            |
| SUKBI060123007                                                                             | 5,50%  | 6 Januari 2023/ January 6, 2023       | 250.000.000                | --            |
| SUKBI130123014                                                                             | 5,76%  | 13 Januari 2023/ January 13, 2023     | 200.000.000                | --            |
| SUKBI2912211W                                                                              | 3,50%  | 5 Januari 2022/ January 5, 2022       | --                         | 1.138.280.000 |
| SUKBI3112211W                                                                              | 3,50%  | 7 Januari 2022/ January 7, 2022       | --                         | 488.668.000   |
|                                                                                            |        |                                       | 6.262.449.608              | 5.774.779.665 |
| Dolar Amerika Serikat/<br>United States Dollar                                             |        |                                       |                            |               |
| Seri INDOIS 25                                                                             | 4,33%  | 28 Mei 2025/ 28 May, 2025             | 127.294.956                | --            |
| Seri INDOIS 27                                                                             | 4,15%  | 29 Maret 2027/ 29 March, 2027         | 125.951.006                | --            |
| Seri INDOIS 31                                                                             | 2,55%  | 9 Juni, 2031/ June 9, 2031            | 243.015.114                | --            |
|                                                                                            |        |                                       | 496.261.075                | --            |

2) Sukuk Korporasi

2) Corporate Sukuk

|                                                                   | Tingkat bagi<br>hasil rata-rata<br>per tahun/<br><i>Average<br/>annual<br/>revenue<br/>sharing rate</i> | Tanggal jatuh<br>tempo/<br><i>Maturity date</i> | Peringkat/<br><i>Rating</i> | <u>31 Desember / <i>December 31,</i></u> |                       |
|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------|------------------------------------------|-----------------------|
| <i>Seri / Series</i>                                              | <i>Diukur pada biaya<br/>perolehan / Measured at<br/>acquisition cost</i>                               |                                                 |                             | <u>2022</u>                              | <u>2021</u>           |
| Sukuk PT PPA                                                      | --                                                                                                      | 15 November 2041/<br><i>November 15, 2041</i>   | idAA                        | 13.051.069.000                           | 13.051.069.000        |
| Sukuk <i>Trust Certificate</i>                                    | --                                                                                                      | 29 Juni 2038/<br><i>June 29, 2038</i>           | --                          | 8.000.000.000                            | 8.000.000.000         |
| Sukuk Ijarah Berkelanjutan I<br>PLN Tahap II Tahun 2013<br>Seri B | 9,60%                                                                                                   | 10 Desember 2023/<br><i>December 10, 2023</i>   | idAAA(sy)                   | --                                       | 49.029.300            |
| Sukuk Sampoerna Agro Tbk<br>Tahun 2021                            | 8,63%                                                                                                   | 17 Maret 2024/<br><i>March 17, 2024</i>         | idA-(sy)                    | 30.000.000                               | 30.000.000            |
| Sukuk Sumberdaya<br>Sewatama I Tahun 2012 Seri A                  | 9,60%                                                                                                   | 31 Maret 2024/<br><i>March 31, 2024</i>         | idCCC(sy)                   | --                                       | 9.975.000             |
|                                                                   |                                                                                                         |                                                 |                             | <u>21.081.069.000</u>                    | <u>21.140.073.300</u> |
| <b>Jumlah / Total</b>                                             |                                                                                                         |                                                 |                             | <b>27.855.377.312</b>                    | <b>26.935.960.511</b> |



**7. INVESTASI PADA SURAT BERHARGA  
(Lanjutan)**

- e) Mutasi perubahan cadangan kerugian penurunan nilai investasi pada surat berharga adalah sebagai berikut:

|                                                           | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-----------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Saldo awal                                                | 9.975.000                                     | 14.975.000                                    |
| Penyisihan (pembalikan) dalam tahun berjalan (Catatan 35) | (9.975.000)                                   | --                                            |
| Penghapusbukuan                                           | --                                            | (5.000.000)                                   |
| <b>Saldo akhir</b>                                        | <b>--</b>                                     | <b>9.975.000</b>                              |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai investasi pada surat berharga adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul akibat tidak tertagihnya investasi pada surat berharga.

- f) Mutasi perubahan laba yang belum direalisasi atas kepemilikan investasi pada surat berharga tersedia untuk dijual - bersih:

|                                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Saldo Awal                                           | 2.003.172                                     | (126.840)                                     |
| Perubahan nilai investasi pada surat berharga - neto | (3.467.724)                                   | 2.130.012                                     |
| <b>Saldo Akhir</b>                                   | <b>(1.464.552)</b>                            | <b>2.003.172</b>                              |

- g) Informasi penting lainnya:

Pada tanggal 9 September 2021, Bank telah melakukan perjanjian untuk melakukan aksi korporasi dalam rangka memperkuat permodalan dan mendukung pertumbuhan bisnis Perseroan yang dituangkan dalam *Master Restructuring Agreement* ("MRA"). Bank melakukan transaksi pengelolaan aset/*asset sale* dengan PT Perusahaan Pengelola Aset ("PPA") dan penguatan struktur permodalan oleh Badan Pengelola Keuangan Haji ("BPKH"). MRA tersebut dilanjutkan dengan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*) yang telah dilaksanakan pada tanggal 15 November 2021. Transaksi tersebut terdiri dari:

1. Penjualan Piutang dan Pembiayaan;
2. Pembelian Sukuk yang diterbitkan oleh PPA; dan
3. Penerbitan Sukuk oleh Bank Muamalat.

**7. INVESTMENT IN MARKETABLE SECURITIES  
(Continued)**

- e) *Changes in allowance for impairment losses of investment in marketable securities are as follows:*

|  |                                             |
|--|---------------------------------------------|
|  | <i>Beginning balance</i>                    |
|  | <i>Provision (reversal) during the year</i> |
|  | <i>(Note 35)</i>                            |
|  | <i>Write off</i>                            |
|  | <b><i>Ending balance</i></b>                |

*Management believes that the allowance for impairment losses is adequate to cover possible losses that might arise from uncollectible securities held to maturity.*

- f) *Changes in unrealized gain on increase in value of investments in securities available for sale - net:*

|  |                                        |
|--|----------------------------------------|
|  | <i>Beginning balance</i>               |
|  | <i>Change in value of</i>              |
|  | <i>investments in securities - net</i> |
|  | <b><i>Ending balance</i></b>           |

- g) *Other significant information is as follows:*

*On September 9, 2021, the Bank entered into an agreement to take corporate actions in order to strengthen capital and support the Company's business growth as outlined in the Master Restructuring Agreement ("MRA"). The Bank conducted asset management transactions/ asset sale with PT Perusahaan Pengelola Aset ("PPA") and strengthening the capital structure by the Hajj Financial Management Agency ("BPKH"). The MRA was followed by a settlement transaction of low quality assets with productive assets (asset sale) which was carried out on November 15, 2021. The transaction consists of:*

1. *Sales of Receivables and Financing;*
2. *Purchase of Sukuk securities which is issued by PPA; and*
3. *Issuance of Sukuk securities by Bank Muamalat.*

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**7. INVESTASI PADA SURAT BERHARGA  
(Lanjutan)**

## g) Informasi penting lainnya: (lanjutan)

Bank melakukan penjualan terhadap sekumpulan tagihan Piutang & Pembiayaan yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual oleh Bank sebagai Kreditur Awal kepada PT AMC Indonesia Sukses ("AMC") selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021. Nilai Penjualan Piutang dan Pembiayaan yang dialihkan kepada AMC adalah sebesar Rp10.000.000.000, dengan harga sebesar nilai pokok kumpulan tagihan portofolio pada tanggal *cut off* final 15 November 2021.

Setelah terjadinya penjualan dan pengalihan kepada pembeli, risiko atas kumpulan tagihan portofolio telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul dari kumpulan tagihan portofolio tersebut.

Pada tanggal 15 November 2021, Bank melakukan pembelian surat berharga dari Cinda International Asset Management Limited berdomisili di Hongkong dengan nilai perolehan sebesar Rp13.051.069.000. Surat berharga yang dibeli tersebut merupakan sukuk yang diterbitkan oleh PT PPA dengan jangka waktu 20 (dua puluh) tahun.

Pada tanggal 15 November 2021, Bank menerbitkan Sertifikat *Sukuk Mudharabah* sebesar Rp2.440.856.000 kepada PT PPA (lihat catatan 26). *Sukuk Mudharabah* yang diterbitkan oleh Bank tidak melalui penawaran umum (*public offering*) tetapi dilakukan dengan mekanisme penawaran terbatas (*private placement*).

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas piutang *murabahah*, pembiayaan *mudharabah*, pembiayaan *musyarakah*, pinjaman *qardh*, Agunan Yang Diambil Alih (AYDA) dan aktiva lainnya atas margin piutang *murabahah* serta pendapatan yang akan diterima bagi hasil *mudharabah* dan *musyarakah* ("kumpulan tagihan portofolio") yang dimilikinya. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

**7. INVESTMENT IN MARKETABLE SECURITIES  
(Continued)**g) Other significant information is as follows:  
(continued)

*The Bank sold certain Receivables & Financing receivables which represent the claims of verified portfolio that meet the eligibility criteria for sale and transfer by the Bank as Initial Creditor to PT AMC Indonesia Sukses ("AMC") as the buyer as stated in the Portfolio Transfer Agreement dated November 15, 2021. Sales value of receivables and financing transferred to AMC is amounting to Rp10,000,000,000 at the face value of the claims of portfolio on the final cut off date November 15, 2021.*

*Upon the sale and transfer to the buyer, the risk of claims of portfolio is transferred from the Bank to the buyer including any profits and losses that will arise from the claims of portfolio.*

*On November 15, 2021, the Bank purchased marketable securities from Cinda International Asset Management Limited, domiciled in Hongkong at cost amounting to Rp13,051,069,000. The securities purchased, which were issued by PT PPA, are sukuk with a period of 20 (twenty) years.*

*On November 15, 2021, Bank issued Certificate of Mudharabah Sukuk amounting to Rp2,440,856,000 to PT PPA (see note 26). The Mudharabah Sukuk was not issued through public offering. It was issued through private placement.*

*On June 29, 2018, the Bank entered into a portfolio transfer agreement for murabahah receivables, mudharabah financing, musyarakah financing, funds of qardh, foreclosed assets and other assets on the murabahah receivable margin and the revenue to be received for mudharabah and musyarakah ("claims of portfolio") held. Subsequently, for the purpose of Bank restructuring, the claims of verified portfolio meeting the eligibility criteria for sale and transfer by the Bank as the Original Creditor have been sold and transferred to Tameer Sukuk SPC Limited as the buyer as stipulated in the Portfolio Transfer Agreement dated June 29, 2018.*

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unless otherwise stated)

**7. INVESTASI PADA SURAT BERHARGA  
(Lanjutan)**

## g) Informasi penting lainnya: (lanjutan)

Nilai pokok kumpulan tagihan portofolio yang dijual dan dialihkan tersebut yang merupakan kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan dalam mata uang US Dolar sebesar USD423.639.060 (dalam angka penuh) atau senilai Rp6.000.000.000 (1 Dolar AS = Rp14.163) dengan harga sebesar nilai pokok kumpulan tagihan portofolio pada tanggal *cut off* final (29 Juni 2018).

Setelah terjadinya penjualan dan pengalihan kepada pembeli, risiko atas kumpulan tagihan portofolio telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul dari kumpulan tagihan portofolio tersebut.

Pada tanggal 29 Juni 2018, PT Bank Muamalat Indonesia Tbk menerbitkan Sertifikat *Sukuk Mudharabah* sebesar Rp1.600.000.000 kepada Mawthiq SPC Limited (lihat catatan 26). *Sukuk Mudharabah* yang diterbitkan oleh Bank tidak melalui penawaran umum (*public offering*) tetapi dilakukan dengan mekanisme penawaran terbatas (*private placement*).

Pada tanggal 29 Juni 2018, PT Bank Muamalat Indonesia Tbk melakukan pembelian Sukuk Trust Certificate yang diterbitkan oleh Najah Sukuk SPC limited berdomisili di Uni Emirat Arab dalam mata uang US Dollar sebesar USD564.852.079 (dalam angka penuh) senilai Rp8.000.000.000 (1 Dolar AS = Rp14.163). Surat berharga tersebut dengan nama Najah Sukuk 2018-001 Trust Certificate. Portofolio dari Najah Sukuk 2018-001 Trust Certificate terdiri dari Surat Berharga Negara Indonesia dengan jangka waktu rata-rata 20 (dua puluh) tahun.

Seluruh investasi pada surat berharga pada tanggal 31 Desember 2022 dikelompokkan lancar sedangkan pada tanggal 31 Desember 2021 dikelompokkan lancar kecuali investasi surat berharga Sukuk Sumberdaya Sewatama I Tahun 2012 Seri A yang dikelompokkan macet.

**7. INVESTMENT IN MARKETABLE SECURITIES  
(Continued)**g) Other significant information is as follows:  
(continued)

The principal amount of the claims of portfolio sold and transferred, which represent the claims of verified portfolio that meet the eligibility criteria for sale and transfer, is USD423,639,060 (in full amount) or equivalent to Rp6,000,000,000 (1 US Dollar = Rp14,163) at the face value of the claims of portfolio on the final cut off date (June 29, 2018).

Upon the sale and transfer to the buyer, the risk of claims of portfolio is transferred from the Bank to the buyer including any profits and losses that will arise from the claims of portfolio.

On June 29, 2018, PT Bank Muamalat Indonesia Tbk issued Certificate of Mudharabah Sukuk amounting to Rp1,600,000,000 to Mawthiq SPC Limited (see note 26). The Mudharabah Sukuk was not issued through public offering. It was issued through private placement.

On June 29, 2018, PT Bank Muamalat Indonesia Tbk purchased Sukuk Trust Certificate issued by Najah Sukuk SPC limited, domiciled in the United Arab Emirates amounting to USD564,852,079 (in full amount) or equivalent to Rp8,000,000,000 (1 US Dollar = Rp14,163). The securities are under the name Najah Sukuk 2018-001 Trust Certificate. The securities are in the form of sukuk consisting of Government Securities with an average period of 20 (twenty) years.

All investments in securities as of December 31, 2022 are classified as current and as of December 31, 2021 are classified as current except for investments in securities with A Series Sumberdaya Sewatama Sukuk I of 2012, which are classified as loss.

## 8. PIUTANG

a. Berdasarkan jenis, mata uang dan kolektibilitas:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Murabahah<br/>Rupiah</b>          |                                      |                                      |
| Lancar                               | 4.586.524.672                        | 5.242.047.307                        |
| Dalam perhatian khusus               | 1.329.100.606                        | 1.630.160.719                        |
| Kurang lancar                        | 9.753.044                            | 11.885.065                           |
| Diragukan                            | 12.453.534                           | 646.192                              |
| Macet                                | 262.493.285                          | 26.616.110                           |
|                                      | <u>6.200.325.141</u>                 | <u>6.911.355.393</u>                 |
| <b>Mata uang asing</b>               |                                      |                                      |
| Lancar                               | 272.529.450                          | 639.410.603                          |
| Dalam perhatian khusus               | 222.298.124                          | 149.879.519                          |
|                                      | <u>494.827.574</u>                   | <u>789.290.122</u>                   |
| <b>Jumlah</b>                        | 6.695.152.715                        | 7.700.645.515                        |
| Cadangan kerugian<br>penurunan nilai | <u>(310.980.496)</u>                 | <u>(222.268.268)</u>                 |
| <b>Bersih - Murahabah</b>            | <u><b>6.384.172.219</b></u>          | <u><b>7.478.377.247</b></u>          |
| <b>Istishna<br/>Rupiah</b>           |                                      |                                      |
| Lancar                               | 1.331.762                            | 1.702.215                            |
| <b>Mata uang asing</b>               |                                      |                                      |
| Lancar                               | --                                   | --                                   |
| <b>Jumlah</b>                        | <u><b>1.331.762</b></u>              | <u><b>1.702.215</b></u>              |
| Cadangan kerugian<br>penurunan nilai | <u>(16.392)</u>                      | <u>(30.763)</u>                      |
| <b>Bersih - Istishna</b>             | <u><b>1.315.370</b></u>              | <u><b>1.671.452</b></u>              |
| <b>Piutang Ijarah<br/>Rupiah</b>     |                                      |                                      |
| Macet                                | 1.064.955                            | 1.096.729                            |
| <b>Mata uang asing</b>               |                                      |                                      |
| Macet                                | --                                   | --                                   |
| <b>Jumlah</b>                        | <u><b>1.064.955</b></u>              | <u><b>1.096.729</b></u>              |
| Cadangan kerugian<br>penurunan nilai | <u>(1.064.955)</u>                   | <u>(1.096.729)</u>                   |
| <b>Bersih - Ijarah</b>               | <u><b>--</b></u>                     | <u><b>--</b></u>                     |
| <b>Jumlah</b>                        | <u><b>6.697.549.432</b></u>          | <u><b>7.703.444.459</b></u>          |
| Cadangan kerugian<br>penurunan nilai | <u>(312.061.843)</u>                 | <u>(223.395.760)</u>                 |
| <b>Bersih</b>                        | <u><b>6.385.487.589</b></u>          | <u><b>7.480.048.699</b></u>          |

## 8. RECEIVABLES

a. By type, currencies and collectibility:

|                                      |  |
|--------------------------------------|--|
| <b>Murabahah<br/>Rupiah</b>          |  |
| Current                              |  |
| Special Mention                      |  |
| Substandard                          |  |
| Doubtful                             |  |
| Loss                                 |  |
| <b>Foreign currency</b>              |  |
| Current                              |  |
| Special Mention                      |  |
| <b>Total</b>                         |  |
| Allowance for impairment<br>losses   |  |
| <b>Net - Murahabah</b>               |  |
| <b>Istishna<br/>Rupiah</b>           |  |
| Current                              |  |
| <b>Foreign currency</b>              |  |
| Current                              |  |
| <b>Total</b>                         |  |
| Allowance for impairment<br>losses   |  |
| <b>Net - Istishna</b>                |  |
| <b>Ijarah receivables<br/>Rupiah</b> |  |
| Loss                                 |  |
| <b>Foreign currency</b>              |  |
| Loss                                 |  |
| <b>Total</b>                         |  |
| Allowance for impairment<br>losses   |  |
| <b>Net - Ijarah</b>                  |  |
| <b>Total</b>                         |  |
| Allowance for impairment<br>losses   |  |
| <b>Net</b>                           |  |

## 8. PIUTANG (Lanjutan)

b. Berdasarkan sektor ekonomi:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Pihak ketiga</b>                  |                                      |                                      |
| Industri                             | 1.278.696.469                        | 1.275.415.566                        |
| Sosial/masyarakat                    | 1.160.461.674                        | 1.058.124.678                        |
| Perdagangan                          | 742.843.810                          | 895.427.873                          |
| Pengangkutan                         | 454.719.603                          | 384.408.027                          |
| Listrik, gas dan air                 | 417.270.698                          | 519.676.120                          |
| Pertanian                            | 321.097.277                          | 458.804.754                          |
| Konstruksi                           | 274.604.179                          | 389.179.862                          |
| Jasa usaha                           | 187.507.291                          | 285.320.577                          |
| Pertambangan                         | 39.619.183                           | 35.852.457                           |
| Lainnya                              | 1.817.794.810                        | 2.398.233.093                        |
|                                      | <u>6.694.614.994</u>                 | <u>7.700.443.007</u>                 |
| <b>Pihak berelasi (Catatan 40)</b>   |                                      |                                      |
| Lainnya                              | 2.934.438                            | 3.001.452                            |
|                                      | <u>2.934.438</u>                     | <u>3.001.452</u>                     |
| <b>Jumlah</b>                        | <b>6.697.549.432</b>                 | <b>7.703.444.459</b>                 |
| Cadangan kerugian<br>penurunan nilai | (312.061.843)                        | (223.395.760)                        |
| <b>Bersih</b>                        | <b>6.385.487.589</b>                 | <b>7.480.048.699</b>                 |

c. Berdasarkan jangka waktu:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Pihak ketiga</b>                  |                                      |                                      |
| <b>Rupiah</b>                        |                                      |                                      |
| ≤ 1 tahun                            | 1.782.310.351                        | 2.442.911.318                        |
| > 1 - ≤ 2 tahun                      | 404.140.499                          | 489.097.526                          |
| > 2 - ≤ 5 tahun                      | 1.044.457.112                        | 1.298.213.833                        |
| > 5 tahun                            | 3.463.707.032                        | 3.470.220.330                        |
|                                      | <u>6.694.614.994</u>                 | <u>7.700.443.007</u>                 |
| <b>Pihak berelasi (Catatan 40)</b>   |                                      |                                      |
| > 1 - ≤ 2 tahun                      | 29.883                               | --                                   |
| > 2 - ≤ 5 tahun                      | 795.912                              | 323.374                              |
| > 5 tahun                            | 2.108.643                            | 2.678.078                            |
|                                      | <u>2.934.438</u>                     | <u>3.001.452</u>                     |
| <b>Jumlah</b>                        | <b>6.697.549.432</b>                 | <b>7.703.444.459</b>                 |
| Cadangan kerugian<br>penurunan nilai | (312.061.843)                        | (223.395.760)                        |
| <b>Bersih</b>                        | <b>6.385.487.589</b>                 | <b>7.480.048.699</b>                 |

## 8. RECEIVABLES (Continued)

b. By economic sector:

|                                  |
|----------------------------------|
| <b>Third parties</b>             |
| Manufacturing                    |
| Social/public                    |
| Trading                          |
| Transportation                   |
| Electricity, gas and water       |
| Agriculture                      |
| Construction                     |
| Business services                |
| Mining                           |
| Others                           |
| <b>Related parties (Note 40)</b> |
| Others                           |
| <b>Total</b>                     |
| Allowance for impairment losses  |
| <b>Net</b>                       |

c. By maturity:

|                                  |
|----------------------------------|
| <b>Third parties</b>             |
| <b>Rupiah</b>                    |
| ≤ 1 year                         |
| > 1 - ≤ 2 years                  |
| > 2 - ≤ 5 years                  |
| > 5 years                        |
| <b>Related parties (Note 40)</b> |
| > 1 - ≤ 2 years                  |
| > 2 - ≤ 5 years                  |
| > 5 years                        |
| <b>Total</b>                     |
| Allowance for impairment losses  |
| <b>Net</b>                       |

**8. PIUTANG (Lanjutan)**

**8. RECEIVABLES (Continued)**

d. Berdasarkan sisa umur jatuh tempo:

d. By remaining period to maturity:

|                                               | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                             |
|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>                |                                               |                                               | <b>Third parties<br/>Rupiah</b>             |
| ≤ 1 tahun                                     | 2.485.012.809                                 | 3.263.283.122                                 | ≤ 1 year                                    |
| > 1 - ≤ 2 tahun                               | 427.164.967                                   | 505.733.387                                   | > 1 - ≤ 2 years                             |
| > 2 - ≤ 5 tahun                               | 1.848.964.815                                 | 2.138.771.383                                 | > 2 - ≤ 5 years                             |
| > 5 tahun                                     | 1.933.472.403                                 | 1.792.655.115                                 | > 5 years                                   |
|                                               | <u>6.694.614.994</u>                          | <u>7.700.443.007</u>                          |                                             |
| <b>Pihak berelasi (Catatan 40)<br/>Rupiah</b> |                                               |                                               | <b>Related parties (Note 40)<br/>Rupiah</b> |
| ≤ 1 tahun                                     | 72.274                                        | 45.712                                        | ≤ 1 year                                    |
| > 1 - ≤ 2 tahun                               | 198.852                                       | 209.668                                       | > 1 - ≤ 2 years                             |
| > 2 - ≤ 5 tahun                               | 2.545.202                                     | 2.286.127                                     | > 2 - ≤ 5 years                             |
| > 5 tahun                                     | 118.110                                       | 459.945                                       | > 5 years                                   |
|                                               | <u>2.934.438</u>                              | <u>3.001.452</u>                              |                                             |
| <b>Jumlah</b>                                 | <b>6.697.549.432</b>                          | <b>7.703.444.459</b>                          | <b>Total</b>                                |
| Cadangan kerugian<br>penurunan nilai          | (312.061.843)                                 | (223.395.760)                                 | Allowance for impairment<br>losses          |
| <b>Bersih</b>                                 | <b>6.385.487.589</b>                          | <b>7.480.048.699</b>                          | <b>Net</b>                                  |

e. Berdasarkan keterkaitan:

e. By relationship:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                    |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------|
| <b>Pihak ketiga</b>                  | 6.694.614.994                                 | 7.700.443.007                                 | <b>Third parties</b>               |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               | <b>Related parties (Note 40)</b>   |
| Karyawan Kunci                       | 2.934.438                                     | 3.001.452                                     | Key Employees                      |
|                                      | <u>2.934.438</u>                              | <u>3.001.452</u>                              |                                    |
| <b>Jumlah</b>                        | <b>6.697.549.432</b>                          | <b>7.703.444.459</b>                          | <b>Total</b>                       |
| Cadangan kerugian<br>penurunan nilai | (312.061.843)                                 | (223.395.760)                                 | Allowance for impairment<br>losses |
| <b>Bersih</b>                        | <b>6.385.487.589</b>                          | <b>7.480.048.699</b>                          | <b>Net</b>                         |

f. Tingkat margin rata-rata per tahun:

f. Average profit margin rates per annum:

|                       | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                      |
|-----------------------|-----------------------------------------------|-----------------------------------------------|----------------------|
| Rupiah                | 11,09%                                        | 10,79%                                        | Rupiah               |
| Dolar Amerika Serikat | 6,03%                                         | 4,09%                                         | United States Dollar |

**PT BANK MUAMALAT INDONESIA Tbk**

## CATATAN ATAS LAPORAN KEUANGAN

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk**

## NOTES TO FINANCIAL STATEMENTS

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**8. PIUTANG (Lanjutan)**

- g. Rincian piutang bermasalah menurut sektor ekonomi adalah sebagai berikut:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Pengangkutan                         | 226.192.000                                   | --                                            |
| Industri                             | 17.887.507                                    | --                                            |
| Jasa Usaha                           | 9.440.000                                     | 10.031                                        |
| Pertanian                            | 6.977.122                                     | 40.264                                        |
| Sosial/masyarakat                    | 1.378.615                                     | 10.641.027                                    |
| Perdagangan                          | 323.004                                       | --                                            |
| Konstruksi                           | --                                            | 20.045.217                                    |
| Lainnya                              | 23.582.355                                    | 9.507.559                                     |
| <b>Jumlah</b>                        | <b>285.780.603</b>                            | <b>40.244.098</b>                             |
| Cadangan kerugian<br>penurunan nilai | (196.797.718)                                 | (28.684.733)                                  |
| <b>Bersih</b>                        | <b>88.982.885</b>                             | <b>11.559.365</b>                             |

- h. Informasi penting lainnya:

Pada tanggal 15 November 2021, Bank telah melakukan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*). Transaksi *asset sale* telah dilaksanakan pada tanggal 15 November 2021 salah satunya berupa penjualan piutang dan pembiayaan. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke PT AMC Indonesia Sukses selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021.

Nilai pokok piutang *murabahah* yang dijual dan dialihkan tersebut adalah sebesar Rp3.884.897.030 yang terdiri dari 1.500 nasabah dengan harga sebesar nilai pokok piutang *murabahah* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan piutang *murabahah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas piutang *murabahah* (lihat catatan 7). Selanjutnya atas piutang *murabahah* dan margin *murabahah* yang telah memenuhi kriteria pemilihan dijual dan dialihkan oleh Bank, sebagai Kreditur Awal, ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

**8. RECEIVABLES (Continued)**

- g.
- Non-performing receivables by economic sector are as follows:*

|                   | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                    |
|-------------------|-----------------------------------------------|------------------------------------|
| --                | --                                            | Transportation                     |
| --                | --                                            | Manufacturing                      |
| 10.031            | 10.031                                        | Business Services                  |
| 40.264            | 40.264                                        | Agriculture                        |
| 10.641.027        | 10.641.027                                    | Social/public                      |
| --                | --                                            | Trading                            |
| 20.045.217        | 20.045.217                                    | Construction                       |
| 9.507.559         | 9.507.559                                     | Others                             |
| <b>40.244.098</b> | <b>40.244.098</b>                             | <b>Total</b>                       |
| (28.684.733)      | (28.684.733)                                  | Allowance for<br>impairment losses |
| <b>11.559.365</b> | <b>11.559.365</b>                             | <b>Net</b>                         |

- h.
- Other significant information is as follows:*

On November 15, 2021, the Bank entered into a settlement transaction for low quality assets with earning assets (*asset sale*). Asset sale transactions carried out on November 15, 2021, one of which, were in the form of sales of receivables and financing. In the context of restructuring the Bank, the collection of portfolio claims that have been verified and meeting the eligibility criteria to be sold and transferred by the Bank as the Initial Creditor were then sold and transferred to PT AMC Indonesia Sukses as the buyer as stated in the Portfolio Transfer Agreement dated November 15, 2021.

The principal amount of the *murabahah* receivables sold and transferred is Rp3,884,897,030, consisting of 1,500 debtors at a price equal to the principal amount of the *murabahah* receivables on the final cut off date (November 15, 2021). Upon the sale and transfer of such *murabahah* receivables, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

On June 29, 2018, the Bank entered into a portfolio transfer agreement on *murabahah* receivables (see note 7). Subsequently, the *murabahah* receivables and *murabahah* margin meeting the eligibility criteria are sold and transferred by the Bank, as the Original Creditor, to Tameer Sukuk SPC Limited as the buyer as stated in the Portfolio Transfer Agreement dated June 29, 2018.



**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**8. PIUTANG (Lanjutan)****h. Informasi penting lainnya: (lanjutan)**

Nilai pokok piutang *murabahah* dan margin *murabahah* yang dijual dan dialihkan tersebut adalah sebesar Rp1.550.228.145 yang terdiri dari 2.997 nasabah dengan harga sebesar nilai pokok piutang *murabahah* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan piutang *murabahah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Jumlah piutang yang direstrukturisasi Bank sampai dengan tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp2.247.186.256 dan Rp5.698.198.620. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan piutang dan penjadwalan kembali pembayaran yang tertunggak.

Piutang sindikasi merupakan piutang yang diberikan kepada debitur dibawah perjanjian pembiayaan bersama dengan bank-bank lain. Jumlah piutang sindikasi yang diberikan Bank adalah sebesar Rp173.079.872 dan Rp176.014.880 masing-masing pada tanggal 31 Desember 2022 dan 2021. Keikutsertaan Bank sebagai pimpinan sindikasi berkisar 0,80% sampai dengan 63,33% pada tanggal 31 Desember 2022 dan 2021, sedangkan sebagai anggota sindikasi berkisar 8,36% sampai dengan 20,08% masing-masing pada tanggal 31 Desember 2022 dan 2021.

Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) per tanggal-tanggal 31 Desember 2022 dan 2021 kepada OJK, Bank tidak memiliki debitur, baik pihak terkait maupun pihak tidak terkait yang tidak memenuhi atau melampaui ketentuan BMPK.

Piutang dijamin agunan yang diikat dengan hak tanggungan atau surat kuasa memasang hak tanggungan atau surat kuasa untuk menjual, deposito *mudharabah* (catatan 26) atau jaminan lain yang umumnya dapat diterima oleh Bank.

Tabel *Non-Performing Financing (NPF)* bruto dan neto atas jumlah piutang adalah sebagai berikut:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------|-----------------------------------------------|
| NPF - bruto            | 285.780.603                                   |
| Persentase NPF - bruto | 4,27%                                         |
| NPF - neto             | 88.982.885                                    |
| Persentase NPF - neto  | 1,33%                                         |

**8. RECEIVABLES (Continued)****h. Other significant information is as follows:  
(continued)**

The principal amount of the *murabahah* receivables and *murabahah* margin sold and transferred is Rp1,550,228,145, consisting of 2,997 debtors at a price equal to the principal amount of the *murabahah* receivables on the final cut off date (June 29, 2018). Upon the sale and transfer of such *murabahah* receivables, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

Receivables that have been restructured by the Bank as of December 31, 2022 and 2021 amounted to Rp2,247,186,256 and Rp5,698,198,620, respectively. Restructuring scheme generally involves extension of the receivables maturity date and rescheduling of overdue payment.

Syndicated receivables represent financing provided to debtors under syndication agreements with other banks. The total amount of syndicated receivables provided by the Bank amounted to Rp173,079,872 and Rp176,014,880, as of December 31, 2022 and 2021, respectively. The Bank's participation as a leader in the syndicated receivables is 0.80% to 63.33% as of December 31, 2022 and 2021. The Bank's participation as a member in the syndicated receivables is 8.36% to 20.08% as of December 31, 2022 and 2021, respectively.

In its report on Legal Lending Limit (LLL) to FSA as of December 31, 2022 and 2021, the Bank indicated that there is no debtor, either related party or third party, who did not comply with or who has exceeded the LLL.

Receivables are guaranteed with registered mortgages or power of attorney to mortgage and sell, *mudharabah* time deposits (note 26) or other collaterals generally accepted by the Bank.

The table of total gross and net *Non-Performing Financing (NPF)* on receivables is as follows:

|                           | <b>31 Desember/<br/>December 31,<br/>2021</b> |                           |
|---------------------------|-----------------------------------------------|---------------------------|
| NPF - gross               | 40.244.098                                    | NPF - gross               |
| Percentage of NPF - gross | 0,52%                                         | Percentage of NPF - gross |
| NPF - net                 | 11.559.365                                    | NPF - net                 |
| Percentage of NPF - net   | 0,15%                                         | Percentage of NPF - net   |

## 8. PIUTANG (Lanjutan)

h. Informasi penting lainnya: (lanjutan)

Perubahan cadangan kerugian penurunan nilai piutang adalah sebagai berikut:

|                                                        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------------------------------------|-----------------------------------------------|
| Saldo awal tahun                                       | 223.395.760                                   |
| Penyisihan (pembalikan)<br>tahun berjalan (Catatan 35) | 78.856.065                                    |
| Penerimaan piutang yang<br>telah dihapusbukan          | 11.637.717                                    |
| Selisih kurs penjabaran                                | (1.827.699)                                   |
| <b>Saldo akhir tahun</b>                               | <b>312.061.843</b>                            |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai piutang adalah cukup untuk menutupi kerugian yang mungkin timbul akibat tidak tertagihnya piutang tersebut.

## 8. RECEIVABLES (Continued)

h. Other significant information is as follows:  
(continued)

Changes in allowance for impairment losses on receivables are as follows:

|  | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                   |
|--|-----------------------------------------------|---------------------------------------------------|
|  | 356.001.888                                   | Balance at the beginning of the year              |
|  | (134.950.075)                                 | Provision (reversal)<br>during the year (Note 35) |
|  | 2.407.089                                     | Recovery of<br>written-off receivables            |
|  | (63.142)                                      | Exchange rate differences                         |
|  | <b>223.395.760</b>                            | <b>Balance at the end of the year</b>             |

Management believes that the allowance for impairment losses is adequate to cover losses that might arise from uncollectible receivables.

## 9. PINJAMAN QARDH

a. Berdasarkan jenis dan kolektibilitas:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------------------|-----------------------------------------------|
| <b>Rupiah</b>                        |                                               |
| Lancar                               | 584.017.195                                   |
| Dalam perhatian khusus               | 61.655.296                                    |
| Kurang lancar                        | 1.554.888                                     |
| Diragukan                            | 187.958                                       |
| Macet                                | 77.530.154                                    |
|                                      | 724.945.491                                   |
| <b>Mata uang asing</b>               |                                               |
| Lancar                               | 140.032.780                                   |
|                                      | 140.032.780                                   |
| <b>Jumlah</b>                        | <b>864.978.271</b>                            |
| Cadangan kerugian<br>penurunan nilai | (31.729.654)                                  |
| <b>Bersih</b>                        | <b>833.248.617</b>                            |

## 9. FUNDS OF QARDH

a. By type and collectibility:

|                                    | <b>31 Desember/<br/>December 31,<br/>2021</b> |                 |
|------------------------------------|-----------------------------------------------|-----------------|
| <b>Rupiah</b>                      |                                               |                 |
| Lancar                             | 424.866.399                                   | Current         |
| Dalam perhatian khusus             | 136.045.498                                   | Special Mention |
| Kurang lancar                      | 22.558                                        | Substandard     |
| Diragukan                          | --                                            | Doubtful        |
| Macet                              | --                                            | Loss            |
|                                    | 560.934.455                                   |                 |
| <b>Foreign Currency</b>            |                                               |                 |
| Lancar                             | 128.234.871                                   | Current         |
|                                    | 128.234.871                                   |                 |
| <b>Total</b>                       | <b>689.169.326</b>                            |                 |
| Allowance for impairment<br>losses | (17.004.265)                                  |                 |
| <b>Net</b>                         | <b>672.165.061</b>                            |                 |

**9. PINJAMAN QARDH (Lanjutan)**

**9. FUNDS OF QARDH (Continued)**

b. Berdasarkan sektor ekonomi:

b. By economic sector:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga</b>                  |                                               |                                               |
| Perdagangan                          | 282.405.339                                   | 316.882.805                                   |
| Jasa usaha                           | 263.707.079                                   | 38.746.299                                    |
| Industri                             | 54.426.763                                    | 55.083.665                                    |
| Sosial/masyarakat                    | --                                            | 14.000.000                                    |
| Lainnya                              | 264.066.876                                   | 264.322.597                                   |
|                                      | <u>864.606.057</u>                            | <u>689.035.366</u>                            |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               |
| Lainnya                              | 372.214                                       | 133.960                                       |
|                                      | <u>372.214</u>                                | <u>133.960</u>                                |
| <b>Jumlah</b>                        | <b>864.978.271</b>                            | <b>689.169.326</b>                            |
| Cadangan kerugian<br>penurunan nilai | (31.729.654)                                  | (17.004.265)                                  |
| <b>Bersih</b>                        | <b>833.248.617</b>                            | <b>672.165.061</b>                            |

**Third parties**  
Trading  
Business services  
Manufacturing  
Social/public  
Others

**Related parties (Note 40)**  
Others

**Total**  
Allowance for impairment  
losses  
**Net**

c. Berdasarkan jangka waktu:

c. By maturity:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>       |                                               |                                               |
| ≤ 1 tahun                            | 503.326.883                                   | 545.487.839                                   |
| > 1 - ≤ 2 tahun                      | 44.708.150                                    | 13.302.235                                    |
| > 2 - ≤ 5 tahun                      | 268.760.200                                   | 81.599.505                                    |
| > 5 tahun                            | 47.810.824                                    | 48.645.787                                    |
|                                      | <u>864.606.057</u>                            | <u>689.035.366</u>                            |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               |
| > 2 - ≤ 5 tahun                      | 105.511                                       | 133.960                                       |
| > 5 tahun                            | 266.703                                       | --                                            |
|                                      | <u>372.214</u>                                | <u>133.960</u>                                |
| <b>Jumlah</b>                        | <b>864.978.271</b>                            | <b>689.169.326</b>                            |
| Cadangan kerugian<br>penurunan nilai | (31.729.654)                                  | (17.004.265)                                  |
| <b>Bersih</b>                        | <b>833.248.617</b>                            | <b>672.165.061</b>                            |

**Third parties  
Rupiah**  
≤ 1 year  
> 1 - ≤ 2 years  
> 2 - ≤ 5 years  
> 5 years

**Related parties (Note 40)**  
> 2 - ≤ 5 years  
> 5 year

**Total**  
Allowance for impairment  
losses  
**Net**

**9. PINJAMAN QARDH (Lanjutan)**

**9. FUNDS OF QARDH (Continued)**

d. Berdasarkan sisa umur jatuh tempo:

d. By remaining period to maturity:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                            |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|--------------------------------------------|
| <b>Pihak ketiga</b>                  |                                               |                                               | <b>Third parties</b>                       |
| <b>Rupiah</b>                        |                                               |                                               | <b>Rupiah</b>                              |
| ≤ 1 tahun                            | 557.093.332                                   | 559.609.852                                   | ≤ 1 year                                   |
| > 1 - ≤ 2 tahun                      | 43.534.180                                    | 19.832.719                                    | > 1 - ≤ 2 years                            |
| > 2 - ≤ 5 tahun                      | 215.901.017                                   | 60.853.790                                    | > 2 - ≤ 5 years                            |
| > 5 tahun                            | 48.077.528                                    | 48.739.005                                    | > 5 years                                  |
|                                      | <u>864.606.057</u>                            | <u>689.035.366</u>                            |                                            |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               | <b>Related parties (Note 40)</b>           |
| ≤ 1 tahun                            | 8.609                                         | --                                            | ≤ 1 Year                                   |
| > 1 - ≤ 2 tahun                      | 34.542                                        | 16.986                                        | > 1 - ≤ 2 years                            |
| > 2 - ≤ 5 tahun                      | 329.063                                       | 116.974                                       | > 2 - ≤ 5 years                            |
|                                      | <u>372.214</u>                                | <u>133.960</u>                                |                                            |
| <b>Jumlah</b>                        | <b>864.978.271</b>                            | <b>689.169.326</b>                            | <b>Total</b>                               |
| Cadangan kerugian<br>penurunan nilai | <u>(31.729.654)</u>                           | <u>(17.004.265)</u>                           | <i>Allowance for impairment<br/>losses</i> |
| <b>Bersih</b>                        | <b>833.248.617</b>                            | <b>672.165.061</b>                            | <b>Net</b>                                 |

e. Berdasarkan keterkaitan:

e. By relationship:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                            |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|--------------------------------------------|
| <b>Pihak ketiga</b>                  | 864.606.057                                   | 689.035.366                                   | <b>Third parties</b>                       |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               | <b>Related parties (Note 40)</b>           |
| Karyawan kunci                       | 372.214                                       | 133.960                                       | <i>Key employees</i>                       |
| <b>Jumlah</b>                        | <b>864.978.271</b>                            | <b>689.169.326</b>                            | <b>Total</b>                               |
| Cadangan kerugian<br>penurunan nilai | <u>(31.729.654)</u>                           | <u>(17.004.265)</u>                           | <i>Allowance for impairment<br/>losses</i> |
| <b>Bersih</b>                        | <b>833.248.617</b>                            | <b>672.165.061</b>                            | <b>Net</b>                                 |

f. Rincian pinjaman *qardh* bermasalah menurut sektor ekonomi adalah sebagai berikut:

f. Non-performing funds of *qardh* by economic sector are as follows:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                            |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|--------------------------------------------|
| Perdagangan                          | 77.447.500                                    | --                                            | <i>Trading</i>                             |
| Lainnya                              | 1.825.500                                     | 22.558                                        | <i>Others</i>                              |
| <b>Jumlah</b>                        | <b>79.273.000</b>                             | <b>22.558</b>                                 | <b>Total</b>                               |
| Cadangan kerugian<br>penurunan nilai | <u>(20.469.528)</u>                           | <u>(3.384)</u>                                | <i>Allowance for impairment<br/>losses</i> |
| <b>Bersih</b>                        | <b>58.803.472</b>                             | <b>19.174</b>                                 | <b>Net</b>                                 |

**PT BANK MUAMALAT INDONESIA Tbk**

## CATATAN ATAS LAPORAN KEUANGAN

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
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And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**9. PINJAMAN QARDH (Lanjutan)**

g. Informasi penting lainnya:

Tabel *Non-Performing Financing* (NPF) bruto dan neto atas jumlah pinjaman *qardh* adalah sebagai berikut:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------|-----------------------------------------------|
| NPF - bruto            | 79.273.000                                    |
| Persentase NPF - bruto | 9,16%                                         |
| NPF - netto            | 58.803.472                                    |
| Persentase NPF - netto | 6,80%                                         |

Perubahan cadangan kerugian penurunan nilai pinjaman *qardh* adalah sebagai berikut:

|                                                     | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-----------------------------------------------------|-----------------------------------------------|
| Saldo awal tahun                                    | 17.004.265                                    |
| Penyisihan (pembalikan) tahun berjalan (Catatan 35) | 14.420.869                                    |
| Penerimaan pinjaman yang telah dihapusbukan         | 100.468                                       |
| Selisih Kurs Penjabaran                             | 204.052                                       |
| <b>Saldo akhir tahun</b>                            | <b>31.729.654</b>                             |

Pada tanggal 15 November 2021, Bank telah melakukan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*). Transaksi *asset sale* telah dilaksanakan pada tanggal 15 November 2021 salah satunya berupa penjualan pinjaman *qardh*. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke PT AMC Indonesia Sukses selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021.

Nilai pokok pinjaman *qardh* yang dijual dan dialihkan tersebut adalah sebesar Rp354.979.768 yang terdiri dari 12 nasabah dengan harga sebesar nilai pokok pinjaman *qardh* pada tanggal *cut off final* (15 November 2021). Setelah terjadinya penjualan dan pengalihan pinjaman *qardh* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

**9. FUNDS OF QARDH (Continued)**

g. Other significant information is as follows:

The table of total gross and net Non-Performing Financing (NPF) on funds of *qardh* is as follows:

|                           | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|---------------------------|-----------------------------------------------|--|
| NPF - gross               | 22.558                                        |  |
| Percentage of NPF - gross | 0,00%                                         |  |
| NPF - net                 | 19.174                                        |  |
| Percentage of NPF - net   | 0,00%                                         |  |

Changes in allowance for impairment losses on funds of *qardh* are as follows:

|                                                | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|------------------------------------------------|-----------------------------------------------|--|
| Balance at the beginning of the year           | 14.895.913                                    |  |
| Provision (reversal) during the year (Note 35) | 2.076.804                                     |  |
| Recovery of written-off                        | --                                            |  |
| Exchange rate differences                      | 31.548                                        |  |
| <b>Balance at the end of the year</b>          | <b>17.004.265</b>                             |  |

On November 15, 2021, the Bank entered into a settlement transaction for low quality assets with earning assets (*asset sale*). Asset sale transactions carried out on November 15, 2021, one of which, were in the form of sales of funds of *qardh*. In the context of restructuring the Bank, the collection of portfolio claims that have been verified and meeting the eligibility criteria to be sold and transferred by the Bank as the Initial Creditor were then sold and transferred to PT AMC Indonesia Sukses as the buyer as stated in the Portfolio Transfer Agreement dated November 15, 2021.

The principal amount of the funds of *qardh* sold and transferred is Rp354,979,768 consisting of 12 debtors at a price equal to the principal amount of funds of *qardh* on the final cut off date (November 15, 2021). Upon the sale and transfer of the funds of *qardh*, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

## 9. PINJAMAN QARDH (Lanjutan)

### g. Informasi penting lainnya: (lanjutan)

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas pinjaman *qardh* (lihat catatan 7). Selanjutnya atas pinjaman *qardh* yang telah memenuhi kriteria pemilihan dijual dan dialihkan oleh Bank, sebagai Kreditor Awal, ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

Nilai pokok pinjaman *qardh* yang dijual dan dialihkan tersebut adalah sebesar Rp74.234.774 yang terdiri dari 719 nasabah dengan harga sebesar nilai pokok pinjaman *qardh* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan pinjaman *qardh* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) pada tanggal-tanggal 31 Desember 2022 dan 2021 kepada Bank Indonesia, Bank tidak memiliki debitur, baik pihak terkait maupun pihak tidak terkait yang tidak memenuhi atau melampaui ketentuan BMPK.

Jumlah pinjaman *qardh* yang direstrukturisasi Bank sampai dengan tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp99.000.000 dan Rp405.836.863. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan pinjaman dan penjadwalan kembali pembayaran yang tertunggak.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai piutang adalah cukup untuk menutupi kerugian yang mungkin timbul akibat tidak tertagihnya pinjaman *qardh* tersebut.

## 9. FUNDS OF QARDH (Continued)

### g. Other significant information is as follows: (continued)

On June 29, 2018, the Bank entered into a portfolio transfer agreement on funds of *qardh* (see note 7). Subsequently, funds of *qardh* meeting the eligibility criteria are sold and transferred by the Bank, as the Original Creditor, to Tameer Sukuk SPC Limited as the buyer as stated in the Portfolio Transfer Agreement dated June 29, 2018.

The principal amount of the funds of *qardh* sold and transferred is Rp74,234,774 consisting of 719 debtors at a price equal to the principal amount of funds of *qardh* on the final cut off date (June 29, 2018). Upon the sale and transfer of the funds of *qardh*, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

In its report on Legal Lending Limit (LLL) to Bank Indonesia as of December 31, 2022 and 2021, the Bank indicated that there is no debtor, either related party or third party, who did not comply with or who has exceeded the LLL.

Funds of *Qardh* that have been restructured by the Bank as of December 31, 2022 and 2021, amounted to Rp99,000,000 and Rp405,836,863, respectively. Restructuring scheme generally involves extension of the funds maturity date and rescheduling of overdue payment.

Management believes that the allowance for impairment losses is adequate to cover losses that might arise from uncollectible funds of *qardh*.

## 10. PEMBIAYAAN MUDHARABAH

### a. Berdasarkan jenis kolektibilitas dan mata uang:

|                                      | 31 Desember/<br>December 31,<br>2022 |
|--------------------------------------|--------------------------------------|
| <b>Rupiah</b>                        |                                      |
| Lancar                               | 560.830.002                          |
| Dalam perhatian khusus               | 1.051.170                            |
| Macet                                | 2.177.795                            |
| <b>Jumlah</b>                        | <b>564.058.967</b>                   |
| Cadangan kerugian<br>penurunan nilai | (7.015.074)                          |
| <b>Bersih</b>                        | <b>557.043.893</b>                   |

## 10. MUDHARABAH FINANCING

### a. By collectibility and currencies:

|                                    | 31 Desember/<br>December 31,<br>2021 |  |
|------------------------------------|--------------------------------------|--|
| <b>Rupiah</b>                      |                                      |  |
| Current                            | 524.595.975                          |  |
| Special mention                    | 1.543.994                            |  |
| Loss                               | --                                   |  |
| <b>Total</b>                       | <b>526.139.969</b>                   |  |
| Allowance for impairment<br>losses | (9.105.453)                          |  |
| <b>Net</b>                         | <b>517.034.516</b>                   |  |

**10. PEMBIAYAAN MUDHARABAH (Lanjutan)**

**10. MUDHARABAH FINANCING (Continued)**

b. Berdasarkan sektor ekonomi:

b. By economic sector:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga</b>                  |                                               |                                               |
| Jasa usaha                           | 528.686.809                                   | 309.766.521                                   |
| Pertambangan                         | 1.966.171                                     | 3.370.578                                     |
| Sosial/masyarakat                    | 336.018                                       | 1.842.358                                     |
| Konstruksi                           | 201.624                                       | --                                            |
| Lainnya                              | 32.868.345                                    | 211.160.512                                   |
| <b>Jumlah</b>                        | <b>564.058.967</b>                            | <b>526.139.969</b>                            |
| Cadangan kerugian<br>penurunan nilai | (7.015.074)                                   | (9.105.453)                                   |
| <b>Bersih</b>                        | <b>557.043.893</b>                            | <b>517.034.516</b>                            |

|                                    |
|------------------------------------|
| <b>Third parties</b>               |
| Business services                  |
| Mining                             |
| Social/public                      |
| Construction                       |
| Others                             |
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |

c. Berdasarkan jangka waktu:

c. By maturity:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>       |                                               |                                               |
| ≤ 1 tahun                            | 92.178.707                                    | 57.007.239                                    |
| > 1 - ≤ 2 tahun                      | 240.433.383                                   | 337.888.664                                   |
| > 2 - ≤ 5 tahun                      | 131.238.686                                   | 75.747.534                                    |
| > 5 tahun                            | 100.208.191                                   | 55.496.532                                    |
| <b>Jumlah</b>                        | <b>564.058.967</b>                            | <b>526.139.969</b>                            |
| Cadangan kerugian<br>penurunan nilai | (7.015.074)                                   | (9.105.453)                                   |
| <b>Bersih</b>                        | <b>557.043.893</b>                            | <b>517.034.516</b>                            |

|                                    |
|------------------------------------|
| <b>Third parties<br/>Rupiah</b>    |
| ≤ 1 year                           |
| > 1 - ≤ 2 years                    |
| > 2 - ≤ 5 years                    |
| > 5 years                          |
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |

d. Berdasarkan sisa umur jatuh tempo:

d. By remaining period to maturity:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga</b>                  |                                               |                                               |
| ≤ 1 tahun                            | 346.516.507                                   | 384.194.970                                   |
| > 1 - ≤ 2 tahun                      | 74.794.152                                    | 10.700.933                                    |
| > 2 - ≤ 5 tahun                      | 82.628.541                                    | 67.049.423                                    |
| > 5 tahun                            | 60.119.767                                    | 64.194.643                                    |
| <b>Jumlah</b>                        | <b>564.058.967</b>                            | <b>526.139.969</b>                            |
| Cadangan kerugian<br>penurunan nilai | (7.015.074)                                   | (9.105.453)                                   |
| <b>Bersih</b>                        | <b>557.043.893</b>                            | <b>517.034.516</b>                            |

|                                    |
|------------------------------------|
| <b>Third parties</b>               |
| ≤ 1 year                           |
| > 1 - ≤ 2 years                    |
| > 2 - ≤ 5 years                    |
| > 5 years                          |
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |

e. Berdasarkan keterkaitan:

e. By relationship:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga</b>                  | 564.058.967                                   | 526.139.969                                   |
| <b>Pihak berelasi (Catatan 40)</b>   | --                                            | --                                            |
| <b>Jumlah</b>                        | <b>564.058.967</b>                            | <b>526.139.969</b>                            |
| Cadangan kerugian<br>penurunan nilai | (7.015.074)                                   | (9.105.453)                                   |
| <b>Bersih</b>                        | <b>557.043.893</b>                            | <b>517.034.516</b>                            |

|                                    |
|------------------------------------|
| <b>Third parties</b>               |
| <b>Related parties (Note 40)</b>   |
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |



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(Expressed in thousands of Rupiah,  
unless otherwise stated)**10. PEMBIAYAAN MUDHARABAH (Lanjutan)**f. Rincian pembiayaan *mudharabah* bermasalah menurut sektor ekonomi adalah sebagai berikut:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------------------|-----------------------------------------------|
| Jasa usaha                           | 2.177.795                                     |
| <b>Jumlah</b>                        | <b>2.177.795</b>                              |
| Cadangan kerugian<br>penurunan nilai | (710.288)                                     |
| <b>Bersih</b>                        | <b>1.467.507</b>                              |

g. Tingkat bagi hasil rata-rata per tahun:

|        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------|-----------------------------------------------|
| Rupiah | 10,21%                                        |

h. Informasi penting lainnya:

Jumlah pembiayaan yang telah direstrukturisasi Bank pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar nihil dan Rp887.000. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan pembiayaan dan penjadwalan kembali pembayaran yang tertunggak.

Pembiayaan sindikasi merupakan pembiayaan yang diberikan kepada debitur di bawah perjanjian pembiayaan bersama dengan bank-bank lain. Tidak terdapat pembiayaan sindikasi kepada debitur masing-masing pada tanggal 31 Desember 2022 dan 2021.

Pada tanggal 15 November 2021, Bank telah melakukan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*). Transaksi *asset sale* telah dilaksanakan pada tanggal 15 November 2021 salah satunya berupa penjualan pembiayaan *mudharabah*. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke PT AMC Indonesia Sukses selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021.

**10. MUDHARABAH FINANCING (Continued)**f. Non-performing *mudharabah* financing by economic sector is as follows:

|  | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                 |
|--|-----------------------------------------------|---------------------------------|
|  | --                                            | Business services               |
|  | --                                            | <b>Total</b>                    |
|  | --                                            | Allowance for impairment losses |
|  | --                                            | <b>Net</b>                      |

g. Average revenue sharing rates per annum:

|  | <b>31 Desember/<br/>December 31,<br/>2021</b> |        |
|--|-----------------------------------------------|--------|
|  | 9,76%                                         | Rupiah |

h. Other significant information is as follows:

Financing that has been restructured by Bank as of December 31, 2022 and 2021, is amounting to nil and Rp887,000, respectively. Restructuring scheme generally involves extension of the financing maturity date and rescheduling of overdue payment.

Syndicated financing represents financing provided to debtors under syndication agreements with other banks. There was no syndicated financing to debtors as of December 31, 2022 and 2021.

On November 15, 2021, the Bank entered into a settlement transaction for low quality assets with earning assets (*asset sale*). Asset sale transactions carried out on November 15, 2021, one of which were in the form of sales of *mudharabah* financing. In the context of restructuring the Bank, the collection of portfolio claims that have been verified and meeting the eligibility criteria to be sold and transferred by the Bank as the Initial Creditor were then sold and transferred to PT AMC Indonesia Sukses as the buyer as stated in the Portfolio Transfer Agreement dated November 15, 2021.

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(Expressed in thousands of Rupiah,  
unless otherwise stated)**10. PEMBIAYAAN MUDHARABAH (Lanjutan)****10. MUDHARABAH FINANCING (Continued)****h. Informasi penting lainnya: (lanjutan)****h. Other significant information is as follows: (continued)**

Nilai pokok pembiayaan *mudharabah* yang dijual dan dialihkan tersebut adalah sebesar Rp10.392.436 yang terdiri dari 9 nasabah dengan harga sebesar nilai pokok pembiayaan *mudharabah* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan pembiayaan *mudharabah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

The principal amount of the *mudharabah* financing sold and transferred is Rp10,392,436, consisting of 9 debtors at a price equal to the principal amount of *mudharabah* financing on the final cut off date (November 15, 2021). Upon the sale and transfer of such *mudharabah* financing, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas pembiayaan *mudharabah* dan pendapatan yang akan diterima bagi hasil *mudharabah* (lihat catatan 7). Selanjutnya atas pembiayaan *mudharabah* yang telah memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank, sebagai Kreditor Awal ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

On June 29, 2018, the Bank entered into a portfolio transfer agreement on *mudharabah* financing and revenue to be received for *mudharabah* revenue sharing (see note 7). Subsequently, the *mudharabah* financing meeting the eligibility criteria is sold and transferred by the Bank, as the Original Creditor, to Tameer Sukuk SPC Limited as the buyer as stated in the Portfolio Transfer Agreement dated June 29, 2018.

Nilai pokok pembiayaan *mudharabah* yang dijual dan dialihkan tersebut adalah sebesar Rp184.556.210 yang terdiri dari 121 nasabah dengan harga sebesar nilai pokok pembiayaan *mudharabah* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan pembiayaan *mudharabah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

The principal amount of the *mudharabah* financing sold and transferred is Rp184,556,210, consisting of 121 debtors at a price equal to the principal amount of *mudharabah* financing on the final cut off date (June 29, 2018). Upon the sale and transfer of such *mudharabah* financing, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) per tanggal-tanggal 31 Desember 2022 dan 2021 kepada OJK/Bank Indonesia, Bank tidak memiliki debitur baik pihak terkait maupun pihak tidak terkait, sesuai dengan peraturan Bank Indonesia yang tidak memenuhi atau melampaui ketentuan BMPK.

In its report on Legal Lending Limit (LLL) to OJK/Bank Indonesia as of December 31, 2022 and 2021, the Bank indicated that there is no debtor, either related party or third party, who did not comply with or who has exceeded the Legal Lending Limit (LLL).

Tabel *Non-Performing Financing* (NPF) bruto dan neto atas jumlah pembiayaan *mudharabah* adalah sebagai berikut:

The table of total gross and net *Non-Performing Financing* (NPF) on *mudharabah* financing is as follows:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                           |
|------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------|
| NPF - bruto            | 2.177.795                                     | --                                            | NPF - gross               |
| Persentase NPF - bruto | 0,39%                                         | 0,00%                                         | Percentage of NPF - gross |
| NPF - neto             | 1.467.507                                     | --                                            | NPF - net                 |
| Persentase NPF - neto  | 0,26%                                         | 0,00%                                         | Percentage of NPF - net   |

# **10. PEMBIAYAAN MUDHARABAH (Lanjutan)**

# **10. MUDHARABAH FINANCING (Continued)**

h. Informasi penting lainnya: (lanjutan)

h. Other significant information is as follows:  
 (continued)

Perubahan cadangan kerugian penurunan nilai pembiayaan *mudharabah* adalah sebagai berikut:

Changes in allowance for impairment losses on *mudharabah* financing are as follows:

|                                                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                   |
|--------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------------|
| Saldo awal tahun                                       | 9.105.453                                     | 6.518.050                                     | Balance at the beginning of the year              |
| Penyisihan (pembalikan)<br>tahun berjalan (Catatan 35) | (2.664.280)                                   | 1.013.968                                     | Provision (reversal)<br>during the year (Note 35) |
| Penerimaan pinjaman<br>yang telah dihapusbukukan       | 573.901                                       | 1.573.435                                     | Recovery of<br>written-off loans                  |
| <b>Saldo akhir tahun</b>                               | <b>7.015.074</b>                              | <b>9.105.453</b>                              | <b>Balance at the end of the year</b>             |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pembiayaan adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan tersebut.

Management believes that the allowance for impairment losses is adequate to cover possible losses that might arise from uncollectible financing.

# **11. PEMBIAYAAN MUSYARAKAH**

# **11. MUSYARAKAH FINANCING**

a. Berdasarkan jenis kolektibilitas dan mata uang:

a. By collectibility and currencies:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                    |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------|
| <b>Rupiah</b>                        |                                               |                                               | <b>Rupiah</b>                      |
| Lancar                               | 8.779.244.023                                 | 6.692.134.190                                 | Current                            |
| Dalam perhatian khusus               | 909.370.739                                   | 1.660.286.720                                 | Special mention                    |
| Kurang lancar                        | 2.089.463                                     | 3.737.979                                     | Substandard                        |
| Diragukan                            | 40.469.785                                    | 2.300.661                                     | Doubtful                           |
| Macet                                | 111.683.583                                   | 73.657.621                                    | Loss                               |
|                                      | <u>9.842.857.593</u>                          | <u>8.432.117.171</u>                          |                                    |
| <b>Mata uang asing</b>               |                                               |                                               | <b>Foreign currencies</b>          |
| Lancar                               | 707.160.665                                   | 690.276.949                                   | Current                            |
| Dalam perhatian khusus               | 144.827.877                                   | --                                            | Special mention                    |
|                                      | <u>851.988.542</u>                            | <u>690.276.949</u>                            |                                    |
| <b>Jumlah</b>                        | <b>10.694.846.135</b>                         | <b>9.122.394.120</b>                          | <b>Total</b>                       |
| Cadangan kerugian<br>penurunan nilai | (278.732.187)                                 | (290.730.567)                                 | Allowance for impairment<br>losses |
| <b>Bersih</b>                        | <b>10.416.113.948</b>                         | <b>8.831.663.553</b>                          | <b>Net</b>                         |

**11. PEMBIAYAAN MUSYARAKAH (Lanjutan)**

**11. MUSYARAKAH FINANCING (Continued)**

b. Berdasarkan sektor ekonomi:

b. By economic sector:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                    |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------|
| <b>Pihak ketiga</b>                  |                                               |                                               | <b>Third parties</b>               |
| Jasa usaha                           | 2.348.992.591                                 | 1.633.687.002                                 | Business services                  |
| Industri                             | 1.291.734.536                                 | 1.396.170.486                                 | Manufacturing                      |
| Perdagangan                          | 1.204.070.125                                 | 1.248.593.775                                 | Trading                            |
| Sosial/masyarakat                    | 1.096.879.315                                 | 408.544.524                                   | Social/public                      |
| Listrik, gas dan air                 | 1.003.580.696                                 | 928.888.467                                   | Electricity, gas and water         |
| Pengangkutan                         | 920.649.324                                   | 176.575.937                                   | Transportation                     |
| Pertambangan                         | 584.955.907                                   | 664.792.528                                   | Mining                             |
| Konstruksi                           | 582.779.331                                   | 577.261.721                                   | Construction                       |
| Pertanian                            | 182.209.640                                   | 463.866.554                                   | Agriculture                        |
| Lainnya                              | 1.478.225.166                                 | 1.622.721.315                                 | Others                             |
|                                      | <u>10.694.076.631</u>                         | <u>9.121.102.309</u>                          |                                    |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               | <b>Related parties (Note 40)</b>   |
| Lainnya                              | 769.504                                       | 1.291.811                                     | Others                             |
|                                      | <u>769.504</u>                                | <u>1.291.811</u>                              |                                    |
| <b>Jumlah</b>                        | <b>10.694.846.135</b>                         | <b>9.122.394.120</b>                          | <b>Total</b>                       |
| Cadangan kerugian<br>penurunan nilai | (278.732.187)                                 | (290.730.567)                                 | Allowance for impairment<br>losses |
| <b>Bersih</b>                        | <b>10.416.113.948</b>                         | <b>8.831.663.553</b>                          | <b>Net</b>                         |

c. Berdasarkan jangka waktu:

c. By maturity:

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                    |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------|
| <b>Pihak ketiga<br/>Rupiah</b>       |                                               |                                               | <b>Third parties<br/>Rupiah</b>    |
| ≤ 1 tahun                            | 2.248.512.455                                 | 2.309.965.206                                 | ≤ 1 year                           |
| > 1 - ≤ 2 tahun                      | 867.526.243                                   | 808.512.053                                   | > 1 - ≤ 2 years                    |
| > 2 - ≤ 5 tahun                      | 2.585.779.710                                 | 1.980.971.812                                 | > 2 - ≤ 5 years                    |
| > 5 tahun                            | 4.992.258.223                                 | 4.021.653.238                                 | > 5 years                          |
|                                      | <u>10.694.076.631</u>                         | <u>9.121.102.309</u>                          |                                    |
| <b>Pihak berelasi (Catatan 40)</b>   |                                               |                                               | <b>Related parties (Note 40)</b>   |
| > 2 - ≤ 5 tahun                      | 454.788                                       | --                                            | > 2 - ≤ 5 years                    |
| > 5 tahun                            | 314.716                                       | 1.291.811                                     | > 5 years                          |
|                                      | <u>769.504</u>                                | <u>1.291.811</u>                              |                                    |
| <b>Jumlah</b>                        | <b>10.694.846.135</b>                         | <b>9.122.394.120</b>                          | <b>Total</b>                       |
| Cadangan kerugian<br>penurunan nilai | (278.732.187)                                 | (290.730.567)                                 | Allowance for impairment<br>losses |
| <b>Bersih</b>                        | <b>10.416.113.948</b>                         | <b>8.831.663.553</b>                          | <b>Net</b>                         |

**11. PEMBIAYAAN MUSYARAKAH (Lanjutan)**

**11. MUSYARAKAH FINANCING (Continued)**

d. Berdasarkan sisa umur jatuh tempo:

d. By remaining period to maturity:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Pihak ketiga</b>                  |                                      |                                      |
| ≤ 1 tahun                            | 3.486.391.014                        | 3.433.284.575                        |
| > 1 - ≤ 2 tahun                      | 1.126.525.677                        | 797.864.680                          |
| > 2 - ≤ 5 tahun                      | 2.683.230.239                        | 2.809.876.344                        |
| > 5 tahun                            | 3.397.929.701                        | 2.080.076.710                        |
|                                      | <u>10.694.076.631</u>                | <u>9.121.102.309</u>                 |
| <b>Pihak berelasi (Catatan 40)</b>   |                                      |                                      |
| ≤ 1 tahun                            | --                                   | 18.131                               |
| ≥ 2 - ≤ 5 tahun                      | 769.504                              | 427.479                              |
| > 5 tahun                            | --                                   | 846.201                              |
|                                      | <u>769.504</u>                       | <u>1.291.811</u>                     |
| <b>Jumlah</b>                        | <b>10.694.846.135</b>                | <b>9.122.394.120</b>                 |
| Cadangan kerugian<br>penurunan nilai | <u>(278.732.187)</u>                 | <u>(290.730.567)</u>                 |
| <b>Bersih</b>                        | <b>10.416.113.948</b>                | <b>8.831.663.553</b>                 |

|                                  |
|----------------------------------|
| <b>Third parties</b>             |
| ≤ 1 year                         |
| > 1 - ≤ 2 years                  |
| > 2 - ≤ 5 years                  |
| > 5 years                        |
| <b>Related parties (Note 40)</b> |
| ≤ 1 year                         |
| ≥ 2 - ≤ 5 years                  |
| > 5 years                        |

|                                    |
|------------------------------------|
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |

e. Berdasarkan keterkaitan:

e. By relationship:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| <b>Pihak ketiga</b>                  | 10.694.076.631                       | 9.121.102.309                        |
| <b>Pihak berelasi (Catatan 40)</b>   |                                      |                                      |
| Karyawan kunci                       | 769.504                              | 1.291.811                            |
|                                      | <u>769.504</u>                       | <u>1.291.811</u>                     |
| <b>Jumlah</b>                        | <b>10.694.846.135</b>                | <b>9.122.394.120</b>                 |
| Cadangan kerugian<br>penurunan nilai | <u>(278.732.187)</u>                 | <u>(290.730.567)</u>                 |
| <b>Bersih</b>                        | <b>10.416.113.948</b>                | <b>8.831.663.553</b>                 |

|                                    |
|------------------------------------|
| <b>Third parties</b>               |
| <b>Related parties (Note 40)</b>   |
| Key employees                      |
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |

f. Rincian pembiayaan *musyarakah* bermasalah menurut sektor ekonomi adalah sebagai berikut:

f. Non-performing *musyarakah* financing by economic sector is as follows:

|                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------|--------------------------------------|--------------------------------------|
| Industri                             | 41.853.027                           | --                                   |
| Sosial/masyarakat                    | 36.653.235                           | 1.662.144                            |
| Pengangkutan                         | 30.841.329                           | 31.314.378                           |
| Jasa usaha                           | 16.674.847                           | 16.359.597                           |
| Pertanian                            | 9.031.259                            | 2.764.401                            |
| Perdagangan                          | 4.639.034                            | 5.967.657                            |
| Konstruksi                           | --                                   | 19.917.361                           |
| Lainnya                              | 14.550.101                           | 1.710.724                            |
| <b>Jumlah</b>                        | <b>154.242.832</b>                   | <b>79.696.262</b>                    |
| Cadangan kerugian<br>penurunan nilai | <u>(142.163.537)</u>                 | <u>(75.068.649)</u>                  |
| <b>Bersih</b>                        | <b>12.079.295</b>                    | <b>4.627.613</b>                     |

|                                    |
|------------------------------------|
| Manufacturing                      |
| Social/public                      |
| Transportation                     |
| Business services                  |
| Agriculture                        |
| Trading                            |
| Construction                       |
| Others                             |
| <b>Total</b>                       |
| Allowance for impairment<br>losses |
| <b>Net</b>                         |

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**11. PEMBIAYAAN MUSYARAKAH (Lanjutan)**

g. Tingkat margin rata-rata per tahun:

|                       | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-----------------------|-----------------------------------------------|
| Rupiah                | 12,05%                                        |
| Dolar Amerika Serikat | 7,57%                                         |

h. Informasi penting lainnya:

Pembiayaan sindikasi merupakan piutang yang diberikan kepada debitur di bawah perjanjian pembiayaan bersama dengan bank-bank lain. Jumlah pembiayaan sindikasi yang diberikan Bank adalah sebesar Rp1.247.644.104 dan Rp835.671.605 masing-masing pada tanggal 31 Desember 2022 dan 2021. Keikutsertaan Bank sebagai pimpinan sindikasi pada tanggal 31 Desember 2022 dan 2021 sebesar 3,00% sampai dengan 68,34%, sedangkan sebagai anggota sindikasi berkisar 1,25% sampai dengan 25,00% pada tanggal 31 Desember 2022 dan 2021.

Jumlah pembiayaan yang telah direstrukturisasi Bank pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp1.760.446.438 dan Rp8.401.472.495. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan pembiayaan dan penjadwalan kembali pembayaran yang tertunggak.

Pada tanggal 15 November 2021, Bank telah melakukan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*). Transaksi *asset sale* telah dilaksanakan pada tanggal 15 November 2021 salah satunya berupa penjualan pembiayaan *musyarakah*. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke PT AMC Indonesia Sukses selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021.

Nilai pokok pembiayaan *musyarakah* yang dijual dan dialihkan tersebut adalah sebesar Rp5.749.730.766 yang terdiri dari 1.936 nasabah dengan harga sebesar nilai pokok pembiayaan *musyarakah* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan pembiayaan *musyarakah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

**11. MUSYARAKAH FINANCING (Continued)**

g. Average profit margin rates per annum:

|  | <b>31 Desember/<br/>December 31,<br/>2021</b> |                      |
|--|-----------------------------------------------|----------------------|
|  | 11,94%                                        | Rupiah               |
|  | 7,00%                                         | United States Dollar |

h. Other significant information is as follows:

Syndicated financing represents financing provided to debtors under syndication agreements with other banks. As of December 31, 2022 and 2021, total syndicated financing amounted to Rp1,247,644,104 and Rp835,671,605, respectively. Bank's participation as leader in the syndicated financing as of December 31, 2022 and 2021 is ranging from 3.00% to 68.34%. Bank's participation as member in the syndicated financing is ranging from 1.25% to 25.00% as of December 31, 2022 and 2021.

Financing that has been restructured by Bank as of December 31, 2022 and 2021 is amounting to Rp1,760,446,438 and Rp8,401,472,495, respectively. Restructuring scheme generally involves extension of the financing maturity date and rescheduling of overdue payment.

On November 15, 2021, the Bank entered into a settlement transaction for low quality assets with earning assets (*asset sale*). Asset sale transactions carried out on November 15, 2021, one of which, were in the form of sales of *musyarakah* financing. In the context of restructuring the Bank, the collection of portfolio claims that have been verified and meeting the eligibility criteria to be sold and transferred by the Bank as the Initial Creditor were then sold and transferred to PT AMC Indonesia Sukses as the buyer as stated in the Portfolio Transfer Agreement dated November 15, 2021.

The principal amount of the *musyarakah* financing sold and transferred is Rp5,749,730,766, consisting of 1,936 debtors at a principal amount of *musyarakah* financing at the final cut off date (November 15, 2021). Upon the sale and transfer of such *musyarakah* financing, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

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## h. Informasi penting lainnya: (lanjutan)

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas pembiayaan *musyarakah* dan pendapatan yang akan diterima bagi hasil *musyarakah* (lihat catatan 7). Selanjutnya atas pembiayaan *musyarakah* yang telah memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank, sebagai Kreditur Awal ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

Nilai pokok pembiayaan *musyarakah* yang dijual dan dialihkan tersebut adalah sebesar Rp2.242.643.282 yang terdiri dari 1.877 nasabah dengan harga sebesar nilai pokok pembiayaan *musyarakah* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan pembiayaan *musyarakah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) pada tanggal 31 Desember 2022 dan 2021 kepada Bank Indonesia, Bank tidak memiliki debitur baik pihak terkait maupun pihak tidak terkait, sesuai dengan peraturan Bank Indonesia yang tidak memenuhi atau melampaui ketentuan BMPK.

Tabel *Non-Performing Financing* (NPF) bruto dan neto atas jumlah pembiayaan *musyarakah* adalah sebagai berikut:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|------------------------|-----------------------------------------------|-----------------------------------------------|
| NPF - bruto            | 154.242.832                                   | 79.696.262                                    |
| Persentase NPF - bruto | 1,44%                                         | 0,87%                                         |
| NPF - neto             | 12.079.295                                    | 4.627.613                                     |
| Persentase NPF - neto  | 0,11%                                         | 0,05%                                         |

Perubahan cadangan kerugian penurunan nilai pembiayaan *musyarakah* adalah sebagai berikut:

|                                                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Saldo awal tahun                                       | 290.730.567                                   | 200.900.520                                   |
| Penyisihan (pembalikan)<br>tahun berjalan (Catatan 35) | (18.048.287)                                  | 85.869.545                                    |
| Penerimaan pinjaman<br>yang telah dihapusbukukan       | 4.641.171                                     | 3.738.118                                     |
| Selisih kurs penjabaran                                | 1.408.736                                     | 222.384                                       |
| <b>Saldo akhir tahun</b>                               | <b>278.732.187</b>                            | <b>290.730.567</b>                            |

**11. MUSYARAKAH FINANCING (Continued)**h. Other significant information is as follows:  
(continued)

On June 29, 2018, the Bank entered into a portfolio transfer agreement on *musyarakah* financing and revenue to be received for *musyarakah* revenue sharing (see note 7). Subsequently, *musyarakah* financing meeting the eligibility criteria is sold and transferred by the Bank, as the Original Creditor, to Tameer Sukuk SPC Limited as the buyer as stated in the Portfolio Transfer Agreement dated June 29, 2018.

The principal amount of the *musyarakah* financing sold and transferred is Rp2,242,643,282, consisting of 1,877 debtors at the principal amount of *musyarakah* financing at the final cut off date (June 29, 2018). Upon the sale and transfer of such *musyarakah* financing, the risk is transferred from the Bank to the buyer, including any profits and losses that will arise.

In its report on Legal Lending Limit (LLL) to Bank Indonesia as of December 31, 2022 and 2021, Bank indicated that there is no debtor, either related party or third party, who did not comply with or who has exceeded the Legal Lending Limit (LLL).

The table of total gross and net Non-Performing Financing (NPF) on *musyarakah* financing is as follows:

|                           |
|---------------------------|
| NPF - gross               |
| Percentage of NPF - gross |
| NPF - net                 |
| Percentage of NPF - net   |

Changes in allowance for impairment losses on *musyarakah* financing are as follows:

|                                                   |
|---------------------------------------------------|
| Balance at the beginning of the year              |
| Provision (reversal)<br>during the year (Note 35) |
| Recovery of<br>written-off loans                  |
| Exchange rate differences                         |
| <b>Balance at the end of the year</b>             |



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Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pembiayaan adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul akibat tidak tertagihnya pembiayaan tersebut.

**11. MUSYARAKAH FINANCING (Continued)**

Management believes that the allowance for impairment losses is adequate to cover possible losses that might arise from uncollectible financing.

**12. PENYERTAAN SAHAM**

| Pihak berelasi<br>(Catatan 40)    | Tempat<br>kedudukan/<br>Domicile | Persentase<br>kepemilikan/<br>Percentage of<br>ownership | 31<br>Desember/<br>December 31,<br>2022 | 31 Desember /<br>December 31,<br>2021 | Related parties<br>(Note 40)          |
|-----------------------------------|----------------------------------|----------------------------------------------------------|-----------------------------------------|---------------------------------------|---------------------------------------|
| <u>Penyertaan Modal</u>           |                                  |                                                          |                                         |                                       |                                       |
| <u>Sementara</u>                  |                                  |                                                          |                                         |                                       | <u>Temporary Equity Participation</u> |
| PT Al Ijarah                      |                                  |                                                          |                                         |                                       | PT Al Ijarah Indonesia                |
| Indonesia Finance                 | Jakarta                          | 47,86%                                                   | 401.616.000                             | 401.616.000                           | Finance                               |
| <u>Tersedia untuk dijual</u>      |                                  |                                                          |                                         |                                       | <u>Available for sale</u>             |
| PT Syarikat Takaful               |                                  |                                                          |                                         |                                       | PT Syarikat Takaful                   |
| Indonesia                         | Jakarta                          | 5,91%                                                    | 6.095.237                               | 6.095.237                             | Indonesia                             |
| Jumlah                            |                                  |                                                          | 407.711.237                             | 407.711.237                           | Total                                 |
| Cadangan kerugian penurunan nilai |                                  |                                                          | (60.242.400)                            | (60.242.400)                          | Allowance for impairment losses       |
| <b>Bersih</b>                     |                                  |                                                          | <b>347.468.837</b>                      | <b>347.468.837</b>                    | <b>Net</b>                            |

Mutasi cadangan kerugian penurunan nilai Penyertaan Saham adalah sebagai berikut:

The changes in allowance for impairment losses of Investments In Shares are as follows:

|                          | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                       |
|--------------------------|--------------------------------------|--------------------------------------|---------------------------------------|
| Saldo awal tahun         | 60.242.400                           | --                                   | Balance at the beginning of the year  |
| Pembentukan (Pembalikan) |                                      |                                      | Provision (Reversal)                  |
| selama tahun berjalan    |                                      |                                      | during the year                       |
| (Catatan 35)             | --                                   | 60.242.400                           | (Note 35)                             |
| <b>Saldo akhir tahun</b> | <b>60.242.400</b>                    | <b>60.242.400</b>                    | <b>Balance at the end of the year</b> |

Berdasarkan Akta Perjanjian Penyertaan Modal Sementara No.47 tanggal 30 Desember 2019 dihadapan Notaris Aulia Taufani, S.H., PT Al Ijarah Indonesia Finance telah mengadakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang menghasilkan keputusan bahwa berlaku efektif pengalihan saham oleh para kreditur yang akan dijadikan sebagai Penyertaan Modal Sementara. Penyertaan saham sementara pada PT Al Ijarah Indonesia Finance sejak 31 Desember 2019 dengan total prosentase kepemilikan saham Perseroan pada PT Al Ijarah Indonesia Finance setelah dilakukan penyertaan sementara sebesar 47,86%. Penyertaan modal sementara dilakukan untuk memperbaiki kinerja keuangan dari PT Al Ijarah Indonesia Finance.

Based on the Deed of Temporary Equity Participation Agreement No.47 dated December 30, 2019 of Notary Aulia Taufani, S.H., PT Al Ijarah Indonesia Finance has held an Extraordinary General Meeting of Shareholders (RUPSLB) which resulted in a decision that an effective transfer of shares by creditors would be used as Temporary Equity Participation. Temporary participation in PT Al Ijarah Indonesia Finance since December 31, 2019 with a total percentage of the Company's share ownership in PT Al Ijarah Indonesia Finance after a temporary participation is 47.86%. Temporary equity participation is carried out to improve the financial performance of PT Al Ijarah Indonesia Finance.

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(Expressed in thousands of Rupiah,  
unless otherwise stated)**12. PENYERTAAN SAHAM (Lanjutan)**

Berdasarkan Akta Perubahan Anggaran Dasar terakhir No. 49 tanggal 30 Desember 2019 dihadapan Notaris Aulia Taufani, S.H., bahwa penyertaan Bank atas saham seri A yang semula senilai Rp35.000.000 dengan persentase kepemilikan sebesar 33,33% menjadi sebesar 3,88%. Penurunan nilai kepemilikan dikarenakan Perseroan harus memperkuat struktur permodalan yang ditetapkan regulator dengan demikian diperlukan penambahan modal yang berdampak kepemilikan Bank di ALIF terdilusi. Setelah perubahan tersebut, Bank mencatat kepemilikan dengan metode *cost*/ Biaya dan telah mencadangkan keseluruhan dikarenakan terdapat penurunan nilai secara permanen atas investasi penyertaan tersebut.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul.

**12. INVESTMENTS IN SHARES (Continued)**

Based on the latest Amendment to the Articles of Association No. 49 dated December 30, 2019 of Notary Aulia Taufani, S.H., the Bank's investment in Series A shares which was originally valued at Rp35,000,000 with an ownership percentage of 33.33% becomes 3.88%. The decrease in the value of ownership is due to the Company having to strengthen the capital structure set by the regulator, thus it is necessary to increase capital which resulted in diluted ownership of the Bank in Al Ijarah. After the change, the Bank records its ownership using the cost method and has provided a full allowance due to a permanent decline in the value of the investment.

Management believes that the allowance for impairment losses is adequate to cover possible losses that might arise.

**13. TAGIHAN DAN LIABILITAS AKSEPTASI**

a. Berdasarkan jenis dan mata uang

|                                                  | <b>31 Desember/ December 31,<br/>2022</b>                                                                                                 |                                                        |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                                  | <b>Jumlah nosional<br/>mata uang asing/<br/>Notional amount in<br/>foreign currencies<br/>(Dalam nilai<br/>penuh/ In full<br/>amount)</b> | <b>Setara<br/>dengan/<br/>Equivalent to<br/>Rupiah</b> |
| <b>Pihak ketiga<br/>Rupiah</b>                   |                                                                                                                                           |                                                        |
| Impor L/C dan Surat                              |                                                                                                                                           |                                                        |
| Kredit Berdokumen Dalam                          |                                                                                                                                           |                                                        |
| Negeri (SKBDN)                                   |                                                                                                                                           | 15.762.986                                             |
| Spot dan Forward                                 |                                                                                                                                           | 862.191                                                |
|                                                  |                                                                                                                                           | <u>16.625.177</u>                                      |
| <b>Mata uang asing<br/>Dolar Amerika Serikat</b> |                                                                                                                                           |                                                        |
| Impor L/C dan Surat                              |                                                                                                                                           |                                                        |
| Kredit Berdokumen Dalam                          |                                                                                                                                           |                                                        |
| Negeri (SKBDN)                                   |                                                                                                                                           |                                                        |
| Dolar Amerika Serikat                            | 6.594.470                                                                                                                                 | 102.659.405                                            |
|                                                  |                                                                                                                                           | <u>102.659.405</u>                                     |
| <b>Jumlah</b>                                    |                                                                                                                                           | <b>119.284.582</b>                                     |
| Cadangan kerugian penurunan nilai                |                                                                                                                                           | <u>(73.060.862)</u>                                    |
| <b>Bersih</b>                                    |                                                                                                                                           | <b>46.223.720</b>                                      |

**13. ACCEPTANCES RECEIVABLE AND PAYABLE**

a. By type and currency

|                                         |
|-----------------------------------------|
| <b>Third parties<br/>Rupiah</b>         |
| Import L/C and Domestic Letters of      |
| Credit                                  |
| Spot and Forward                        |
| <b>Foreign currencies<br/>US Dollar</b> |
| Import L/C and Domestic Letters of      |
| Credit                                  |
| United States Dollar                    |
| <b>Total</b>                            |
| Allowance for impairment losses         |
| <b>Net</b>                              |

kecuali dinyatakan lain)

*unless otherwise stated)*

### 13. ACCEPTANCES RECEIVABLE AND PAYABLE (Continued)

*a. By type and currency (continued)*

| <b>Jumlah nosional<br/>mata uang asing/<br/>Notional amount in<br/>foreign currencies<br/>(Dalam nilai<br/>penuh/ In full<br/>amount)</b> | <b>Setara<br/>dengan/<br/>Equivalent to<br/>Rupiah</b> |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
|                                                                                                                                           |                                                        |
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|                                                                                                                                           |                                                        |

## Bersih

**Setara  
dengan/  
*Equivalent to*  
Rupiah**

**Net**

*b. By remaining period to maturity:*

**31 Desember/  
December 31,  
2021**

## Bersih

**46.223.720**

**63.093.034**

**Net**

c. *By collectibility:*

**31 Desember/  
December 31,  
2021**

**Bersih**

**46,223,720**

**63.093.034**

**Net**

**13. TAGIHAN DAN LIABILITAS AKSEPTASI (Lanjutan)**

**13. ACCEPTANCES RECEIVABLE AND PAYABLE (Continued)**

d. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

d. Changes in the allowance for impairment losses are as follows:

|                             | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                       |
|-----------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------|
| Saldo awal tahun            | 64.353.735                                    | 2.383.786                                     | Balance at the beginning of the year  |
| Penyisihan (pembalikan)     |                                               |                                               | Provision (reversal)                  |
| tahun berjalan (Catatan 35) | 2.919.447                                     | 61.080.982                                    | during the year (Note 35)             |
| Selisih Kurs                | 5.787.680                                     | 888.967                                       | Exchange rate differences             |
| <b>Saldo akhir tahun</b>    | <b>73.060.862</b>                             | <b>64.353.735</b>                             | <b>Balance at the end of the year</b> |

e. Jumlah liabilitas akseptasi adalah sebesar jumlah akseptasi kepada nasabah (sebelum dikurangi cadangan kerugian).

e. Acceptance payables represents the same amount as acceptance receivables from customers (before allowance for impairment losses).

|                                                                                                                           | <b>31 Desember/ December 31, 2022</b>              |                                                 |
|---------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------|
| <b>Jumlah nosional mata uang asing/<br/>Notional amount in foreign currencies<br/>(Dalam nilai penuh/ In full amount)</b> | <b>Setara dengan/<br/>Equivalent to<br/>Rupiah</b> |                                                 |
| <b>Pihak ketiga<br/>Rupiah</b>                                                                                            |                                                    | <b>Third parties<br/>Rupiah</b>                 |
| Impor L/C dan Surat Kredit<br>Berdokumen Dalam Negeri<br>(SKBDN)                                                          | 7.966.634                                          | Import L/C and Domestic<br>Letters of<br>Credit |
| Spot dan Forward                                                                                                          | 5.857.206                                          | Spot and Forward                                |
|                                                                                                                           | <u>13.823.840</u>                                  |                                                 |
| <b>Mata uang asing<br/>Dolar Amerika Serikat</b>                                                                          |                                                    | <b>Foreign currencies<br/>US Dollar</b>         |
| Impor L/C dan Surat Kredit<br>Berdokumen Dalam Negeri<br>(SKBDN)                                                          | 29.364                                             | Import L/C and Domestic<br>Letters of<br>Credit |
| Dollar Amerika Serikat                                                                                                    | 457.129                                            | United States Dollar                            |
|                                                                                                                           | <u>457.129</u>                                     |                                                 |
| <b>Jumlah</b>                                                                                                             | <b>14.280.969</b>                                  | <b>Total</b>                                    |

|                                                                                                                           | <b>31 Desember/ December 31, 2021</b>              |                                                 |
|---------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------|
| <b>Jumlah nosional mata uang asing/<br/>Notional amount in foreign currencies<br/>(Dalam nilai penuh/ In full amount)</b> | <b>Setara dengan/<br/>Equivalent to<br/>Rupiah</b> |                                                 |
| <b>Pihak ketiga<br/>Rupiah</b>                                                                                            |                                                    | <b>Third parties<br/>Rupiah</b>                 |
| Impor L/C dan Surat Kredit<br>Berdokumen Dalam Negeri<br>(SKBDN)                                                          | 19.700.486                                         | Import L/C and Domestic<br>Letters of<br>Credit |
| Spot dan Forward                                                                                                          | 3.829.254                                          | Spot and Forward                                |
|                                                                                                                           | <u>23.529.740</u>                                  |                                                 |
| <b>Mata uang asing<br/>Dolar Amerika Serikat</b>                                                                          |                                                    | <b>Foreign currencies<br/>US Dollar</b>         |
| Impor L/C dan Surat Kredit<br>Berdokumen Dalam Negeri<br>(SKBDN)                                                          | 122.132                                            | Import L/C and Domestic<br>Letters of<br>Credit |
| Dollar Amerika Serikat                                                                                                    | 1.740.683                                          | United States Dollar                            |
|                                                                                                                           | <u>1.740.683</u>                                   |                                                 |
| <b>Jumlah</b>                                                                                                             | <b>25.270.423</b>                                  | <b>Total</b>                                    |

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**13. TAGIHAN DAN LIABILITAS AKSEPTASI  
(Lanjutan)**

Bank melakukan penilaian atas penurunan nilai tagihan akseptasi secara individual dengan adanya bukti objektif penurunan nilai.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai tagihan akseptasi pada tanggal 31 Desember 2022 dan 2021 telah memadai.

**13. ACCEPTANCES RECEIVABLE AND PAYABLE  
(Continued)**

The Bank assessed acceptance receivable individually for impairment based on whether an objective evidence of impairment exists.

Management believes that allowance for impairment losses of acceptance receivables as of December 31, 2022 and 2021 is adequate.

**14. ASET YANG DIPEROLEH UNTUK IJARAH**

Akun ini merupakan objek sewa dari transaksi *ijarah muntahiyah bittamlik* dengan opsi perpindahan hak milik objek sewa dengan hibah.

**14. ASSETS ACQUIRED FOR IJARAH**

This account represents lease objects of an *ijarah muntahiyah bittamlik* transaction which includes an option to transfer the title of ownership over the assets through a grant.

|                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                          |
|----------------------|-----------------------------------------------|-----------------------------------------------|--------------------------|
| Multijasa            | 3.176.387                                     | 885.858                                       | Multiservices            |
| Lainnya              | --                                            | 1.754.239                                     | Others                   |
| <b>Jumlah</b>        | <b>3.176.387</b>                              | <b>2.640.097</b>                              | <b>Total</b>             |
| Akumulasi penyusutan | (2.306.482)                                   | (2.372.439)                                   | Accumulated depreciation |
| <b>Bersih</b>        | <b>869.905</b>                                | <b>267.658</b>                                | <b>Net</b>               |

Penyusutan yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain adalah sebesar Rp343.583 dan Rp367.513 untuk posisi 31 Desember 2022 dan 2021.

Depreciation charged to the statements of profit or loss and other comprehensive income is amounting to Rp343,583 and Rp367,513 as of December 31, 2022 and 2021, respectively.

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No.2/POJK.03/2022 tanggal 31 Januari 2022, kewajiban membentuk cadangan umum penyisihan aset produktif tidak berlaku bagi aset produktif dalam bentuk pembiayaan *ijarah* atau pembiayaan *ijarah muntahiyah bittamlik* dan pembentukan cadangan khusus *ijarah*.

Based on the Financial Services Authority Regulation (POJK) No.2/POJK.03/2022 dated January 31, 2022, the obligation to provide allowance for impairment losses on earning assets do not apply to earning assets under *ijarah* or *ijarah muntahiyah bittamlik* financing and the provision of *ijarah* special allowance.

Perubahan akumulasi penyusutan aset yang diperoleh untuk *ijarah* adalah sebagai berikut:

The changes in accumulated depreciation of assets acquired for *ijarah* are as follows:

|                           | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                       |
|---------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------|
| Saldo awal tahun          | 2.372.439                                     | 9.587.398                                     | Balance at the beginning of the year  |
| Penyusutan tahun berjalan | 343.583                                       | 367.513                                       | Depreciation during the year          |
| Pelunasan                 | (409.540)                                     | (7.582.472)                                   | Repayment                             |
| <b>Saldo akhir tahun</b>  | <b>2.306.482</b>                              | <b>2.372.439</b>                              | <b>Balance at the end of the year</b> |

## 15. ASET TETAP

Aset tetap terdiri dari:

| 31 Desember 2022 / December 31, 2022       |                                     |                         |                                              |                           |                                    |                                |                              |
|--------------------------------------------|-------------------------------------|-------------------------|----------------------------------------------|---------------------------|------------------------------------|--------------------------------|------------------------------|
|                                            | Saldo awal/<br>Beginning<br>balance | Penambahan/<br>Addition | Surplus revaluasi/<br>Revaluation<br>Surplus | Pengurangan/<br>Deduction | Reklasifikasi/<br>Reclassification | Saldo akhir/<br>Ending balance |                              |
| Nilai Wajar:                               |                                     |                         |                                              |                           |                                    |                                |                              |
| Pemilikan langsung                         |                                     |                         |                                              |                           |                                    | Fair Value :                   |                              |
| Tanah                                      | 1.774.511.385                       | --                      | 145.937.412                                  | (24.827.643)              | --                                 | 1.895.621.154                  | Direct acquisitions          |
| Bangunan                                   | 1.300.153.880                       | --                      | (194.795.375)                                | (1.061.015)               | --                                 | 1.104.297.490                  | Land rights                  |
| Kendaraan bermotor                         | 49.454.690                          | 6.541.900               | 10.713.846                                   | (13.804.276)              | --                                 | 52.906.160                     | Buildings                    |
| Inventaris kantor                          | 414.950.145                         | 1.550.436               | 16.604.711                                   | (1.658.040)               | --                                 | 431.447.252                    | Vehicles                     |
| Komputer                                   | 743.027.244                         | 16.230.131              | 3.773.232                                    | (9.645.499)               | --                                 | 753.385.108                    | Office equipments            |
| Perbaikan sarana dan prasarana             | 212.723.147                         | --                      | --                                           | (24.775.054)              | --                                 | 187.948.093                    | Computers                    |
|                                            | 4.494.820.491                       | 24.322.467              | (17.766.174)                                 | (75.771.527)              | --                                 | 4.425.605.257                  | Leasehold improvement        |
| Aset sewa pembiayaan<br>kendaraan bermotor | 20.099.991                          | --                      | --                                           | (802.425)                 | --                                 | 19.297.566                     | Vehicles under finance lease |
|                                            | 4.514.920.482                       | 24.322.467              | --                                           | (76.573.952)              | --                                 | 4.444.902.823                  |                              |
| Akumulasi Penyusutan                       |                                     |                         |                                              |                           |                                    |                                | Accumulated Depreciation     |
| Bangunan                                   | 336.589.747                         | 64.050.490              | --                                           | (1.061.015)               | --                                 | 399.579.222                    | Buildings                    |
| Kendaraan bermotor                         | 42.030.172                          | 3.753.241               | --                                           | (12.852.750)              | --                                 | 32.930.663                     | Vehicles                     |
| Inventaris kantor                          | 392.406.020                         | 18.483.487              | --                                           | (1.552.262)               | --                                 | 409.337.245                    | Office equipments            |
| Komputer                                   | 682.410.391                         | 27.398.314              | --                                           | (9.591.239)               | --                                 | 700.217.466                    | Computers                    |
| Perbaikan sarana dan prasarana             | 197.793.312                         | 1.390.680               | --                                           | (24.775.055)              | --                                 | 174.408.937                    | Leasehold improvement        |
|                                            | 1.651.229.642                       | 115.076.212             | --                                           | (49.832.321)              | --                                 | 1.716.473.533                  |                              |
| Aset sewa pembiayaan<br>kendaraan bermotor | 19.842.025                          | 253.041                 | --                                           | (797.499)                 | --                                 | 19.297.567                     | Vehicles under finance lease |
|                                            | 1.671.071.667                       | 115.329.253             | --                                           | (50.629.820)              | --                                 | 1.735.771.100                  |                              |
| Nilai buku                                 | 2.843.848.815                       |                         |                                              |                           |                                    | 2.709.131.723                  | Book value                   |

| 31 Desember 2021 / December 31, 2021       |                                     |                         |                                              |                           |                                    |                                |                              |
|--------------------------------------------|-------------------------------------|-------------------------|----------------------------------------------|---------------------------|------------------------------------|--------------------------------|------------------------------|
|                                            | Saldo awal/<br>Beginning<br>balance | Penambahan/<br>Addition | Surplus revaluasi/<br>Revaluation<br>Surplus | Pengurangan/<br>Deduction | Reklasifikasi/<br>Reclassification | Saldo akhir/<br>Ending balance |                              |
| Nilai Wajar:                               |                                     |                         |                                              |                           |                                    |                                |                              |
| Pemilikan langsung                         |                                     |                         |                                              |                           |                                    | Fair Value :                   |                              |
| Tanah                                      | 1.789.656.100                       | --                      | --                                           | --                        | (15.144.715)                       | 1.774.511.385                  | Direct acquisitions          |
| Bangunan                                   | 1.258.218.826                       | 1.187.957               | --                                           | (560.515)                 | 41.307.613                         | 1.300.153.880                  | Land rights                  |
| Kendaraan bermotor                         | 60.119.967                          | 1.830.050               | --                                           | (15.422.614)              | 2.927.287                          | 49.454.689                     | Buildings                    |
| Inventaris kantor                          | 416.823.488                         | 1.201.994               | --                                           | (3.517.565)               | 442.228                            | 414.950.145                    | Vehicles                     |
| Komputer                                   | 738.496.010                         | 10.162.060              | --                                           | (5.629.126)               | (1.700)                            | 743.027.245                    | Office equipments            |
| Perbaikan sarana dan prasarana             | 256.008.100                         | --                      | --                                           | (1.238.918)               | (42.046.035)                       | 212.723.146                    | Computers                    |
|                                            | 4.519.322.491                       | 14.382.061              | --                                           | (26.368.739)              | (12.515.323)                       | 4.494.820.491                  | Leasehold improvement        |
| Aset sewa pembiayaan<br>kendaraan bermotor | 23.027.278                          | --                      | --                                           | (2.927.287)               | --                                 | 20.099.991                     | Vehicles under finance lease |
|                                            | 4.542.349.769                       | 14.382.061              | --                                           | (29.296.025)              | (12.515.323)                       | 4.514.920.482                  |                              |
| Akumulasi Penyusutan                       |                                     |                         |                                              |                           |                                    |                                | Accumulated Depreciation     |
| Bangunan                                   | 237.682.122                         | 64.002.174              | --                                           | (560.515)                 | 35.465.966                         | 336.589.747                    | Buildings                    |
| Kendaraan bermotor                         | 47.528.553                          | 5.080.851               | --                                           | (13.236.555)              | 2.657.323                          | 42.030.172                     | Vehicles                     |
| Inventaris kantor                          | 376.235.749                         | 19.194.175              | --                                           | (3.466.132)               | 442.228                            | 392.406.020                    | Office equipments            |
| Komputer                                   | 640.062.800                         | 47.817.832              | --                                           | (5.468.540)               | (1.700)                            | 682.410.392                    | Computers                    |
| Perbaikan sarana dan prasarana             | 233.609.731                         | 1.626.886               | --                                           | (1.238.918)               | (36.204.389)                       | 197.793.310                    | Leasehold improvement        |
|                                            | 1.535.118.955                       | 137.721.918             | --                                           | (23.970.659)              | 2.359.428                          | 1.651.229.642                  |                              |
| Aset sewa pembiayaan<br>kendaraan bermotor | 21.951.869                          | 560.124                 | --                                           | (2.669.968)               | --                                 | 19.842.025                     | Vehicles under finance lease |
|                                            | 1.557.070.824                       | 138.282.042             | --                                           | (26.640.627)              | 2.359.428                          | 1.671.071.667                  |                              |
| Nilai buku                                 | 2.985.278.945                       |                         |                                              |                           |                                    | 2.843.848.815                  | Book value                   |

Aset tetap terdiri dari:

Premises and equipment consist of:

Pada tanggal-tanggal 31 Desember 2022 dan 2021 penjualan aset tetap Bank adalah sebagai berikut:

As of December 31, 2022 and 2021, the sales of premises and equipment are as follows:

|                                                | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                                          |
|------------------------------------------------|--------------------------------------|--------------------------------------|----------------------------------------------------------|
| Harga jual                                     | 1.106.367                            | 1.440.915                            | Selling price                                            |
| Jumlah tercatat - neto                         | (90.354)                             | (501.262)                            | Net carrying value                                       |
| <b>Labai penjualan aset tetap (Catatan 37)</b> | <b>1.016.013</b>                     | <b>939.653</b>                       | <b>Gain on sales of premises and equipment (Note 37)</b> |

Pada tahun 2022, Bank melakukan revaluasi aset tetap dengan bertujuan akuntansi. Atas hasil revaluasi aset tersebut, Bank mengalami penurunan nilai atas penilaian aset tetap secara bersih senilai Rp17.766.174.

In 2022, the Bank revaluated its premises and equipment for accounting purposes. Based on the results of the revaluation, the Bank experienced an impairment of premises and equipment on a net basis of Rp17,766,174.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

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Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
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unless otherwise stated)**15. ASET TETAP (Lanjutan)**

Penyusutan yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain adalah masing-masing sebesar Rp115.329.253 dan Rp138.282.042 untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 (Catatan 34).

Pada tanggal 31 Desember 2022, aset tetap kecuali tanah telah diasuransikan kepada Asuransi Zurich dan Asuransi Takaful Umum terhadap risiko kebakaran dan risiko lainnya dengan jumlah pertanggungan sebesar Rp1.043.998.992. Pada tanggal 31 Desember 2021, aset tetap kecuali tanah telah diasuransikan kepada Asuransi Zurich, Asuransi Tri Pakarta Syariah, dan PT Syarikat Takaful Indonesia (pihak berelasi) terhadap risiko kebakaran dan risiko lainnya dengan jumlah pertanggungan sebesar Rp1.232.032.204.

Manajemen berpendapat bahwa nilai pertanggungan tersebut adalah cukup untuk menutupi kemungkinan kerugian atas aset tetap yang dipertanggungkan.

Tidak terdapat aset tetap milik Bank yang dijadikan sebagai jaminan pada tanggal 31 Desember 2022 dan 2021.

Pada 31 Desember 2022 dan 2021 tidak ada komitmen kontraktual dalam perolehan aset tetap dan aset tetap yang mengalami penurunan nilai. Selain itu, tidak terdapat aset tetap dalam pembangunan serta tidak terdapat dalam aset yang tidak dipakai untuk sementara.

**15. PREMISES AND EQUIPMENT (Continued)**

Depreciation charged to the statements of profit or loss and other comprehensive income is amounting to Rp115,329,253 and Rp138,282,042 for the years ended December 31, 2022 and 2021, respectively (Note 34).

As of December 31, 2022, premises and equipment, except land, were insured with Zurich Insurance, and Takaful General Insurance against losses from fire and other risks with coverage of Rp1,043,998,992. As of December 31, 2021, premises and equipment, except land, were insured with Zurich Insurance, Tri Pakarta Syariah Insurance, and PT Syarikat Takaful Indonesia (related party) against losses from fire and other risks with coverage of Rp1,232,032,204.

Management believes that the insurance coverage is adequate to cover possible losses of the premises and equipment insured.

There are no premises and equipment owned by Bank that are pledged as collateral as of December 31, 2022 and 2021.

As of December 31, 2022 and 2021, there is no contractual commitment in acquisition of premises and equipment and impaired premises and equipment. Furthermore, no assets are under construction and no assets are temporarily unused or idle.

**16. ASET LAIN-LAIN - NETO**

Aset lain-lain terdiri dari:

|                                           | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-------------------------------------------|-----------------------------------------------|
| Pendapatan yang masih akan diterima       | 2.284.101.188                                 |
| Aset terbengkalai - bersih                | 488.274.833                                   |
| Biaya dibayar dimuka                      | 371.878.574                                   |
| Uang muka operasi                         | 191.272.164                                   |
| Tagihan ATM                               | 65.783.533                                    |
| Uang muka pajak                           | 62.387.866                                    |
| Agunan yang diambil alih -bersih          | 54.285.502                                    |
| Tagihan kepada pihak ketiga - bersih      | 44.180.116                                    |
| Persediaan alat tulis kantor              | 14.088.713                                    |
| Kelebihan pembayaran pajak (Catatan 22.c) | 12.069.027                                    |
| Setoran jaminan                           | 4.391.629                                     |
| Aset hak guna - bersih                    | 4.094.267                                     |
| Tagihan Usance Payable At Usance (UPAU)   | 140.000                                       |
| Lainnya                                   | 18.421.636                                    |
| <b>Jumlah</b>                             | <b>3.615.369.048</b>                          |

**16. OTHER ASSETS – NET**

This account consists of:

| <b>31 Desember/<br/>December 31,<br/>2021</b> |                                             |
|-----------------------------------------------|---------------------------------------------|
| 2.052.304.016                                 | Accrued income                              |
| 488.274.833                                   | Abandoned assets - net                      |
| 352.728.708                                   | Prepaid expenses                            |
| 266.147.968                                   | Advances                                    |
| 76.682.739                                    | ATM receivables                             |
| 63.878.479                                    | Prepaid Tax                                 |
| 29.821.330                                    | Foreclosed assets - net                     |
| 15.139.664                                    | Receivables from third parties - net        |
| 14.175.383                                    | Office supplies                             |
| 12.069.027                                    | Estimated claims for tax refund (Note 22.c) |
| 4.580.916                                     | Security deposits                           |
| 5.799.427                                     | Right of use assets - net                   |
| 140.000                                       | Usance Payable At Usance (UPAU) receivable  |
| 46.790.709                                    | Others                                      |
| <b>3.428.533.199</b>                          | <b>Total</b>                                |



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Uang muka operasi merupakan uang muka yang digunakan untuk renovasi gedung, operasional Bank, dan program aplikasi yang belum terselesaikan sampai 31 Desember 2022 dan 2021.

Tagihan ATM merupakan tagihan kepada bank lain sehubungan dengan transaksi antar bank anggota ATM Bersama berupa transfer dan penarikan tunai.

Tagihan *Usance Payable at Usance (UPAU)* merupakan tagihan kepada debitur atas transaksi dengan pihak ketiga, dimana Bank membayarkan terlebih dahulu L/C kepada pihak ketiga setelah tanggal *invoice date* dan saat jatuh tempo debitur baru melunasinya kepada Bank. Atas transaksi ini Bank memperoleh *fee*.

Manajemen Bank telah melakukan reklasifikasi aset dengan melakukan verifikasi dari masing-masing AYDA berdasarkan manfaat ekonomi masa depan suatu aset tersebut berdasarkan penggunaannya.

Mutasi agunan yang diambil alih adalah sebagai berikut:

|                                   | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-----------------------------------|-----------------------------------------------|
| Saldo awal tahun                  | 29.821.330                                    |
| Penambahan tahun berjalan         | 24.464.172                                    |
| Penyelesaian:                     |                                               |
| <i>Recovery</i>                   | --                                            |
| Reklasifikasi:                    |                                               |
| Aset Tetap                        | --                                            |
| <b>Saldo akhir tahun</b>          | <b>54.285.502</b>                             |
| Cadangan kerugian penurunan nilai | --                                            |
| <b>Bersih</b>                     | <b>54.285.502</b>                             |

Mutasi cadangan kerugian penurunan nilai aset terbengkalai adalah sebagai berikut:

|                                                             | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-------------------------------------------------------------|-----------------------------------------------|
| Saldo awal tahun                                            | 86.166.147                                    |
| Pembentukan (Pembalikan)<br>selama tahun berjalan (Cat. 35) | --                                            |
| <b>Saldo akhir tahun</b>                                    | <b>86.166.147</b>                             |

Aset hak guna per 31 Desember 2022 dan 2021 adalah sebagai berikut:

|                      | <b>31 Desember 2022/ December 31, 2022</b> |                                  |                                   |                                        |
|----------------------|--------------------------------------------|----------------------------------|-----------------------------------|----------------------------------------|
|                      | <b>Saldo awal/<br/>Beginning balance</b>   | <b>Penambahan/<br/>Additions</b> | <b>Pengurangan/<br/>Disposals</b> | <b>Saldo akhir/<br/>Ending balance</b> |
| Harga Perolehan      |                                            |                                  |                                   |                                        |
| Bangunan             | 12.038.874                                 | 7.693.907                        | (7.806.904)                       | 11.925.877                             |
|                      | 12.038.874                                 | 7.693.907                        | (7.806.904)                       | 11.925.877                             |
| Akumulasi Penyusutan |                                            |                                  |                                   |                                        |
| Bangunan             | 6.239.447                                  | 3.686.400                        | (2.094.237)                       | 7.831.610                              |
|                      | 6.239.447                                  | 3.686.400                        | (2.094.237)                       | 7.831.610                              |
| <b>Nilai buku</b>    | <b>5.799.427</b>                           |                                  |                                   | <b>4.094.267</b>                       |

**16. OTHER ASSETS – NET (Continued)**

*Advance of operational funds* represents term of payment for building renovation, operational activity of Bank, and application program in progress as of December 31, 2022 and 2021.

*ATM receivables* represent receivables from other banks related to inter-bank transactions using ATM Bersama, such as transfer and withdrawal.

*Usance Payable at Usance (UPAU)* receivable represents a transaction with third parties where Bank pays in advance the amount of L/C to the third parties after the invoice date, and the applicant will make the payment settlement at the end of the usance term. Bank will receive fees from this transaction.

The Bank's management has made reclassification of assets by verifying each of the foreclosed assets based on the future economic benefits of an assets based on its use.

The changes in foreclosed assets are as follows:

|                                   | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                       |
|-----------------------------------|-----------------------------------------------|---------------------------------------|
| Saldo awal tahun                  | 29.821.330                                    | Balance at the beginning of the year  |
| Penambahan tahun berjalan         | --                                            | Depreciation during the year          |
| Penyelesaian:                     |                                               | Settlement:                           |
| <i>Recovery</i>                   | --                                            | Recovery                              |
| Reklasifikasi:                    |                                               | Reclassification:                     |
| Aset Tetap                        | --                                            | Premises and Equipment                |
| <b>Saldo akhir tahun</b>          | <b>29.821.330</b>                             | <b>Balance at the end of the year</b> |
| Cadangan kerugian penurunan nilai | --                                            | Allowance for impairment losses       |
| <b>Bersih</b>                     | <b>29.821.330</b>                             | <b>Net</b>                            |

The changes in allowance for impairment losses of abandoned assets are as follows:

|                                                             | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                   |
|-------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------|
| Saldo awal tahun                                            | 86.166.147                                    | Balance at the beginning of the year              |
| Pembentukan (Pembalikan)<br>selama tahun berjalan (Cat. 35) | --                                            | Provision (Reversal)<br>during the year (Note 35) |
| <b>Saldo akhir tahun</b>                                    | <b>86.166.147</b>                             | <b>Balance at the end of the year</b>             |

Right of use assets as of December 31, 2022 and 2021, are as follows:

At cost  
Buildings  
  
Accumulated depreciation  
Buildings  
  
Book Value

## 16. ASET LAIN-LAIN - NETO (Lanjutan)

|                      | <b>31 Desember 2021/ December 31, 2021</b> |                                  |                                   |                                        |
|----------------------|--------------------------------------------|----------------------------------|-----------------------------------|----------------------------------------|
|                      | <b>Saldo awal/<br/>Beginning balance</b>   | <b>Penambahan/<br/>Additions</b> | <b>Pengurangan/<br/>Disposals</b> | <b>Saldo akhir/<br/>Ending balance</b> |
| Harga Perolehan      |                                            |                                  |                                   | <i>At cost</i>                         |
| Bangunan             | 5.852.818                                  | 6.186.056                        | --                                | 12.038.874                             |
|                      | 5.852.818                                  | 6.186.056                        | --                                | 12.038.874                             |
| Akumulasi Penyusutan |                                            |                                  |                                   | <i>Accumulated depreciation</i>        |
| Bangunan             | 5.121.215                                  | 1.118.232                        | --                                | 6.239.447                              |
|                      | 5.121.215                                  | 1.118.232                        | --                                | 6.239.447                              |
| <b>Nilai buku</b>    | <b>731.603</b>                             |                                  |                                   | <b>5.799.427</b>                       |
|                      |                                            |                                  |                                   | <i>Book Value</i>                      |

## 17. LIABILITAS SEGERA

Liabilitas segera kepada pihak ketiga terdiri dari:

|                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                          |
|----------------------|-----------------------------------------------|-----------------------------------------------|--------------------------|
| Titipan ATM Bersama  | 72.617.557                                    | 30.881.984                                    | <i>ATM Bersama funds</i> |
| Titipan dana nasabah | 26.919.639                                    | 43.407.158                                    | <i>Customers funds</i>   |
| Titipan ZIS          | 25.395                                        | 92.532                                        | <i>ZIS funds</i>         |
| Titipan lainnya      | 16.833.188                                    | 1.008.725.640                                 | <i>Other funds</i>       |
| <b>Jumlah</b>        | <b>116.395.779</b>                            | <b>1.083.107.314</b>                          | <b>Total</b>             |

Titipan dana nasabah merupakan titipan atas transaksi pengiriman uang melalui lembaga keuangan bank lain.

Titipan ATM Bersama merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi ATM dengan menggunakan jaringan ATM Prima dan jaringan ATM Bersama.

Sebagian besar saldo pada titipan lainnya merupakan titipan dana pelaksanaan Penambahan Modal melalui Hak Memesan Efek Terlebih Dahulu (HMETD) dari pemegang saham yang akan melaksanakan HMETD-nya.

*Liabilities due immediately to third parties consist of:*

*Customer funds represent funds generated through remittances from other financial institutions.*

*The ATM Bersama funds represent liabilities arising from the Bank's customers using ATM Prima and ATM Bersama network.*

*The balance in other deposits mostly consist of funds deposited for the implementation of Capital Increase through Pre-emptive Rights (HMETD) from shareholders who will exercise their Pre-emptive Rights.*

## 18. BAGI HASIL YANG BELUM DIBAGIKAN

Akun ini merupakan bagi hasil yang belum dibagikan oleh Bank kepada *shahibul maal* atas keuntungan hasil usaha Bank yang telah disisihkan dari pengelolaan dana nasabah.

|                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                   |
|--------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------|
| Deposito <i>mudharabah</i> berjangka | 44.282.774                                    | 25.994.653                                    | <i>Mudharabah time deposits</i>   |
| Pinjaman yang diterima               | 15.560.401                                    | 6.237.821                                     | <i>Fund borrowings</i>            |
| Tabungan <i>mudharabah</i>           | 664.600                                       | 659.368                                       | <i>Mudharabah saving deposits</i> |
| Lain-lain                            | 7.795.173                                     | 6.819.703                                     | <i>Others</i>                     |
| <b>Jumlah</b>                        | <b>68.302.948</b>                             | <b>39.711.545</b>                             | <b>Total</b>                      |

*This account represents undistributed share of customers (shahibul maal) on income generated by the Bank from managing customers funds.*

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|                                                  | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Giro wadiah</b>                               |                                               |                                               |
| <b>Pihak ketiga</b>                              |                                               |                                               |
| <b>Rupiah</b>                                    | 2.669.966.772                                 | 3.529.403.254                                 |
| <b>Mata uang asing</b>                           |                                               |                                               |
| Dolar Amerika Serikat                            |                                               |                                               |
| (2022: USD30.798.939 dan<br>2021: USD29.135.456) | 475.588.639                                   | 551.578.853                                   |
| Dolar Singapura                                  |                                               |                                               |
| (2022: SIN44.247 dan<br>2021: SIN44.559)         | 512.946                                       | 470.302                                       |
| Euro                                             |                                               |                                               |
| (2022: Nihil dan<br>2021: EUR20.851)             | --                                            | 335.967                                       |
|                                                  | <b>3.146.068.357</b>                          | <b>4.081.788.376</b>                          |
| <b>Pihak berelasi (Catatan 40)</b>               |                                               |                                               |
| <b>Rupiah</b>                                    | 20.301.873                                    | 13.879.173                                    |
| <b>Mata uang asing</b>                           |                                               |                                               |
| Dolar Amerika Serikat                            |                                               |                                               |
| (2022: USD247.173 dan<br>2021: USD254.064)       | 3.847.878                                     | 138.638                                       |
|                                                  | <b>24.149.751</b>                             | <b>14.017.811</b>                             |
|                                                  | <b>3.170.218.108</b>                          | <b>4.095.806.187</b>                          |
| <b>Tabungan wadiah</b>                           |                                               |                                               |
| <b>Pihak ketiga</b>                              |                                               |                                               |
| <b>Rupiah</b>                                    | 5.784.142.847                                 | 5.288.935.835                                 |
| <b>Mata uang asing</b>                           |                                               |                                               |
| Dolar Amerika Serikat                            |                                               |                                               |
| (2022: USD17.167.159 dan<br>2021: USD21.747.045) | 267.283.924                                   | 286.155.096                                   |
| Dolar Singapura                                  |                                               |                                               |
| (2022: SIN104.883 dan<br>2021: SIN127.337)       | 1.215.898                                     | 1.322.805                                     |
|                                                  | <b>6.052.642.669</b>                          | <b>5.576.413.736</b>                          |
| <b>Pihak berelasi (Catatan 40)</b>               |                                               |                                               |
| <b>Rupiah</b>                                    | 4.268.876                                     | 4.208.478                                     |
|                                                  | <b>6.056.911.545</b>                          | <b>5.580.622.214</b>                          |
| <b>Jumlah</b>                                    | <b>9.227.129.653</b>                          | <b>9.676.428.401</b>                          |

Giro wadiah merupakan simpanan wadiah yad-dhamaanah dimana nasabah dapat memperoleh bonus berdasarkan kebijakan Bank.

Bonus per tahun untuk simpanan wadiah rupiah adalah berkisar antara 0,00% sampai dengan 0,02% untuk tahun 2022 dan 2021. Bank tidak memberikan bonus untuk simpanan wadiah dalam mata uang asing.

Tabungan wadiah merupakan tabungan Haji Arafah dalam mata uang Rupiah dan tidak mendapatkan bonus.

Tidak terdapat Giro dan Tabungan wadiah yang diblokir yang dijadikan sebagai agunan pembiayaan yang diberikan pada 31 Desember 2022 dan 2021.

**19. DEPOSITS**

|                                                    |
|----------------------------------------------------|
| <b>Wadiah demand deposits</b>                      |
| <b>Third parties</b>                               |
| <b>Rupiah</b>                                      |
| <b>Foreign currencies</b>                          |
| United States Dollar                               |
| (2022 : USD30,798,939 and<br>2021: USD29,135,456)  |
| Singapore Dollar                                   |
| (2022 : SIN44,247 and<br>2021: SIN44,559)          |
| Euro                                               |
| (2022: Nil and<br>2021: EUR20,851)                 |
| <b>Related parties (Note 40)</b>                   |
| <b>Rupiah</b>                                      |
| <b>Foreign currency</b>                            |
| United States Dollar                               |
| (2022: USD247,173 and<br>2021: USD254,064)         |
| <b>Wadiah savings</b>                              |
| <b>Third parties</b>                               |
| <b>Rupiah</b>                                      |
| <b>Foreign currencies</b>                          |
| United States Dollar                               |
| (2022 : USD17,167,159 and<br>2021 : USD21,747,045) |
| Singapore Dollar                                   |
| (2022 : SIN104,883 and<br>2021 SIN127,337)         |
| <b>Related parties (Note 40)</b>                   |
| <b>Rupiah</b>                                      |
| <b>Total</b>                                       |

Wadiah demand deposits represent yad-dhamaanah wadiah demand deposits, in which costumers are entitled to receive bonuses in accordance with the Bank's policy.

The annual bonus rates range from 0.00% to 0.02% in 2022 and 2021 for Rupiah wadiah demand deposits. Wadiah demand deposits in foreign currency are not entitled to bonus.

Wadiah savings represent Arafah Hajj savings in Rupiah and are not entitled to bonus.

No Wadiah demand deposits or Wadiah savings are blocked and pledged as collateral for loans extended as of December 31, 2022 and 2021.

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Akun ini terdiri dari:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------|-----------------------------------------------|
| <b>Giro wadiah</b>     |                                               |
| <b>Pihak ketiga</b>    |                                               |
| <b>Rupiah</b>          | 58.980.516                                    |
| <b>Mata uang asing</b> |                                               |
| Dolar Amerika Serikat  | 293.374                                       |
| <b>Tabungan wadiah</b> |                                               |
| <b>Pihak ketiga</b>    |                                               |
| <b>Rupiah</b>          | 118.635                                       |
| <b>Jumlah</b>          | <b>59.392.525</b>                             |

Tidak terdapat Giro wadiah yang diblokir yang dijadikan sebagai agunan pembiayaan yang diberikan pada 31 Desember 2022 dan 2021.

**20. DEPOSITS FROM OTHER BANKS**

This account consists of:

|                               | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|-------------------------------|-----------------------------------------------|--|
| <b>Wadiah Demand Deposits</b> |                                               |  |
| <b>Third parties</b>          |                                               |  |
| <b>Rupiah</b>                 | 77.905.469                                    |  |
| <b>Foreign currencies</b>     |                                               |  |
| United States Dollar          | 126.067                                       |  |
| <b>Wadiah savings</b>         |                                               |  |
| <b>Third parties</b>          |                                               |  |
| <b>Rupiah</b>                 | 814.672                                       |  |
| <b>Total</b>                  | <b>78.846.208</b>                             |  |

No Wadiah demand deposits are blocked and pledged as collateral for loans extended as of December 31, 2022 and 2021.

**21. PINJAMAN YANG DITERIMA**

Akun ini terdiri dari:

|                      | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|----------------------|-----------------------------------------------|
| <b>Rupiah</b>        |                                               |
| PT Sarana Multigriya |                                               |
| Finansial (Persero)  | 500.000.000                                   |
| <b>Jumlah</b>        | <b>500.000.000</b>                            |

Berdasarkan akad pembiayaan *mudharabah muqayadah* antara Bank dengan PT Sarana Multigriya Finansial (Persero) No.197/AKAD/SMF-BMI/VIII/2022 tanggal 15 Agustus 2022, Bank telah menerima fasilitas pembiayaan dari PT Sarana Multigriya Finansial (Persero) sebesar Rp200.000.000 berjangka waktu 1 (satu) tahun dan porsi nisbah yang disepakati adalah masing-masing sebesar 56,00% untuk Bank dan PT Sarana Multigriya Finansial (Persero) sebesar 44,00%.

Berdasarkan akad pembiayaan *mudharabah muqayadah* antara Bank dengan PT Sarana Multigriya Finansial (Persero) No.272/AKAD/SMF-BMI/X/2022 tanggal 28 Oktober 2022, Bank telah menerima fasilitas pembiayaan dari PT Sarana Multigriya Finansial (Persero) sebesar Rp300.000.000 berjangka waktu 1 (satu) tahun dan porsi nisbah yang disepakati adalah masing-masing sebesar 56,00% untuk Bank dan PT Sarana Multigriya Finansial (Persero) sebesar 44,00%.

**21. FUND BORROWINGS**

This account consists of:

|                      | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|----------------------|-----------------------------------------------|--|
| <b>Rupiah</b>        |                                               |  |
| PT Sarana Multigriya |                                               |  |
| Finansial (Persero)  | 100.000.000                                   |  |
| <b>Total</b>         | <b>100.000.000</b>                            |  |

Based on the Mudharabah Muqayadah financing agreement between Bank and PT Sarana Multigriya Finansial (Persero) No.197/AKAD/SMF-BMI/VIII/2022 dated August 15, 2022, Bank obtained financing facility from PT Sarana Multigriya Finansial (Persero) amounting to Rp200,000,000, with a period of 1 (one) year and the agreed nisbah portion for Bank and PT Sarana Multigriya Finansial (Persero) is 56.00% and 44.00%, respectively.

Based on the Mudharabah Muqayadah financing agreement between Bank and PT Sarana Multigriya Finansial (Persero) No.272/AKAD/SMF-BMI/X/2022 dated October 28, 2022, Bank obtained financing facility from PT Sarana Multigriya Finansial (Persero) amounting to Rp300,000,000, with a period of 1 (one) year and the agreed nisbah portion for Bank and PT Sarana Multigriya Finansial (Persero) is 56.00% and 44.00%, respectively.

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Berdasarkan akad pembiayaan *mudharabah muqayadah* antara Bank dengan PT Sarana Multigriya Finansial (Persero) No.088/AKAD/SMF-BMI/IV/2021 tanggal 27 April 2021, Bank telah menerima fasilitas pembiayaan dari PT Sarana Multigriya Finansial (Persero) sebesar Rp100.000.000 berjangka waktu 1 (satu) tahun dan porsi nisbah yang disepakati adalah masing-masing sebesar 54,47% untuk Bank dan PT Sarana Multigriya Finansial (Persero) sebesar 45,53%. Bank telah melakukan pelunasan pinjaman tersebut pada tanggal 28 April 2022.

Seluruh fasilitas pinjaman yang diterima Bank dari PT Sarana Multigriya Finansial (Persero) dijamin dengan fidusia tagihan. Bank telah memenuhi seluruh persyaratan yang telah disepakati dalam akad perjanjian pembiayaan *mudharabah* tersebut diatas.

**21. FUND BORROWINGS (Continued)**

Based on the *Mudharabah Muqayadah* financing agreement between Bank and PT Sarana Multigriya Finansial (Persero) No.088/AKAD/SMF-BMI/IV/2021 dated April 27, 2021, Bank obtained financing facility from PT Sarana Multigriya Finansial (Persero) amounting to Rp100,000,000, with a period of 1 (one) year and the agreed nisbah portion for Bank and PT Sarana Multigriya Finansial (Persero) is 54.47% and 45.53%, respectively. The Bank paid off this borrowing on April 28, 2022.

All fund borrowings received from PT Sarana Multigriya Finansial (Persero) are guaranteed with fiduciary collateral. The Bank has complied with all agreed covenants stipulated in the above stated *mudharabah* financing agreements

**22. UTANG PAJAK**

## a. Utang Pajak

|                         | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-------------------------|-----------------------------------------------|
| Pajak penghasilan:      |                                               |
| Pasal 4 (2)             | 11.041.883                                    |
| Pasal 21                | 8.496.207                                     |
| Pasal 23                | 302.064                                       |
| Pasal 26                | 74.308                                        |
| Pasal 29                | 76.203                                        |
| Pajak Pertambahan Nilai | 1.573.909                                     |
| <b>Jumlah</b>           | <b>21.564.574</b>                             |

## b. Beban pajak penghasilan badan

|                            | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|----------------------------|-----------------------------------------------|
| (Beban) manfaat pajak:     |                                               |
| Kini                       | (11.982.845)                                  |
| Kini - Cabang Kuala Lumpur | (12.913.839)                                  |
| Tangguhan                  | (523.125)                                     |
| <b>Jumlah</b>              | <b>(25.419.809)</b>                           |

**22. TAX PAYABLES**

## a. Tax Payable

| <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-----------------------------------------------|
| 11.923.150                                    |
| 5.245.069                                     |
| 141.676                                       |
| 90.752                                        |
| 2.369.659                                     |
| 2.278.189                                     |
| <b>22.048.495</b>                             |

Income tax:  
Article 4 (2)  
Article 21  
Article 23  
Article 26  
Article 29  
Value Added Tax  
**Total**

## b. Corporate income tax expense

| <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-----------------------------------------------|
| (5.109.109)                                   |
| --                                            |
| 1.522.420                                     |
| <b>(3.586.689)</b>                            |

Tax (expense) benefit:  
Current  
Current - Kuala Lumpur Branch  
Deferred  
**Total**

## 22. UTANG PAJAK (Lanjutan)

### b. Beban pajak penghasilan badan (lanjutan)

Rekonsiliasi antara laba sebelum pajak penghasilan seperti yang tercantum dalam laporan laba rugi dan penghasilan komprehensif lain dan penghasilan kena pajak adalah sebagai berikut:

|                                                                                | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain | 52.000.877                                    | 12.513.740                                    |
| <b>Perbedaan temporer</b>                                                      |                                               |                                               |
| Penyusutan aset tetap                                                          | 28.300.008                                    | (1.946.499)                                   |
| Bonus                                                                          | 5.711.689                                     | 3.960.049                                     |
| Imbalan pasca kerja karyawan                                                   | (23.682.643)                                  | 2.302.953                                     |
| Beban Pesangon                                                                 | --                                            | 2.214.622                                     |
| Lainnya                                                                        | (12.706.893)                                  | 388.965                                       |
| Jumlah perbedaan temporer                                                      | (2.377.839)                                   | 6.920.090                                     |
| <b>Perbedaan permanen</b>                                                      |                                               |                                               |
| Hadiah dan sumbangan                                                           | 284.249                                       | 137.571                                       |
| Pemeliharaan dan perbaikan                                                     | 253.023                                       | 223.315                                       |
| Kenikmatan karyawan dan Direksi                                                | 199.288                                       | 340.864                                       |
| Lain-lain                                                                      | 4.107.878                                     | 3.087.642                                     |
| Jumlah perbedaan permanen                                                      | 4.844.438                                     | 3.789.392                                     |
| <b>Penghasilan fiskal kena pajak</b>                                           | <b>54.467.476</b>                             | <b>23.223.221</b>                             |
| Beban pajak penghasilan-kini                                                   | 11.982.845                                    | 5.109.109                                     |
| Dikurangi pembayaran pajak dimuka Pajak Penghasilan Pasal 25                   | (11.906.642)                                  | (2.739.450)                                   |
| <b>Utang (Kelebihan) Pajak Kini</b>                                            | <b>76.203</b>                                 | <b>2.369.659</b>                              |
|                                                                                | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |

|                                                                                               |                   |           |
|-----------------------------------------------------------------------------------------------|-------------------|-----------|
| Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain - Kuala Lumpur | 45.595.084        | --        |
| Penyesuaian fiskal                                                                            | 8.212.579         | --        |
| <b>Penghasilan fiskal kena pajak</b>                                                          | <b>53.807.663</b> | <b>--</b> |
| Beban pajak penghasilan-kini Cabang Kuala Lumpur                                              | 12.913.839        | --        |

## 22. TAX PAYABLES (Continued)

### b. Corporate income tax expense (continued)

Reconciliation between income before income tax as stated in the statement of profit or loss and other comprehensive income and taxable income is as follows:

Income before tax per statement of profit or loss and other comprehensive income

#### Temporary differences

Depreciation of premises and equipment  
Bonuses  
Provision for post employment benefit  
Severance payment  
Others

Total temporary differences

#### Permanent differences

Rewards and donations  
Maintenance and repairs  
Employees and Directors benefits  
Others

Total permanent differences

#### Taxable income

Corporate Income tax expense - current  
Less prepaid income tax for  
Income Tax Article 25

#### Current Tax Payables (Prepaid)

Income before tax per statement of profit or loss and other comprehensive income - Kuala Lumpur  
Fiscal adjustment

#### Taxable income

Corporate Income tax expense - current Kuala Lumpur Branch

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unless otherwise stated)**22. UTANG PAJAK (Lanjutan)****b. Beban pajak penghasilan badan (lanjutan)**

Pada tanggal 31 Maret 2020, Pemerintah menerbitkan Peraturan Pemerintah Pengganti Undang-Undang (Perpu) Republik Indonesia No. 1 Tahun 2020 yang telah menjadi Undang-Undang (UU) No. 2 Tahun 2020, serta menetapkan Peraturan Pemerintah (PP) No. 30 Tahun 2020 tentang Penurunan Tarif Pajak Penghasilan bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka dan berlaku sejak tanggal 19 Juni 2020. Aturan tersebut menetapkan penurunan tarif pajak penghasilan wajib pajak badan dalam negeri dan bentuk usaha tetap dari semula 25% menjadi 22% untuk tahun pajak 2020 dan 2021, serta pengurangan lebih lanjut tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 telah dihitung menggunakan tarif pajak 22% serta akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

Beban pajak kini cabang Kuala Lumpur merupakan pajak badan Bank untuk cabang Kuala Lumpur tahun buku 2021 yang dibayarkan pada tahun 2022, hal ini dikarenakan telah berakhirnya fasilitas pembebasan pajak / *tax holiday* pada tahun 2020.

**c. Kelebihan pembayaran pajak**

|                            | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|----------------------------|-----------------------------------------------|
| Tahun 2018                 | 12.069.027                                    |
| <b>Jumlah (Catatan 16)</b> | <b>12.069.027</b>                             |

Atas kelebihan pembayaran pajak tahun 2018 tersebut, Bank telah mengajukan restitusi pajak ke kantor pelayanan pajak. Namun atas permohonan restitusi tersebut tidak diterima dan kantor pelayanan pajak menerbitkan SKPKB, selanjutnya di tahun 2020 Bank telah mengajukan permohonan keberatan atas SKPKB tahun pajak 2018.

**22. TAX PAYABLES (Continued)****b. Corporate income tax expense (continued)**

On March 31, 2020, the Government issued Government Regulation in Lieu of Law (Perpu) of the Republic of Indonesia No. 1 of 2020 which has become Law (UU) No. 2 of 2020, and stipulated Government Regulation (PP) No. 30 of 2020 concerning Reduction of Income Tax Rate for Domestic Public Companies Taxpayers, which became effective June 19, 2020. The regulation has stipulated the reduction in the income tax rates for domestic corporate taxpayers and business establishments from 25% to 22% for Fiscal Year 2020 and 2021 and a further reduction of the tax rate by 3% for domestic taxpayers who meet certain requirements.

The income tax calculation for the years ended December 31, 2022 and 2021 has been calculated using 22% tax rate, and shall be the basis in filling the Annual Corporate Income Tax Return.

Current tax expense of Kuala Lumpur branch is the Bank's corporate tax for the Kuala Lumpur branch for the 2021 fiscal year which will be paid in 2022, this is due to the expiration of the tax holiday facility in 2020.

**c. Corporate estimated claim for tax refund**

|  | <b>31 Desember/<br/>December 31,<br/>2021</b> |                        |
|--|-----------------------------------------------|------------------------|
|  | 12.069.027                                    | Year 2018              |
|  | <b>12.069.027</b>                             | <b>Total (Note 16)</b> |

For the Corporate Estimated Claim for tax refund of 2018, the Bank has proposed tax restitution to the tax office. However, the restitution was overruled and the tax office issued Tax Underpayment Assessment. In 2020 the Bank submitted an objection request against the Tax Underpayment Assessment for the 2018 tax year.



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Atas permohonan keberatan tersebut telah terbit Surat Keputusan Keberatan No. 00576/KEB/WPJ.04/2021, No. 00577/KEB/WPJ.04/2021, No. 00578/KEB/WPJ.04/2021 dan No. 00579/KEB/WPJ.04/2021.

Selanjutnya atas Surat Keputusan Keberatan yang belum menerima permohonan Bank, telah diajukan banding ke pengadilan pajak. Surat permohonan banding telah diterima pengadilan pajak pada tanggal 8 Oktober 2021 dan telah terdaftar dengan nomor sengketa pajak : 011018.25/2021/PP dan 011017.16/2021/PP, sampai dengan tanggal laporan keuangan 31 Desember 2022 masih dalam proses pengadilan.

**d. Aset pajak tangguhan**

|                                                                                                                        | 31 Desember /<br>December 31,<br>2021 | Mutasi di<br>laporan laba<br>rugi/<br>Changes in the<br>statements of<br>income | Penyesuaian<br>pajak<br>tangguhan/<br>Deferred tax<br>adjustment | 31 Desember /<br>December 31,<br>2022 |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------|
| <b>Aset (liabilitas) pajak tangguhan</b>                                                                               |                                       |                                                                                 |                                                                  |                                       |
| Imbalan pasca kerja karyawan                                                                                           | 33.823.516                            | (5.210.182)                                                                     | (1.010.921)                                                      | 27.602.413                            |
| Bonus Karyawan                                                                                                         | (3.446.647)                           | 1.256.572                                                                       | --                                                               | (2.190.075)                           |
| Penyusutan aset tetap                                                                                                  | 24.232.751                            | 6.226.002                                                                       | --                                                               | 30.458.753                            |
| Beban Pesangon                                                                                                         | 1.306.456                             | (4.910.817)                                                                     | --                                                               | (3.604.361)                           |
| Cadangan kerugian penurunan nilai selain pembiayaan                                                                    | 71.869.849                            | 2.136.993                                                                       | --                                                               | 74.006.842                            |
| Keuntungan (Kerugian) yang belum direalisasi dari surat berharga yang diukur pada nilai wajar melalui laporan keuangan | 31.285                                | (21.693)                                                                        | --                                                               | 9.592                                 |
| Keuntungan (kerugian) yang belum direalisasi dari surat berharga yang tersedia untuk dijual                            | 5.327.306                             | --                                                                              | 978.076                                                          | 6.305.382                             |
| Surplus revaluasi aset tetap                                                                                           | 10.798.402                            | --                                                                              | --                                                               | 10.798.402                            |
| Penyesuaian setelah penyajian kembali                                                                                  | (3.478.171)                           | --                                                                              | --                                                               | (3.478.171)                           |
| <b>Aset pajak tangguhan - bersih</b>                                                                                   | <b>140.464.747</b>                    | <b>(523.125)</b>                                                                | <b>(32.845)</b>                                                  | <b>139.908.777</b>                    |

**22. TAX PAYABLES (Continued)****c. Corporate estimated claim for tax refund (continued)**

Upon the application of the objection, the following Decision Letters have been issued: No. 00576/KEB/WPJ.04/2021, No. 00577/KEB/WPJ.04/2021, No. 00578/KEB/WPJ.04/2021 and No. 00579/KEB/WPJ.04/2021.

Thereafter, with regard to the Decision Letter of Objection which overruled the Bank's objection, an appeal has been filed against the decision letter to the tax court. The appeal letter was received by the tax court on October 8, 2021 and has been registered with tax dispute numbers: 011018.25/2021/PP and 011017.16/2021/PP. As of December 31, 2022, it is still in court process.

**d. Deferred tax assets**

|                                                                                                                        | 31 Desember /<br>December 31,<br>2020 | Mutasi di<br>laporan laba<br>rugi/<br>Changes in the<br>statements of<br>income | Penyesuaian<br>pajak<br>tangguhan/<br>Deferred tax<br>adjustment | 31 Desember /<br>December 31,<br>2021 |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------|
| <b>Aset (liabilitas) pajak tangguhan</b>                                                                               |                                       |                                                                                 |                                                                  |                                       |
| Imbalan pasca kerja karyawan                                                                                           | 35.737.180                            | 506.650                                                                         | (2.420.314)                                                      | 33.823.516                            |
| Bonus Karyawan                                                                                                         | (4.317.858)                           | 871.211                                                                         | --                                                               | (3.446.647)                           |
| Penyusutan aset tetap                                                                                                  | 24.660.981                            | (428.230)                                                                       | --                                                               | 24.232.751                            |
| Beban Pesangon                                                                                                         | 1.139.068                             | 167.388                                                                         | --                                                               | 1.306.456                             |
| Cadangan kerugian penurunan nilai selain pembiayaan                                                                    | 71.536.683                            | 333.166                                                                         | --                                                               | 71.869.849                            |
| Keuntungan (Kerugian) yang belum direalisasi dari surat berharga yang diukur pada nilai wajar melalui laporan keuangan | (40.950)                              | 72.235                                                                          | --                                                               | 31.285                                |
| Keuntungan (kerugian) yang belum direalisasi dari surat berharga yang tersedia untuk dijual                            | 5.892.304                             | --                                                                              | (564.998)                                                        | 5.327.306                             |
| Surplus revaluasi aset tetap                                                                                           | 10.798.402                            | --                                                                              | --                                                               | 10.798.402                            |
| Penyesuaian setelah penyajian kembali                                                                                  | (3.478.171)                           | --                                                                              | --                                                               | (3.478.171)                           |
| <b>Aset pajak tangguhan - bersih</b>                                                                                   | <b>141.927.639</b>                    | <b>1.522.420</b>                                                                | <b>(2.985.312)</b>                                               | <b>140.464.747</b>                    |

**Deferred tax assets (liabilities)**  
Provisions for post employment benefit  
Employee bonuses  
Premises and equipment depreciations  
Severance payment  
Allowance for impairment losses other than financing  
Unrealized gain (loss) from securities measured at fair value through financial report  
Unrealized gain (loss) in value of available-for-sale marketable securities  
Revaluation Surplus on Premises and equipment  
Adjustment after restatement  
**Deferred tax assets - Net**

**Deferred tax assets (liabilities)**  
Provisions for post employment benefit  
Employee bonuses  
Premises and equipment depreciations  
Severance payment  
Allowance for impairment losses other than financing  
Unrealized gain (loss) from securities measured at fair value through financial report  
Unrealized gain (loss) in value of available-for-sale marketable securities  
Revaluation Surplus on Premises and equipment  
Adjustment after restatement  
**Deferred tax assets - Net**

## 22. UTANG PAJAK (Lanjutan)

- e. Rekonsiliasi antara beban pajak dan hasil perkalian laba akuntansi dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

|                                                                                     | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Laba sebelum pajak Bank menurut laporan laba rugi dan penghasilan komprehensif lain | 52.000.877                                    | 12.513.740                                    |
| Beban pajak berdasarkan tarif pajak yang berlaku                                    | 24.896.684                                    | 5.109.109                                     |
| Pengaruh pajak atas penghasilan yang tidak dapat diperhitungkan menurut fiskal:     |                                               |                                               |
| Imbalan pasca kerja                                                                 | 5.210.182                                     | (506.650)                                     |
| Kenikmatan karyawan dan Direksi                                                     | 3.654.246                                     | (1.038.599)                                   |
| Penyusutan                                                                          | (6.226.002)                                   | 428.230                                       |
| Lain-lain                                                                           | (2.115.301)                                   | (405.401)                                     |
| Jumlah                                                                              | 523.125                                       | (1.522.420)                                   |
| Penyesuaian pajak tangguhan                                                         | --                                            | --                                            |
| <b>Jumlah beban (manfaat) pajak</b>                                                 | <b>25.419.809</b>                             | <b>3.586.689</b>                              |

## 22. TAX PAYABLES (Continued)

- e. Reconciliation between the total tax expense and the amounts computed by applying the effective tax rates to income before tax is as follows:

|                                                                                         |
|-----------------------------------------------------------------------------------------|
| Bank's Income before tax per statement of profit or loss and other comprehensive income |
| Tax expense at effective tax rates                                                      |
| Tax effect of non deductible expenses - net:                                            |
| Post Employment benefit Employees and Directors benefits                                |
| Depreciation                                                                            |
| Others                                                                                  |
| Total                                                                                   |
| Deferred tax adjustment                                                                 |
| <b>Total tax expenses (benefits)</b>                                                    |

## 23. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI

- a. Estimasi kerugian atas transaksi komitmen dan kontinjensi yang mempunyai risiko pembiayaan:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Rupiah</b>          |                                               |                                               |
| Bank garansi           | 746.255                                       | 729.257                                       |
| <b>Mata uang asing</b> |                                               |                                               |
| Bank garansi           | 107.955                                       | 86.393                                        |
| <b>Jumlah</b>          | <b>854.210</b>                                | <b>815.650</b>                                |

## 23. ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES

- a. Estimated loss on commitments and contingencies by its credit risk are as follows:

|                           |
|---------------------------|
| <b>Rupiah</b>             |
| Bank guarantees           |
| <b>Foreign currencies</b> |
| Bank guarantees           |
| <b>Total</b>              |

**23. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (Lanjutan)**

**23. ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES (Continued)**

b. Komitmen dan kontinjensi berdasarkan kolektibilitas sebagai berikut:

b. Commitments and contingencies by collectibility are as follows:

|                                                      | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                       |
|------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-------------------------------------------------------|
| <b>Rupiah</b>                                        |                                               |                                               | <b>Rupiah</b>                                         |
| Bank garansi                                         |                                               |                                               | Bank guarantees                                       |
| Lancar                                               | 74.625.502                                    | 70.984.409                                    | Current                                               |
|                                                      | <u>74.625.502</u>                             | <u>70.984.409</u>                             |                                                       |
| Penerbitan SKBDN dan L/C yang tidak dapat dibatalkan |                                               |                                               | Irrevocable domestic letters of credit and L/C issued |
| Lancar                                               | 7.767.693                                     | 14.863.464                                    | Current                                               |
|                                                      | <u>82.393.195</u>                             | <u>85.847.873</u>                             |                                                       |
| <b>Mata uang asing</b>                               |                                               |                                               | <b>Foreign currencies</b>                             |
| Bank garansi                                         |                                               |                                               | Bank guarantees                                       |
| Lancar                                               | 10.795.485                                    | 8.639.278                                     | Current                                               |
| Penerbitan SKBDN dan L/C yang tidak dapat dibatalkan |                                               |                                               | Irrevocable domestic letters of credit and L/C issued |
| Lancar                                               | 112.227.913                                   | 2.703.920                                     | Current                                               |
|                                                      | <u>112.227.913</u>                            | <u>2.703.920</u>                              |                                                       |
|                                                      | <u>123.023.398</u>                            | <u>11.343.198</u>                             |                                                       |
| <b>Jumlah</b>                                        | <b>205.416.593</b>                            | <b>97.191.071</b>                             | <b>Total</b>                                          |
| Cadangan kerugian penurunan nilai                    | (854.210)                                     | (815.650)                                     | Allowance for impairment losses                       |
| <b>Bersih</b>                                        | <b>204.562.383</b>                            | <b>96.375.421</b>                             | <b>Net</b>                                            |

c. Ikhtisar perubahan estimasi kerugian atas komitmen dan kontinjensi adalah sebagai berikut:

c. The changes in estimated losses on commitments and contingencies are as follows:

|                                                            | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                |
|------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------------------|
| Saldo awal tahun                                           | 815.650                                       | 1.510.940                                     | Balance at the beginning of the year           |
| Penyisihan (Pembalikan) selama tahun berjalan (Catatan 35) | 461.649                                       | (695.290)                                     | Provision (Reversal) during the year (Note 35) |
| Selisih kurs penjabaran                                    | (423.089)                                     | --                                            | Exchange rate                                  |
| <b>Saldo akhir tahun</b>                                   | <b>854.210</b>                                | <b>815.650</b>                                | <b>Balance at the end of the year</b>          |

Manajemen berpendapat bahwa jumlah estimasi kerugian atas komitmen dan kontinjensi pada tanggal-tanggal 31 Desember 2022 dan 2021 telah memadai.

Management believes that estimated losses on commitments and contingencies as of December 31, 2022 and 2021 is adequate.

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Bank telah mencatat estimasi liabilitas dan beban imbalan kerja (*employment benefit*) masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 menurut Undang-undang Tenaga Kerja No. 13/2003 berdasarkan perhitungan aktuaria yang dilakukan oleh Kantor Konsultan Aktuaria V Agus Basuki, aktuaris independen, berdasarkan laporannya masing-masing pada tanggal 20 Januari 2023 dan 4 Februari 2022.

Perhitungan aktuaris tersebut menggunakan metode "Projected Unit Credit" dengan asumsi-asumsi sebagai berikut:

|                                 | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|---------------------------------|-----------------------------------------------|-----------------------------------------------|
| Tingkat diskonto per tahun      | 4,51% - 7,23%                                 | 7,02%                                         |
| Tingkat kenaikan gaji per tahun | 3,00%                                         | 3,00%                                         |
| Tabel mortalita                 | TMI-IV 2019                                   | TMI-IV 2019                                   |
| Usia pensiun                    | 55 tahun/years old                            | 55 tahun/years old                            |

Pengukuran kembali liabilitas imbalan kerja:

|                                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|----------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Saldo pada awal tahun                  | 100.104.640                                   | 89.103.213                                    |
| (Keuntungan)/kerugian aktuaria         | 4.595.096                                     | 11.001.427                                    |
| Saldo pada akhir tahun                 | 104.699.736                                   | 100.104.640                                   |
| Pajak - pajak terkait                  | (23.033.942)                                  | (22.023.021)                                  |
| <b>Saldo pada akhir tahun - bersih</b> | <b>81.665.794</b>                             | <b>78.081.619</b>                             |

Beban yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

|                            | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|----------------------------|-----------------------------------------------|-----------------------------------------------|
| Biaya jasa kini            | 16.842.782                                    | 16.296.216                                    |
| Biaya bunga                | 7.792.038                                     | 8.765.873                                     |
| <b>Jumlah (Catatan 33)</b> | <b>24.634.820</b>                             | <b>25.062.089</b>                             |

**24. ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFITS**

The Bank has recorded estimated liabilities and expenses for employment benefits for the years ended December 31, 2022 and 2021, in compliance with Labor Law No. 13/2003, based on actuarial calculation performed by Actuarial Consultant Firm V Agus Basuki, an independent actuary, as stipulated in their reports dated January 20, 2023 and February 4, 2022, respectively.

The actuarial calculations used the "Projected Unit Credit" method with underlying assumptions as follows:

|                                 | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|---------------------------------|-----------------------------------------------|-----------------------------------------------|
| Tingkat diskonto per tahun      | 4,51% - 7,23%                                 | 7,02%                                         |
| Tingkat kenaikan gaji per tahun | 3,00%                                         | 3,00%                                         |
| Tabel mortalita                 | TMI-IV 2019                                   | TMI-IV 2019                                   |
| Usia pensiun                    | 55 tahun/years old                            | 55 tahun/years old                            |

Remeasurement of employee benefit liabilities:

|                                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|----------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Saldo pada awal tahun                  | 100.104.640                                   | 89.103.213                                    |
| (Keuntungan)/kerugian aktuaria         | 4.595.096                                     | 11.001.427                                    |
| Saldo pada akhir tahun                 | 104.699.736                                   | 100.104.640                                   |
| Pajak - pajak terkait                  | (23.033.942)                                  | (22.023.021)                                  |
| <b>Saldo pada akhir tahun - bersih</b> | <b>81.665.794</b>                             | <b>78.081.619</b>                             |

Expenses recognized in the statement of profit or loss and other comprehensive income are as follows:

|                            | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|----------------------------|-----------------------------------------------|-----------------------------------------------|
| Biaya jasa kini            | 16.842.782                                    | 16.296.216                                    |
| Biaya bunga                | 7.792.038                                     | 8.765.873                                     |
| <b>Jumlah (Catatan 33)</b> | <b>24.634.820</b>                             | <b>25.062.089</b>                             |

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(Lanjutan)**

Mutasi atas nilai kini kewajiban imbalan kerja adalah sebagai berikut:

|                                          | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------------------------|-----------------------------------------------|
| Saldo pada awal tahun                    | 153.743.250                                   |
| Biaya bunga                              | 7.792.038                                     |
| Biaya jasa kini                          | 16.842.782                                    |
| Kerugian (keuntungan) aktuarial          | (4.595.096)                                   |
| Pembayaran imbalan kerja tahun berjalan  | (40.766.955)                                  |
| Biaya jasa lalu karena perubahan program | (7.550.508)                                   |
| <b>Saldo pada akhir tahun</b>            | <b>125.465.511</b>                            |

Rincian nilai kini liabilitas imbalan kerja selama tahun berjalan dan 5 (lima) tahun sebelumnya:

|                              | <b>31 Desember / December 31,</b> |             |             |             |             |
|------------------------------|-----------------------------------|-------------|-------------|-------------|-------------|
|                              | <b>2022</b>                       | <b>2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> |
| Nilai kini kewajiban imbalan | 125.465.511                       | 153.743.250 | 162.441.725 | 174.521.826 | 200.647.816 |

**Imbalan Pasca Kerja**

Bank menyelenggarakan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Undang-undang Ketenagakerjaan No. 13/2003. Jumlah karyawan yang berhak memperoleh manfaat tersebut sebanyak 2.431 dan 2.644 karyawan masing-masing untuk 31 Desember 2022 dan 2021.

**Program Pensiun Iuran Pasti**

Bank menyelenggarakan program pensiun iuran pasti untuk karyawan tetap yang memiliki masa kerja minimum 1 (satu) tahun sejak diangkat menjadi karyawan tetap dan berusia di bawah 55 (lima puluh lima) tahun. Program pensiun ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) Muamalat yang akta pendiriannya telah disahkan oleh Menteri Keuangan Republik Indonesia dengan Surat Keputusannya No. S-438/LK/1997 tanggal 19 Desember 1997. Pendiri DPLK Muamalat adalah Bank.

Bank mengikutsertakan karyawannya dalam program DPLK dengan iuran DPLK 10% dari gaji pokok, dimana Bank mensubsidi sebesar 5% dan sisanya sebesar 5% lagi menjadi beban karyawan. Iuran dana pensiun yang disetor untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah masing-masing sebesar Rp19.966.788 dan Rp20.143.352.

**24. ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFITS (Continued)**

Changes in present value of estimated liabilities for post employment benefits are as follows:

|                               | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                           |
|-------------------------------|-----------------------------------------------|-------------------------------------------|
|                               | 162.441.725                                   | Balance at the beginning of the year      |
|                               | 8.765.873                                     | Interest cost                             |
|                               | 16.296.216                                    | Current service cost                      |
|                               | (11.001.427)                                  | Actuarial Loss (Gain)                     |
|                               | (22.759.137)                                  | Current year benefit payments             |
|                               | --                                            | Past service costs due to program changes |
| <b>Saldo pada akhir tahun</b> | <b>153.743.250</b>                            | <b>Balance at the end of the year</b>     |

Details of present value of post employment benefit liabilities during the year and previous 5 (five) years:

**Post-employment Benefit**

The Bank established defined post-employment benefits for its employees in accordance with Labor Law No. 13/2003. The number of employees entitled to the benefits is 2,431 and 2,644 employees as of December 31, 2022 and 2021, respectively.

**Defined Contribution Pension Plan**

The Bank established a defined contribution pension plan covering all of its permanent employees under 55 (fifty five) years of age with working period of at least 1 (one) year. The pension fund is managed by Dana Pensiun Lembaga Keuangan (DPLK) Muamalat, the deed of establishment of which was approved by the Minister of Finance of the Republic of Indonesia in his decree No. S-438/LK/1997 dated December 19, 1997. DPLK Muamalat was established by the Bank.

The Bank has registered its employees into pension fund with contribution of 10% of the basic salary, of which the Bank subsidizes 5% whilst the remaining 5% is paid by the employee. The contribution to the pension fund for the years ended December 31, 2022 and 2021 is amounting to Rp19,966,788 and Rp20,143,352, respectively.

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(Lanjutan)**

Pada tanggal 31 Desember 2022 dan 2021 jumlah akumulasi dana pensiun yang merupakan kontribusi Bank masing-masing sebesar Rp9.030.239 dan Rp15.870.095.

Seluruh karyawan tetap Bank adalah peserta Program Pensiun Iuran Pasti.

**24. ESTIMATED LIABILITIES FOR EMPLOYMENT  
BENEFITS (Continued)**

As of December 31, 2022 and 2021 Bank's contribution to the total accumulated pension fund is amounting to Rp9,030,239 and Rp15,870,095, respectively.

All permanent employees of the Bank are members of the defined contribution pension plan.

**25. LIABILITAS LAIN-LAIN**

|                                | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------------|-----------------------------------------------|
| Titipan operasional pembiayaan | 112.255.602                                   |
| Biaya yang masih harus dibayar | 54.077.434                                    |
| Utang dividen                  | 20.464.448                                    |
| Titipan <i>unclaim</i>         | 13.853.556                                    |
| Setoran jaminan                | 379.779                                       |
| Pendapatan diterima dimuka     | 1.800                                         |
| Lainnya                        | 230.251.651                                   |
| <b>Jumlah</b>                  | <b>431.284.270</b>                            |

Titipan operasional pembiayaan merupakan kewajiban bank kepada pihak lain yang harus segera dipenuhi sesuai dengan kesepakatan terkait dengan proses pembiayaan seperti biaya notaris, asuransi atas jaminan, dan biaya-biaya yang dikeluarkan dalam proses penyitaan agunan.

Biaya masih harus dibayar merupakan cadangan berkaitan dengan operasional bank seperti beban listrik, air dan telepon, zakat perusahaan, jasa konsultan dan cadangan untuk personalia seperti cadangan bonus, kinerja, promosi, pelatihan dan biaya seragam untuk karyawan.

Utang dividen merupakan dividen kepada para pemegang saham yang belum terealisasi pada tanggal 31 Desember 2022 dan 2021.

Titipan *unclaim* merupakan kewajiban Bank yang akan dibayarkan ke nasabah terkait dengan proses pembiayaan seperti biaya notaris, asuransi atas jaminan, dan biaya lainnya yang telah berumur lebih dari 1 (satu) tahun (365 hari).

**25. OTHER LIABILITIES**

|               | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                    |
|---------------|-----------------------------------------------|------------------------------------|
|               | 109.181.651                                   | <i>Operational financing funds</i> |
|               | 107.413.741                                   | <i>Accrued expenses</i>            |
|               | 20.544.103                                    | <i>Dividends payable</i>           |
|               | 19.973.793                                    | <i>Unclaimed funds</i>             |
|               | 361.779                                       | <i>Security deposits</i>           |
|               | 1.800                                         | <i>Unearned Income</i>             |
|               | 117.197.943                                   | <i>Others</i>                      |
| <b>Jumlah</b> | <b>374.674.810</b>                            | <b>Total</b>                       |

*Operational financing funds* represents Bank's obligation to third party to be immediately fulfilled as agreed which is related to financing process, such as cost of notary, insurance of collateral, and other costs incurred due to confiscation of collateral.

*Accrued Expense* represents reserve related to the Bank's operational activities, such as electricity, water, and telephone expenses, corporate zakat, consulting service, and reserve for personnel, such as rewards, performance bonuses, promotion, training and uniform for staff.

*Dividends payables* represents dividends from previous years which have not been claimed by the shareholders as of December 31, 2022 and 2021.

*Unclaimed funds* represents Bank's obligation that will be paid to costumers related to financing process, such as cost of notary, insurance for collateral, and other costs exceeding the period of 1 (one) year (365 days).

## 26. DANA SYIRKAH TEMPORER

### (i) Giro Mudharabah

|                             | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-----------------------------|-----------------------------------------------|
| <b>Giro mudharabah</b>      |                                               |
| <b>Rupiah</b>               |                                               |
| Bukan Bank                  |                                               |
| Pihak ketiga                | 1.705.477.020                                 |
| Pihak berelasi (Catatan 40) | 2.379.667                                     |
|                             | <u>1.707.856.687</u>                          |
| Bank                        |                                               |
| Pihak ketiga                | 153.681.358                                   |
| <b>Jumlah</b>               | <b><u>1.861.538.045</u></b>                   |

Giro mudharabah merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

Nisbah dan tingkat bagi hasil untuk giro mudharabah adalah sebagai berikut:

|                 | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-----------------|-----------------------------------------------|-----------------------------------------------|
|                 | Tingkat Bagi Hasil/<br>Nisbah                 | Tingkat Bagi Hasil/<br>Nisbah                 |
| Giro mudharabah | 32,00%<br>0,89%                               | 32,00%<br>0,70%                               |

### (ii) Tabungan Mudharabah

#### a. Berdasarkan jenis produk:

|                         | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-------------------------|-----------------------------------------------|
| <b>Bukan Bank</b>       |                                               |
| Tabungan Hijrah Prima   | 9.067.519.266                                 |
| Tabungan Hijrah Bisnis  | 722.443.753                                   |
| Tabungan Hijrah Rencana | 212.880.228                                   |
| Tabungan Hijrah Haji    | 51.196.610                                    |
| Tabungan Hijrah Sempel  | 11.004.307                                    |
|                         | <u>10.065.044.164</u>                         |
| <b>Bank</b>             |                                               |
| Tabungan Hijrah Prima   | 638.960.004                                   |
| Tabungan Hijrah Bisnis  | 5.598.371                                     |
|                         | <u>644.558.375</u>                            |
| <b>Jumlah</b>           | <b><u>10.709.602.539</u></b>                  |

## 26. TEMPORARY SYIRKAH FUNDS

### (i) Mudharabah Demand Deposits

|                                   | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-----------------------------------|-----------------------------------------------|
| <b>Mudharabah demand deposits</b> |                                               |
| <b>Rupiah</b>                     |                                               |
| Non Bank                          |                                               |
| Third parties                     | 2.048.628.856                                 |
| Related parties (Note 40)         | 3.994.740                                     |
|                                   | <u>2.052.623.596</u>                          |
| Bank                              |                                               |
| Third parties                     | 94.153.533                                    |
| <b>Total</b>                      | <b><u>2.146.777.129</u></b>                   |

Mudharabah demand deposits represents deposits from third parties which are entitled to receive a share in profit derived by the Bank from the use of such funds based on a predetermined nisbah.

The rates of nisbah and profit sharing for mudharabah demand deposits are as follows:

### (ii) Mudharabah Saving Deposits

#### a. By type:

|                        | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|------------------------|-----------------------------------------------|
| <b>Non Bank</b>        |                                               |
| Hijrah Prima savings   | 9.453.287.151                                 |
| Hijrah Bisnis savings  | 699.657.716                                   |
| Hijrah Rencana savings | 239.386.280                                   |
| Hijrah Haji savings    | 52.625.159                                    |
| Hijrah Sempel savings  | 7.640.337                                     |
|                        | <u>10.452.596.643</u>                         |
| <b>Bank</b>            |                                               |
| Hijrah Prima savings   | 577.127.494                                   |
| Hijrah Bisnis savings  | 8.386.163                                     |
|                        | <u>585.513.657</u>                            |
| <b>Total</b>           | <b><u>11.038.110.300</u></b>                  |



**26. DANA SYIRKAH TEMPORER (Lanjutan)**

(ii) Tabungan *Mudharabah* (lanjutan)

b. Berdasarkan keterkaitan:

|                          | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|--------------------------|-----------------------------------------------|
| <b>Bukan Bank</b>        |                                               |
| Pihak ketiga             | 10.053.322.897                                |
| Pihak berelasi (Cat. 40) | 11.721.267                                    |
|                          | <u>10.065.044.164</u>                         |
| <b>Bank</b>              |                                               |
| Pihak ketiga             | 644.558.375                                   |
| <b>Jumlah</b>            | <b>10.709.602.539</b>                         |

Tabungan *mudharabah* merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

|                         | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>Tingkat Bagi Hasil/<br/>Profit Sharing Rate</b> |
|-------------------------|-----------------------------------------------|----------------------------------------------------|
|                         | <b>Nisbah</b>                                 |                                                    |
| Tabungan Hijrah Prima   | 10 : 90                                       | 0,22%                                              |
| Tabungan Hijrah Bisnis  | 15 : 85                                       | 0,15%                                              |
| Tabungan Hijrah Rencana | 30 : 70                                       | 2,91%                                              |
| Tabungan Hijrah Haji    | 1 : 99                                        | 0,04%                                              |
| Tabungan Hijrah Simpel  | 2 : 98                                        | 0,08%                                              |

(iii) Deposito Berjangka *Mudharabah*

a. Berdasarkan keterkaitan:

|                             | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-----------------------------|-----------------------------------------------|
| <b>Bukan Bank Rupiah</b>    |                                               |
| Pihak ketiga                | 14.099.697.500                                |
| Pihak berelasi (Catatan 40) | 9.782.443.520                                 |
|                             | <u>23.882.141.020</u>                         |
| <b>Mata uang asing</b>      |                                               |
| Pihak ketiga                | 416.831.079                                   |
| Pihak berelasi (Catatan 40) | 844.113.021                                   |
|                             | <u>1.260.944.100</u>                          |
|                             | <u>25.143.085.120</u>                         |
| <b>Bank Rupiah</b>          |                                               |
| Pihak ketiga                | 984.024.867                                   |
| <b>Mata uang asing</b>      |                                               |
| Pihak ketiga                | 373.620.000                                   |
|                             | <u>1.357.644.867</u>                          |
| <b>Jumlah</b>               | <b>26.500.729.987</b>                         |

**26. TEMPORARY SYIRKAH FUNDS (Continued)**

(ii) *Mudharabah* Saving Deposits (continued)

b. By relationship:

|                           | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|---------------------------|-----------------------------------------------|--|
| <b>Non Bank</b>           |                                               |  |
| Third parties             | 10.436.616.197                                |  |
| Related parties (Note 40) | 15.980.446                                    |  |
|                           | <u>10.452.596.643</u>                         |  |
| <b>Bank</b>               |                                               |  |
| Third parties             | 585.513.657                                   |  |
| <b>Total</b>              | <b>11.038.110.300</b>                         |  |

*Mudharabah* savings deposits are entitled to receive a share in profit derived by Bank from the use of funds received based on predetermined ratio.

|                        | <b>31 Desember/<br/>December 31,<br/>2021</b> | <b>Tingkat Bagi Hasil/<br/>Profit Sharing Rate</b> |  |
|------------------------|-----------------------------------------------|----------------------------------------------------|--|
|                        | <b>Nisbah</b>                                 |                                                    |  |
| Hijrah Prima savings   | 10 : 90                                       | 0,21%                                              |  |
| Hijrah Bisnis savings  | 15 : 85                                       | 0,22%                                              |  |
| Hijrah Rencana savings | 30 : 70                                       | 2,57%                                              |  |
| Hijrah Haji savings    | 1 : 99                                        | 0,04%                                              |  |
| Hijrah Simpel savings  | 2 : 98                                        | 0,09%                                              |  |

(iii) *Mudharabah* Time Deposits

a. By relationship:

|                           | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|---------------------------|-----------------------------------------------|--|
| <b>Non Bank Rupiah</b>    |                                               |  |
| Third parties             | 13.547.561.293                                |  |
| Related parties (Note 40) | 8.692.385.237                                 |  |
|                           | <u>22.239.946.530</u>                         |  |
| <b>Foreign currencies</b> |                                               |  |
| Third parties             | 1.066.091.178                                 |  |
| Related parties (Note 40) | 1.383.687.850                                 |  |
|                           | <u>2.449.779.028</u>                          |  |
|                           | <u>24.689.725.558</u>                         |  |
| <b>Bank Rupiah</b>        |                                               |  |
| Third parties             | 801.695.563                                   |  |
| <b>Foreign currencies</b> |                                               |  |
| Third parties             | 156.777.499                                   |  |
|                           | <u>958.473.062</u>                            |  |
| <b>Total</b>              | <b>25.648.198.620</b>                         |  |

**26. DANA SYIRKAH TEMPORER (Lanjutan)**

**26. TEMPORARY SYIRKAH FUNDS (Continued)**

(iii) Deposito Berjangka *Mudharabah* (lanjutan)

(iii) *Mudharabah Time Deposits* (continued)

b. Berdasarkan jangka waktu:

b. By period:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                           |
|------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------|
| <b>Rupiah</b>          |                                               |                                               | <b>Rupiah</b>             |
| 1 bulan                | 16.107.796.113                                | 13.778.698.108                                | 1 month                   |
| 3 bulan                | 3.197.318.645                                 | 2.938.069.285                                 | 3 months                  |
| 4 bulan                | 102.515.074                                   | 87.057.510                                    | 4 months                  |
| 6 bulan                | 2.540.043.552                                 | 3.108.632.993                                 | 6 months                  |
| 12 bulan               | 2.918.492.503                                 | 3.129.184.197                                 | 12 months                 |
|                        | <u>24.866.165.887</u>                         | <u>23.041.642.093</u>                         |                           |
| <b>Mata uang asing</b> |                                               |                                               | <b>Foreign currencies</b> |
| Dolar Amerika Serikat  |                                               |                                               | US Dollar                 |
| 1 bulan                | 1.502.189.767                                 | 1.658.790.714                                 | 1 month                   |
| 3 bulan                | 28.810.129                                    | 38.719.082                                    | 3 months                  |
| 6 bulan                | 41.692.203                                    | 432.861.730                                   | 6 months                  |
| 12 bulan               | 61.872.001                                    | 476.185.001                                   | 12 months                 |
|                        | <u>1.634.564.100</u>                          | <u>2.606.556.527</u>                          |                           |
| <b>Jumlah</b>          | <b>26.500.729.987</b>                         | <b>25.648.198.620</b>                         | <b>Total</b>              |

c. Berdasarkan sisa umur jatuh tempo:

c. By remaining period to maturity:

|                        | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                           |
|------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------|
| <b>Rupiah</b>          |                                               |                                               | <b>Rupiah</b>             |
| ≤ 1 bulan              | 18.472.765.580                                | 15.754.047.787                                | ≤ 1 month                 |
| > 1 - ≤ 3 bulan        | 3.126.511.248                                 | 3.633.518.809                                 | > 1 - ≤ 3 months          |
| > 3 - ≤ 6 bulan        | 1.996.885.506                                 | 2.230.279.045                                 | > 3 - ≤ 6 months          |
| > 6 - 12 bulan         | 1.270.003.553                                 | 1.423.796.452                                 | > 6 - 12 months           |
|                        | <u>24.866.165.887</u>                         | <u>23.041.642.093</u>                         |                           |
| <b>Mata uang asing</b> |                                               |                                               | <b>Foreign currencies</b> |
| Dolar Amerika Serikat  |                                               |                                               | US Dollar                 |
| ≤ 1 bulan              | 1.527.691.212                                 | 1.680.680.956                                 | ≤ 1 month                 |
| > 1 - ≤ 3 bulan        | 33.407.101                                    | 447.769.931                                   | > 1 - ≤ 3 months          |
| > 3 - ≤ 6 bulan        | 22.968.575                                    | 53.876.198                                    | > 3 - ≤ 6 months          |
| > 6 - 12 bulan         | 50.497.212                                    | 424.229.442                                   | > 6 - 12 months           |
|                        | <u>1.634.564.100</u>                          | <u>2.606.556.527</u>                          |                           |
| <b>Jumlah</b>          | <b>26.500.729.987</b>                         | <b>25.648.198.620</b>                         | <b>Total</b>              |

Deposito berjangka *mudharabah* merupakan investasi pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya.

*Mudharabah time deposits are entitled to receive a share in profit derived by the Bank from the use of funds received based on predetermined ratio.*

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(iv) Sukuk Mudharabah

|                                        | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|----------------------------------------|-----------------------------------------------|
| <b>Pihak ketiga</b>                    |                                               |
| Sukuk Mudharabah BMI                   | 2.440.856.000                                 |
| Sukuk Mudharabah Trust<br>Certificate  | 1.600.000.000                                 |
| Beban Bagi Hasil Sukuk                 | 484.237.625                                   |
| <b>Pihak berelasi<br/>(Catatan 40)</b> |                                               |
| Sukuk Mudharabah<br>Subordinasi        | 2.000.000.000                                 |
| <b>Jumlah</b>                          | <b>6.525.093.625</b>                          |

**Sukuk Mudharabah Subordinasi**

Berdasarkan akta Perjanjian Penerbitan Sukuk Mudharabah yang tercantum dalam akta Notaris Ashoya Ratam, S.H., M.Kn, No.9 tanggal 9 Maret 2022, Bank menerbitkan Sukuk Subordinasi Mudharabah jangka panjang yang dilakukan tanpa melalui penawaran umum dengan jangka waktu 10 tahun sejak tanggal penerbitan sejumlah Rp2.000.000.000 dengan Nisbah pemegang sukuk sebesar 58,04%.

**Sukuk Mudharabah BMI**

Sukuk Mudharabah BMI Merupakan surat berharga yang diterbitkan Bank dalam bentuk Sukuk Mudharabah dengan jumlah pokok sebesar Rp2.440.856.000 kepada PT PPA. Sukuk Mudharabah yang diterbitkan oleh Bank tidak melalui penawaran umum (*public offering*) tetapi dilakukan dengan mekanisme penawaran terbatas (*private placement*).

Berdasarkan akta Perjanjian Penerbitan Sukuk Mudharabah yang tercantum dalam akta Notaris Ashoya Ratam, S.H., M.Kn, No.20 tanggal 15 November 2021, Bank menerbitkan Sukuk Mudharabah dengan jangka waktu 20 tahun sejak tanggal penerbitan sejumlah Rp2.440.856.000 dengan Nisbah pemegang sukuk sebesar 50,72%.

Pada akhir periode penerbitan Sukuk Mudharabah, saldo kewajiban Bank atas Sukuk tersebut akan menjadi pokok Sukuk Mudharabah. Hingga pada akhir periode, saldo kewajiban Bank Muamalat atas Sukuk Mudharabah BMI sebesar Rp13.051.069.000 kepada PT PPA.

**26. TEMPORARY SYIRKAH FUNDS (Continued)**

(iv) Mudharabah Sukuk

|                                           | <b>31 Desember/<br/>December 31,<br/>2021</b> |  |
|-------------------------------------------|-----------------------------------------------|--|
| <b>Third parties</b>                      |                                               |  |
| BMI Mudharabah Sukuk<br>Trust Certificate | 2.440.856.000                                 |  |
| Mudharabah Sukuk<br>Sukuk Profit Sharing  | 1.600.000.000                                 |  |
|                                           | 384.237.625                                   |  |
| <b>Related parties<br/>(Note 40)</b>      |                                               |  |
| Subordinated Mudharabah<br>Sukuk          | --                                            |  |
| <b>Total</b>                              | <b>4.425.093.625</b>                          |  |

**Subordinated Mudharabah Sukuk**

Based on the Mudharabah Sukuk Issuance Agreement listed in the Notary Ashoya Ratam, S.H., M.Kn, No. 9 dated March 9, 2022, the Bank issued long term subordinated mudharabah sukuk without public offering for a period of 10 years from the date of issue amounting to Rp2,000,000,000 with a sukuk holder ratio of 58.04%.

**BMI Mudharabah Sukuk**

It represents securities issued by Bank in the form of Mudharabah Sukuk with total principal amount of Rp2,440,856,000 to PT PPA. The Mudharabah Sukuk was not issued through public offering, instead it was issued through private placement.

Based on the Mudharabah Sukuk Issuance Agreement listed in the Notary Ashoya Ratam, S.H., M.Kn, No. 20 dated November 15, 2021, the Bank issued Mudharabah Sukuk for a period of 20 years from the date of issue amounting to Rp2,440,856,000 with a sukuk holder ratio of 50.72%.

At the end of each issuance period of the Mudharabah Sukuk, the total of Bank investment plan will become the principal of the Mudharabah Sukuk. Ultimately, at the end, the total investment plan will amount to Rp13,051,069,000 on the account of PT PPA.

**26. DANA SYIRKAH TEMPORER (Lanjutan)**

**26. TEMPORARY SYIRKAH FUNDS (Continued)**

(iv) *Sukuk Mudharabah* (lanjutan)

(iv) *Mudharabah Sukuk* (continued)

**Sukuk Mudharabah Trust Certificate:**

**Trust Certificate Mudharabah Sukuk:**

Merupakan surat berharga yang diterbitkan Bank dalam bentuk Sukuk *Mudharabah* dengan jumlah pokok sebesar Rp1.600.000.000 kepada Mawthiq SPC Limited. Sukuk *Mudharabah* yang diterbitkan oleh Bank tidak melalui penawaran umum (*public offering*) tetapi dilakukan dengan mekanisme penawaran terbatas (*private placement*). Sukuk ini terdiri dari tiga tahap penerbitan dengan jangka waktu total 20 (dua puluh) tahun.

*It represents securities issued by Bank in the form of Mudharabah Sukuk with total principal amount of Rp1,600,000,000 to Mawthiq SPC Limited. The Mudharabah Sukuk was not issued through public offering, instead it was issued through private placement. This Sukuk has a period of 20 (twenty) years with three-phases period of issuance.*

Adapun tiga tahap penerbitan Sukuk *Mudharabah* adalah:

*The three phases of issuance of Mudharabah Sukuk are:*

1. Tahap ke-1: terhitung sejak tanggal 29 Juni 2018 hingga 29 Juni 2028.
2. Tahap ke-2: terhitung sejak tanggal 29 Juni 2028 hingga 29 Juni 2033.
3. Tahap ke-3: terhitung sejak tanggal 29 Juni 2033 hingga 29 Juni 2038.

1. Phase I: from June 29, 2018 until June 29, 2028.
2. Phase II: from June 29, 2028 until June 29, 2033.
3. Phase III: from June 29, 2033 until June 29, 2038.

Pada setiap akhir periode penerbitan Sukuk *Mudharabah*, saldo kewajiban Bank Muamalat atas Sukuk tersebut akan menjadi pokok Sukuk *Mudharabah* periode selanjutnya. Hingga pada akhir Tahap ke-3, saldo kewajiban Bank Muamalat atas Sukuk *Mudharabah* sebesar Rp8.000.000.000 kepada Mawthiq SPC Limited.

*At the end of each period, the total of Bank investment plan will become the principal amount of the next phase. Ultimately, at the end of phase III, the total investment plan will amount to Rp8,000,000,000 on the account of Mawthiq SPC Limited.*

Jumlah kewajiban Bank Muamalat kepada Mawthiq SPC Limited atas Sukuk *Mudharabah* pada setiap tahap, adalah sebagai berikut:

*The total liabilities of Bank to Mawthiq SPC Limited for Mudharabah Sukuk in each phase are as follows:*

|                               | Akhir Periode/ End of Period |                      |                      |                                 |
|-------------------------------|------------------------------|----------------------|----------------------|---------------------------------|
|                               | Tahap/ Phase 1               | Tahap/ Phase 2       | Tahap/ Phase 3       |                                 |
| Pokok Sukuk <i>Mudharabah</i> | 1.600.000.000                | 4.262.643.256        | 5.978.098.409        | <i>Sukuk Initial Amount</i>     |
| Kewajiban bagi hasil Sukuk    | 1.265.356.314                | 1.441.734.977        | 2.021.901.591        | <i>Sukuk profit sharing</i>     |
| <i>Commitment fee</i>         | 1.397.286.942                | 273.720.176          | --                   | <i>Commitment fee</i>           |
| <b>Jumlah Kewajiban</b>       | <b>4.262.643.256</b>         | <b>5.978.098.409</b> | <b>8.000.000.000</b> | <b><i>Total Liabilities</i></b> |

(v) *Medium Term Notes Syariah*

(v) *Sharia Medium Term Notes*

**Medium Term Notes Syariah Subordinasi**

**Subordinated Sharia Medium Term Notes (SSMTN)**

|                          | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                   |
|--------------------------|--------------------------------------|--------------------------------------|-----------------------------------|
| <i>Medium Term Notes</i> |                                      |                                      | <i>Subordinated Sharia Medium</i> |
| Syariah Subordinasi I    | --                                   | 100.000.000                          | <i>Term Notes I</i>               |
| <b>Jumlah</b>            | <b>--</b>                            | <b>100.000.000</b>                   | <b><i>Total</i></b>               |

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Medium Term Notes Syariah Subordinasi (MTNSS) merupakan surat berharga dengan akad *Mudharabah* berjangka waktu menengah yang dikeluarkan oleh Bank kepada Pemegang MTNS, yang ditawarkan oleh Penatalaksana kepada pemesan baik melalui Penawaran Terbatas maupun Penawaran Umum.

Berdasarkan akta Perjanjian Penerbitan *Medium Term Notes* Syariah Subordinasi I Bank Muamalat Indonesia tahun 2017 yang tercantum dalam akta Notaris Ashoya Ratam, S.H., M.Kn, No. 29 tanggal 21 Juli 2017, Bank menerbitkan MTN Syariah Subordinasi I dengan jangka waktu 5 tahun sejak tanggal penerbitan sejumlah Rp100.000.000 dengan Nisbah sebesar 23,75%. Bank telah melakukan pelunasan MTNSS tersebut pada tanggal 21 Juli 2022

Bertindak sebagai wali amanat MTNSS ini adalah PT Bank Rakyat Indonesia (Persero) Tbk.

**26. TEMPORARY SYIRKAH FUNDS (Continued)****(v) Sharia Medium Term Notes (continued)**

This account represents securities issued in the form of medium-term *Mudharabah* contracts issued by the Bank to the SSMTN holders, offered to subscribers either through a Limited Offering or a Public Offering.

Based on the Deed of Agreement of Subordinated Sharia Medium Term Notes I issued by Bank Muamalat Indonesia in 2017 as stated in Notarial deed of Ashoya Ratam, S.H., M.Kn, No.29 dated July 21, 2017, the Bank has issued SSMTN I amounting to Rp100,000,000 with a maturity of 5 years since the issuance date with a Nisbah of 23.75%. The Bank paid off this SSMTN on July 21, 2022.

PT Bank Rakyat Indonesia (Persero) Tbk acts as the trustee for the SSMTN.

**27. MODAL SAHAM**

Komposisi pemegang saham pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

**27. SHARE CAPITAL**

The composition of shareholders as of December 31, 2022 and 2021 is as follows:

| Nama pemegang saham                                        | 31 Desember 2022/<br>December 31, 2022 |                                                          |                                                      | Name of shareholders                       |
|------------------------------------------------------------|----------------------------------------|----------------------------------------------------------|------------------------------------------------------|--------------------------------------------|
|                                                            | Jumlah saham/<br>Number of shares      | Persentase<br>kepemilikan/<br>Percentage of<br>ownership | Jumlah modal<br>disetor/<br>Total paid-up<br>capital |                                            |
| <b>Saham Seri A</b>                                        |                                        |                                                          |                                                      | <b>A Series Shares</b>                     |
| Nilai nominal Rp200<br>(dalam nilai penuh)                 |                                        |                                                          |                                                      | Nominal value of Rp200<br>(in full amount) |
| Badan Pengelola Keuangan                                   |                                        |                                                          |                                                      | Badan Pengelola Keuangan                   |
| Haji                                                       | 232.408.095                            | 0,46%                                                    | 46.481.619                                           | Haji                                       |
| Koperasi Perkayuan                                         |                                        |                                                          |                                                      | Koperasi Perkayuan                         |
| Apkindo MPI                                                | 133.136.480                            | 0,27%                                                    | 26.627.296                                           | Apkindo MPI                                |
| Masyarakat (masing-masing<br>kepemilikan dibawah<br>0,20%) | 461.104.600                            | 0,92%                                                    | 92.220.920                                           | Public<br>(each below 0.20%)               |
| Jumlah Saham Seri A                                        | 826.649.175                            | 1,65%                                                    | 165.329.835                                          | Total A Series Shares                      |
| <b>Saham Seri B</b>                                        |                                        |                                                          |                                                      | <b>B Series Shares</b>                     |
| Nilai nominal Rp100<br>(dalam nilai penuh)                 |                                        |                                                          |                                                      | Nominal value of Rp100<br>(in full amount) |
| Badan Pengelola Keuangan                                   |                                        |                                                          |                                                      | Badan Pengelola Keuangan                   |
| Haji                                                       | 7.776.317.916                          | 15,55%                                                   | 777.631.792                                          | Haji                                       |
| Islamic Development Bank                                   | 1.020.770.234                          | 2,04%                                                    | 102.077.023                                          | Islamic Development Bank                   |
| Reza Rhenaldi Syaiful                                      | 170.265.710                            | 0,34%                                                    | 17.026.571                                           | Reza Rhenaldi Syaiful                      |
| Dewi Monita                                                | 170.250.000                            | 0,34%                                                    | 17.025.000                                           | Dewi Monita                                |
| Andre Mirza Hartawan, MBA,<br>Ir.                          | 169.500.000                            | 0,34%                                                    | 16.950.000                                           | Andre Mirza Hartawan, MBA,<br>Ir.          |
| Masyarakat (masing-masing<br>kepemilikan dibawah<br>0,20%) | 73.949.300                             | 0,15%                                                    | 7.394.929                                            | Public<br>(each below 0.20%)               |
| Jumlah Saham Seri B                                        | 9.381.053.160                          | 18,76%                                                   | 938.105.316                                          | Total B Series Shares                      |

**27. MODAL SAHAM (Lanjutan)**

**27. SHARE CAPITAL (Continued)**

| <b>31 Desember 2022/<br/>December 31, 2022</b>             |                                          |                                                                  |                                                              |                                            |
|------------------------------------------------------------|------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|
| Nama pemegang saham                                        | Jumlah saham/<br><i>Number of shares</i> | Persentase<br>kepemilikan/<br><i>Percentage of<br/>ownership</i> | Jumlah modal<br>disetor/<br><i>Total paid-up<br/>capital</i> | Name of shareholders                       |
| <b>Saham Seri C</b>                                        |                                          |                                                                  |                                                              | <b>C Series Shares</b>                     |
| Nilai nominal Rp30<br>(dalam nilai penuh)                  |                                          |                                                                  |                                                              | Nominal value of Rp30<br>(in full amount)  |
| Badan Pengelola<br>Keuangan Haji                           | 33.333.333.334                           | 66,64%                                                           | 1.000.000.000                                                | Badan Pengelola Keuangan<br>Haji           |
| Andre Mirza Hartawan,<br>MBA, Ir.                          | 2.427.050.000                            | 4,85%                                                            | 72.811.500                                                   | Andre Mirza Hartawan,<br>MBA, Ir.          |
| Apliani                                                    | 1.240.266.012                            | 2,48%                                                            | 37.207.980                                                   | Apliani                                    |
| Reza Rhenaldi Syaiful                                      | 923.057.601                              | 1,85%                                                            | 27.691.728                                                   | Reza Rhenaldi Syaiful                      |
| Dewi Monita                                                | 921.975.000                              | 1,84%                                                            | 27.659.250                                                   | Dewi Monita                                |
| Andre Latidjah                                             | 466.682.303                              | 0,93%                                                            | 18.671.469                                                   | Andre Latidjah                             |
| Syaiful Amir                                               | 170.059.943                              | 0,34%                                                            | 5.101.798                                                    | Syaiful Amir                               |
| Siti Farida Syaiful                                        | 162.000.000                              | 0,32%                                                            | 4.860.000                                                    | Siti Farida Syaiful                        |
| Masyarakat (masing-masing<br>kepemilikan dibawah<br>0,20%) | 165.614.914                              | 0,33%                                                            | 297.448                                                      | Public<br>(each below 0.20%)               |
| Jumlah Saham Seri C                                        | <u>39.810.039.107</u>                    | <u>79,59%</u>                                                    | <u>1.194.301.173</u>                                         | Total C Series Shares                      |
| <b>Jumlah</b>                                              | <b><u>50.017.741.442</u></b>             | <b><u>100,00%</u></b>                                            | <b><u>2.297.736.324</u></b>                                  | <b>Total</b>                               |
| <b>31 Desember 2021/<br/>December 31, 2021</b>             |                                          |                                                                  |                                                              |                                            |
| Nama pemegang saham                                        | Jumlah saham/<br><i>Number of shares</i> | Persentase<br>kepemilikan/<br><i>Percentage of<br/>ownership</i> | Jumlah modal<br>disetor/<br><i>Total paid-up<br/>capital</i> | Name of shareholders                       |
| <b>Saham Seri A</b>                                        |                                          |                                                                  |                                                              | <b>A Series Shares</b>                     |
| Nilai nominal Rp200<br>(dalam nilai penuh)                 |                                          |                                                                  |                                                              | Nominal value of Rp200<br>(in full amount) |
| Badan Pengelola<br>Keuangan Haji                           | 232.408.095                              | 2,28%                                                            | 46.481.619                                                   | Badan Pengelola Keuangan<br>Haji           |
| Koperasi Perkayuan<br>Apkindo MPI                          | 133.136.480                              | 1,30%                                                            | 26.627.296                                                   | Koperasi Perkayuan Apkindo<br>MPI          |
| Masyarakat (masing-masing<br>kepemilikan dibawah<br>0,20%) | 461.104.600                              | 4,52%                                                            | 92.220.920                                                   | Public<br>(each below 0.20%)               |
| Jumlah Saham Seri A                                        | <u>826.649.175</u>                       | <u>8,10%</u>                                                     | <u>165.329.835</u>                                           | Total A Series Shares                      |
| <b>Saham Seri B</b>                                        |                                          |                                                                  |                                                              | <b>B Series Shares</b>                     |
| Nilai nominal Rp100<br>(dalam nilai penuh)                 |                                          |                                                                  |                                                              | Nominal value of Rp100<br>(in full amount) |
| Badan Pengelola<br>Keuangan Haji                           | 7.776.317.916                            | 76,18%                                                           | 777.631.792                                                  | Badan Pengelola Keuangan<br>Haji           |
| Islamic Development<br>Bank                                | 1.020.770.234                            | 10,00%                                                           | 102.077.023                                                  | Islamic Development<br>Bank                |
| Reza Rhenaldi Syaiful                                      | 170.265.710                              | 1,67%                                                            | 17.026.571                                                   | Reza Rhenaldi Syaiful                      |
| Dewi Monita                                                | 170.250.000                              | 1,67%                                                            | 17.025.000                                                   | Dewi Monita                                |
| Andre Mirza Hartawan,<br>MBA, Ir.                          | 169.500.000                              | 1,66%                                                            | 16.950.000                                                   | Andre Mirza Hartawan,<br>MBA, Ir.          |
| Masyarakat (masing-masing<br>kepemilikan dibawah<br>0,20%) | 73.949.300                               | 0,72%                                                            | 7.394.929                                                    | Public<br>(each below 0.20%)               |
| Jumlah Saham Seri B                                        | <u>9.381.053.160</u>                     | <u>91,90%</u>                                                    | <u>938.105.316</u>                                           | Total B Series Shares                      |
| <b>Jumlah</b>                                              | <b><u>10.207.702.335</u></b>             | <b><u>100,00%</u></b>                                            | <b><u>1.103.435.151</u></b>                                  | <b>Total</b>                               |

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**27. MODAL SAHAM (Lanjutan)**

Saham Bank terdiri dari saham Seri A, B dan C dengan hak suara dan hak dividen yang sama. Saham seri A adalah saham pendiri yang hanya dapat dimiliki atau dipindahkan haknya kepada warga negara Indonesia atau badan hukum yang berkedudukan di Indonesia yang didirikan menurut undang-undang Indonesia dan para pengurusnya mayoritas mutlak adalah warga negara Indonesia. Saham Seri B dan C adalah saham biasa yang dikeluarkan kemudian yang dapat dimiliki baik oleh warga negara Indonesia maupun warga negara asing atau badan hukum Indonesia maupun badan hukum asing.

Sesuai dengan Akta Hibah No. 37, 38 dan 39 tanggal 21 Juni 2021, Akta Hibah No. 22, 23 dan 24 tanggal 15 November 2021 serta Addendum Akta Hibah No.27 tanggal 16 November 2021 yang dibuat oleh Notaris Ashoya Ratam, Sarjana Hukum, Magister Kenotariatan, Notaris di Kota Administrasi Jakarta Selatan, Badan Pengelola Keuangan Haji (BPKH) telah menerima pengalihan saham melalui hibah dari para pemegang saham pengendali (PSP) Bank Muamalat, yakni Islamic Development Bank (IsDB), Boubyan Bank, Atwill Holdings Limited, National Bank of Kuwait, IDF Investment Foundation dan BMF Holdings Limited sebanyak 7.903.112.181 saham atau setara dengan 77,42%. Dengan demikian, total kepemilikan saham BPKH di Bank Muamalat per tanggal 16 November 2021 naik menjadi 78,45%.

- a. Boubyan Bank K.S.C.P telah menghibahkan sejumlah 2.245.694.513 (dua miliar dua ratus empat puluh lima juta enam ratus Sembilan puluh empat ribu lima ratus tiga belas) saham seri B kepada BPKH.
- b. National Bank of Kuwait S.A.K.P telah menghibahkan sejumlah 862.755.656 (delapan ratus enam puluh dua juta tujuh ratus lima puluh lima ribu enam ratus lima puluh enam) saham seri B kepada BPKH.
- c. Atwill Holdings Limited telah menghibahkan sejumlah 1.828.090.034 (satu miliar delapan ratus dua puluh delapan juta Sembilan puluh ribu tiga puluh empat) saham Seri B kepada BPKH.
- d. BMF Holdings Limited telah menghibahkan sejumlah 289.985.977 (dua ratus delapan puluh Sembilan juta Sembilan ratus delapan puluh lima ribu Sembilan ratus tujuh puluh tujuh) Saham Seri B kepada BPKH.
- e. IDF Investment Foundation telah menghibahkan sejumlah 355.461.941 (tiga ratus lima puluh lima juta empat ratus enam puluh satu ribu Sembilan ratus empat puluh satu) Saham Seri B kepada BPKH.

**27. SHARE CAPITAL (Continued)**

The Bank's shares consist of A, B and C Series shares, which have the same voting and dividend rights. A series shares are founder shares which can only be owned or transferred to Indonesian citizens, or a corporation established under Indonesian laws and regulations, wherein the members of management should all be Indonesian citizens. B and C series shares can be owned by either Indonesian or foreign citizens or an Indonesian or foreign corporation.

In accordance with the Deeds of Grant No. 37, 38 and 39 dated June 21, 2021, Deeds of Grant No. 22, 23 and 24 dated November 15, 2021 and Addendum to the Deed of Grant No. 27 dated November 16, 2021 of Notary Ashoya Ratam, Bachelor of Law, Master of Notary, Notary in South Jakarta Administrative City, Hajj Financial Management Agency (BPKH) has received a share transfer through a grant from the controlling shareholders (PSP) of Bank Muamalat, namely Islamic Development Bank (IsDB), Boubyan Bank, Atwill Holdings Limited, National Bank of Kuwait, IDF Investment Foundation and BMF Holdings Limited with total amount of 7,903,112,181 shares or equivalent to 77.42%. Thus, the total share ownership of BPKH in Bank Muamalat as of November 16, 2021 increased to 78.45%.

- a. Boubyan Bank K.S.C.P has granted a total of 2,245,694,513 (two billion two hundred forty five million six hundred ninety four thousand five hundred and thirteen) B Series shares to BPKH.
- b. National Bank of Kuwait S.A.K.P has granted a total of 862,755,656 (eight hundred sixty two million seven hundred fifty five thousand six hundred and fifty six) B Series shares to BPKH.
- c. Atwill Holdings Limited has granted a total of 1,828,090,034 (one billion eight hundred twenty eight million ninety thousand and thirty four) B Series shares to BPKH.
- d. BMF Holdings Limited has granted a total of 289,985,977 (two hundred eighty nine million nine hundred eighty five thousand nine hundred and seventy seven) B Series Shares to BPKH
- e. IDF Investment Foundation has granted a total of 355,461,941 (three hundred fifty five million four hundred sixty one thousand nine hundred and forty one) B Series shares to BPKH.



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- f. IsDB telah menghibahkan sejumlah 2.321.124.060 (dua miliar tiga ratus dua puluh satu juta seratus dua puluh empat ribu enam puluh rupiah) yaitu sebanyak 22,74% lembar saham yang terdiri dari 132.458.095 Saham Seri A dan 2.188.665.965 Saham Seri B.

Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 24 Juni 2022, para pemegang saham telah memutuskan:

- Persetujuan Laporan Tahunan Bank Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 serta Pengesahan Laporan Keuangan Bank Untuk Tahun Buku 2021;
- Persetujuan Penggunaan Laba Bersih Bank Tahun Buku 2021;
- Penunjukan Kantor Akuntan Publik untuk Melakukan Audit Laporan Keuangan Bank Tahun Buku 2022 dan Audit Lain yang Dibutuhkan Bank;
- Persetujuan tindakan penjaminan aset Bank sebagai jaminan utang Bank atau pihak lain atas fasilitas pembiayaan yang diberikan oleh PT Sarana Multigriya Finansial dan/atau pihak lain;

Berdasarkan Rapat Umum Pemegang Saham Tahunan dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang diselenggarakan pada tanggal 30 Agustus 2021, para pemegang saham telah memutuskan:

- Menyetujui perubahan Anggaran Dasar Perseroan tentang Modal Dasar dan Nilai Nominal saham Perseroan Menjadi Rp5.600.000.000.000 (dalam angka penuh).
- Menyetujui pelaksanaan Rencana Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD"). Penerbitan Saham baru Perseroan paling banyak 40.000.000.000 (dalam angka penuh) Saham Seri C dengan nilai nominal Rp30 (tiga puluh Rupiah) setiap saham, dengan harga pelaksanaan sebesar Rp30 (tiga puluh Rupiah)/ lembar saham.
- Menyetujui pemberian wewenang dan kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PUT VI.
- Menyetujui penerbitan instrumen subordinasi dengan nilai sebanyak-banyaknya Rp2.000.000.000.000 (dalam angka penuh).

**27. SHARE CAPITAL (Continued)**

- f. IsDB has granted a total of 2,321,124,060 (two billion three hundred twenty one million one hundred twenty four thousand and sixty rupiah), which is 22.74% shares consisting of 132,458,095 A Series Shares and 2,188,665,965 B Series Shares.

Based on the Annual General Meeting of Shareholders held on June 24, 2022, the shareholders have decided the:

- Approval of the Bank's 2021 Annual Report including the Supervisory Report of the Board of Commissioners and Sharia Supervisory Board for Fiscal Year 2021 and Ratification of the Bank's Financial Statements for Fiscal Year 2021;
- Approval of the Use of Net Profit for Fiscal Year 2021;
- Appointment of Public Accounting Firm to Audit the Bank's Financial Statements for Fiscal Year 2022 and Conduct Other Audits Required by the Bank;
- Approval of pledging the Bank's assets as collateral for funds borrowing of the Bank or other parties with regard to financing facilities provided by PT Sarana Multigriya Finansial and/or other parties;

Based on the Annual General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders held on August 30, 2021, the shareholders have decided the:

- Approval of the amendment to the Company's Articles of Association regarding the Authorized Capital and Nominal Value of the Company's shares to become Rp5,600,000,000,000, - (in full amount).
- Approval of the implementation of the Capital Increase Plan through Pre-emptive Rights. Issuance of the Company's new Shares of a maximum of 40,000,000,000 (in full amount) C Series Shares with a nominal value of Rp30 (thirty Rupiah) per share, with the exercise price of Rp30 (thirty Rupiah)/share.
- Approval of the granting of authority and power to the Board of Directors of the Company, with the right of substitution, to take all and every action deemed necessary in connection with the Right Issue VI.
- Approval of the issuance of subordinated instruments with a maximum value of Rp2,000,000,000,000 (in full amount).

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Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 29 April 2021, para pemegang saham telah memutuskan:

1. Persetujuan Laporan Tahunan Bank Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 serta Pengesahan Laporan Keuangan Bank Untuk Tahun Buku 2020;
2. Persetujuan Penggunaan Laba Bersih Bank Tahun Buku 2020;
3. Penunjukan Kantor Akuntan Publik untuk Melakukan Audit Laporan Keuangan Bank Tahun Buku 2021 dan Audit Lain yang Dibutuhkan Bank;

Pemegang saham mayoritas Bank adalah Badan Pengelola Keuangan Haji (BPKH) Republik Indonesia per tanggal 31 Desember 2022 dan 31 Desember 2021.

Pada tanggal 31 Desember 2022 dan 2021, terdapat Dewan Komisaris yang menjadi pemegang saham Bank, yaitu Bapak Andre Mirza Hartawan, MBA, Ir.

**27. SHARE CAPITAL (Continued)**

Based on the Annual General Meeting of Shareholders held on April 29, 2021, the shareholders have decided the:

1. Approval of the Bank's 2020 Annual Report including the Supervisory Report of the Board of Commissioners and Sharia Supervisory Board for Fiscal Year 2020 and Ratification of the Bank's Financial Statements for Fiscal Year 2020;
2. Approval of the Use of Net Profit for Fiscal Year 2020;
3. Appointment of Public Accounting Firm to Audit the Bank's Financial Statements for Fiscal Year 2021 and Conduct Other Audits Required by the Bank;

As of December 31, 2022 and December 31, 2021, the majority shareholder of the Bank is Badan Pengelola Keuangan Haji (BPKH) Republik Indonesia.

As of December 31, 2022 and 2021, one member of the Board of Commissioner is a shareholder of the Bank, namely Mr. Andre Mirza Hartawan, MBA, Ir.

**28. TAMBAHAN MODAL DISETOR**

Tambahan modal disetor terdiri dari :

|                                             | <b>31 Desember/<br/>December 31, 2022</b> |
|---------------------------------------------|-------------------------------------------|
| <b>Jumlah yang diterima dari:</b>           |                                           |
| Penawaran Umum Terbatas VI, 2022            | --                                        |
| Penawaran Umum Terbatas V, 2013             | 1.070.048.797                             |
| Penawaran Umum Terbatas IV, 2010            | 383.216.603                               |
| Penawaran Umum Terbatas III, 2005           | 133.858.215                               |
| Penawaran Umum Terbatas II, 2002            | 662.290                                   |
| Penawaran Umum Perdana 1993                 | 143.553                                   |
| <b>Biaya emisi saham yang berasal dari:</b> |                                           |
| Penawaran Umum Terbatas VI, 2022            | (7.791.851)                               |
| Penawaran Umum Terbatas V, 2013             | (4.854.701)                               |
| Penawaran Umum Terbatas IV, 2010            | (1.983.700)                               |
| Penawaran Umum Terbatas III, 2005           | (493.727)                                 |
| Penawaran Umum Terbatas II, 2002            | (1.672.073)                               |
| <b>Jumlah</b>                               | <b>1.571.133.406</b>                      |

**28. ADDITIONAL PAID-IN CAPITAL**

Additional paid in capital consists of :

|                                   | <b>31 Desember/<br/>December 31, 2021</b> |  |
|-----------------------------------|-------------------------------------------|--|
| <b>Proceeds from issuance of:</b> |                                           |  |
| Limited Public Offering VI, 2022  | --                                        |  |
| Limited Public Offering V, 2013   | 1.070.048.797                             |  |
| Limited Public Offering IV, 2010  | 383.216.603                               |  |
| Limited Public Offering III, 2005 | 133.858.215                               |  |
| Limited Public Offering II, 2002  | 662.290                                   |  |
| Initial Public Offering 1993      | 143.553                                   |  |
| <b>Share issuance cost from:</b>  |                                           |  |
| Limited Public Offering VI, 2022  | --                                        |  |
| Limited Public Offering V, 2013   | (4.854.701)                               |  |
| Limited Public Offering IV, 2010  | (1.983.700)                               |  |
| Limited Public Offering III, 2005 | (493.727)                                 |  |
| Limited Public Offering II, 2002  | (1.672.073)                               |  |
| <b>Total</b>                      | <b>1.578.925.257</b>                      |  |

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Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 24 Juni 2022, para pemegang saham telah memutuskan untuk melakukan penyisihan seluruh laba neto tahun 2021 sebesar Rp8.927.051 ke akun cadangan umum tahun 2021.

Berdasarkan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 29 April 2021, para pemegang saham telah memutuskan untuk melakukan penyisihan seluruh laba neto tahun 2020 sebesar Rp10.019.739 ke akun cadangan umum tahun 2020.

**29. APPROPRIATION OF NET INCOME**

Based on the Annual General Meeting of Shareholders held on June 24, 2022, the shareholders have decided to establish provision for all net income in 2021 amounting to Rp8,927,051 to the 2021 general reserve account.

Based on the Annual General Meeting of Shareholders held on April 29, 2021, the shareholders have decided to establish provision for all net income in 2020 amounting to Rp10,019,739 to the 2020 general reserve account.

**30. PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB**

|                                                  | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|--------------------------------------------------|--------------------------------------|--------------------------------------|
| <b>Rupiah</b>                                    |                                      |                                      |
| <b>Pendapatan dari bagi hasil</b>                |                                      |                                      |
| Musyarakah                                       | 638.357.550                          | 891.406.297                          |
| Mudharabah                                       | 60.220.589                           | 61.583.299                           |
| Jumlah                                           | 698.578.139                          | 952.989.596                          |
| <b>Pendapatan dari penjualan</b>                 |                                      |                                      |
| Murabahah                                        | 433.650.340                          | 755.860.824                          |
| Istishna                                         | 151.056                              | 257.454                              |
| Jumlah                                           | 433.801.396                          | 756.118.278                          |
| <b>Pendapatan dari ijarah -neto</b>              | 43.668                               | 2.910.981                            |
| <b>Pendapatan usaha utama lainnya</b>            |                                      |                                      |
| Pendapatan bonus FASBIS                          | 35.550.448                           | 38.537.365                           |
| Pendapatan bagi hasil surat berharga - reksadana | 13.571.501                           | 7.683.173                            |
| Pendapatan bagi hasil surat berharga             | 161.398.664                          | 45.661.228                           |
| Pendapatan fee wesel ekspor                      | 849.717                              | 834.240                              |
| Pendapatan bagi hasil penempatan pada bank lain  | 382.233                              | 181.171                              |
| Pendapatan bonus Giro Bank                       | 76.051                               | 38.680                               |
| Jumlah                                           | 211.828.614                          | 92.935.857                           |
| <b>Mata uang asing</b>                           |                                      |                                      |
| <b>Pendapatan dari bagi hasil</b>                |                                      |                                      |
| Musyarakah                                       | 23.707.120                           | 17.076.490                           |
| Mudharabah                                       | --                                   | --                                   |
| Jumlah                                           | 23.707.120                           | 17.076.490                           |
| Jumlah dipindahkan                               | 1.367.958.937                        | 1.822.031.202                        |

**30. REVENUE FROM FUND MANAGEMENT BY BANK AS MUDHARIB**

|                                                              |  |
|--------------------------------------------------------------|--|
| <b>Rupiah</b>                                                |  |
| <b>Income from revenue sharing</b>                           |  |
| Musyarakah                                                   |  |
| Mudharabah                                                   |  |
| Total                                                        |  |
| <b>Income from sales</b>                                     |  |
| Murabahah                                                    |  |
| Istishna                                                     |  |
| Total                                                        |  |
| <b>Income from ijarah-net</b>                                |  |
| <b>Other main operating income</b>                           |  |
| Bonus from FASBIS                                            |  |
| Income from revenue sharing - mutual fund                    |  |
| Income from revenue sharing from marketable securities       |  |
| Export bill fee                                              |  |
| Income from revenue sharing from placements with other banks |  |
| Income from CA Placement                                     |  |
| Total                                                        |  |
| <b>Foreign currencies</b>                                    |  |
| <b>Income from revenue sharing</b>                           |  |
| Musyarakah                                                   |  |
| Mudharabah                                                   |  |
| Total                                                        |  |
| Total                                                        |  |

**30. PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB (Lanjutan)**

**30. REVENUE FROM FUND MANAGEMENT BY BANK AS MUDHARIB (Continued)**

|                                                    | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                               |
|----------------------------------------------------|-----------------------------------------------|-----------------------------------------------|---------------------------------------------------------------|
| Jumlah pindahan                                    | 1.367.958.937                                 | 1.822.031.202                                 | <i>Total forwarded</i>                                        |
| <b>Pendapatan dari penjualan</b>                   |                                               |                                               | <b><i>Income from sales</i></b>                               |
| <i>Murabahah</i>                                   | 35.496.775                                    | 74.493.674                                    | <i>Murabahah</i>                                              |
| <i>Istishna</i>                                    | --                                            | 134.615                                       | <i>Istishna</i>                                               |
|                                                    | <u>35.496.775</u>                             | <u>74.628.289</u>                             |                                                               |
| <b>Pendapatan usaha utama lainnya</b>              |                                               |                                               | <b><i>Other main operating income</i></b>                     |
| Pendapatan bagi hasil surat berharga               | 330.852.408                                   | 238.645.674                                   | <i>Income from revenue sharing from marketable securities</i> |
| Keuntungan penjualan surat berharga                | 24.477.888                                    | 3.076.720                                     | <i>Gain on sale from marketable securities</i>                |
| Keuntungan MTM surat berharga FVTPL                | 2.269.610                                     | 1.210.199                                     | <i>Gain on FVTPL marketable securities MTM</i>                |
| Pendapatan bonus Sertifikat Bank Indonesia Syariah | 3.301.756                                     | 139.983                                       | <i>Bonus from Bank Indonesia Sharia Certificate</i>           |
| Pendapatan Bonus Giro Bank                         | 47.205                                        | 58.273                                        | <i>Income from CA placement</i>                               |
| Jumlah                                             | <u>360.948.867</u>                            | <u>243.130.849</u>                            | <i>Total</i>                                                  |
| <b>Jumlah</b>                                      | <b><u>1.764.404.579</u></b>                   | <b><u>2.139.790.340</u></b>                   | <b><i>Total</i></b>                                           |

**31. HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER**

**31. THIRD PARTIES' SHARE ON RETURN OF TEMPORARY SYIRKAH FUNDS**

Akun ini merupakan distribusi *bonus, margin* dan bagi hasil untuk nasabah:

*This account represents distribution of bonus, margin and profit sharing to the customers:*

|                                             | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                              |
|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------|
| Deposito berjangka <i>mudharabah</i>        | 832.720.155                                   | 1.024.958.861                                 | <i>Mudharabah time deposits</i>              |
| Tabungan <i>mudharabah</i>                  | 159.081.859                                   | 158.679.122                                   | <i>Mudharabah saving deposits</i>            |
| Sukuk <i>mudharabah</i> dan MTN subordinasi | 396.557.088                                   | 145.877.369                                   | <i>Subordinated mudharabah Sukuk and MTN</i> |
| Giro <i>mudharabah</i>                      | 37.832.435                                    | 39.731.096                                    | <i>Mudharabah demand deposit</i>             |
| Beban bagi hasil pinjaman yang diterima     | 8.523.139                                     | 5.336.166                                     | <i>Fund borrowing profit sharing</i>         |
| <b>Jumlah</b>                               | <b><u>1.434.714.676</u></b>                   | <b><u>1.374.582.614</u></b>                   | <b><i>Total</i></b>                          |

### 32. PENDAPATAN OPERASIONAL LAINNYA

|                    | 31 Desember/<br>December 31,<br>2022 |
|--------------------|--------------------------------------|
| Jasa administrasi  | 948.017.478                          |
| Jasa layanan       | 97.031.949                           |
| Jasa transaksi ATM | 47.326.583                           |
| Jasa transaksi L/C | 921.131                              |
| Lainnya            | 4.443.358                            |
| <b>Jumlah</b>      | <b>1.097.740.499</b>                 |

Jasa administrasi untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp948.017.478 dan Rp423.382.338 dimana masing-masing sebesar Rp846.937.847 dan Rp325.630.782 merupakan penerimaan pembayaran atas debitur yang masuk dalam program pengalihan dan penjualan portofolio.

### 32. OTHER OPERATING INCOME

|               | 31 Desember/<br>December 31,<br>2021 |                        |
|---------------|--------------------------------------|------------------------|
|               | 423.382.338                          | Administration fees    |
|               | 84.026.857                           | Service fee            |
|               | 52.792.523                           | ATM transaction income |
|               | 260.730                              | L/C transaction income |
|               | 23.232.455                           | Others                 |
| <b>Jumlah</b> | <b>583.694.903</b>                   | <b>Total</b>           |

Administration fees for the years ended December 31, 2022 and 2021 is amounting to Rp948,017,478 and Rp423,382,338, respectively, of which Rp846,937,847 and Rp325,630,782, respectively, represents receipt of payment for debtors included in the portfolio transfer and sale program.

### 33. BEBAN KARYAWAN

|                                                        | 31 Desember/<br>December 31,<br>2022 |
|--------------------------------------------------------|--------------------------------------|
| Gaji, upah, tunjangan dan kesejahteraan karyawan tetap | 569.698.669                          |
| Pendidikan dan pelatihan                               | 40.854.065                           |
| Beban imbalan kerja (Catatan 24)                       | 24.634.820                           |
| <b>Jumlah</b>                                          | <b>635.187.554</b>                   |

Rincian gaji dan tunjangan atas kelompok Direksi, Dewan Komisaris, Komite Audit, Dewan Pengawas Syariah dan Pejabat Eksekutif adalah sebagai berikut (tidak diaudit):

### 33. EMPLOYEE EXPENSES

|               | 31 Desember/<br>December 31,<br>2021 |                                                                 |
|---------------|--------------------------------------|-----------------------------------------------------------------|
|               | 623.797.602                          | Salaries, wages, allowance and benefits for permanent employees |
|               | 34.358.954                           | Education and training                                          |
|               | 25.062.089                           | Employee benefit expense (Note 24)                              |
| <b>Jumlah</b> | <b>683.218.645</b>                   | <b>Total</b>                                                    |

The details of salaries and allowance of the Board of Commissioners, Board of Directors, Audit Committee, Sharia Supervisory Board and Executive Officers are as follows (unaudited):

| 31 Desember/ December 31, 2022        |                   |                         |                   |                         |                          |
|---------------------------------------|-------------------|-------------------------|-------------------|-------------------------|--------------------------|
| Jumlah Pegawai/<br>Number of employee | Gaji/<br>Salaries | Tunjangan/<br>Allowance | Jumlah/<br>Total  |                         |                          |
| Dewan Komisaris/                      |                   |                         |                   | Board of Commissioners/ |                          |
| Komite Audit                          | 7                 | 5.772.666               | 4.093.771         | 9.866.437               | Audit Committee          |
| Direksi                               | 5                 | 10.098.800              | 15.084.065        | 25.182.865              | Board of Directors       |
| Dewan Pengawas Syariah                | 3                 | 840.000                 | 215.336           | 1.055.336               | Sharia Supervisory Board |
| Pejabat Eksekutif                     | 115               | 41.176.040              | 54.104.901        | 95.280.941              | Executive officers       |
| <b>Jumlah</b>                         | <b>130</b>        | <b>57.887.506</b>       | <b>73.498.073</b> | <b>131.385.579</b>      | <b>Total</b>             |

**33. BEBAN KARYAWAN (Lanjutan)**

**33. EMPLOYEE EXPENSES (Continued)**

|                                  | 31 Desember/ December 31,<br>2021           |                   |                         |                    |                                            |
|----------------------------------|---------------------------------------------|-------------------|-------------------------|--------------------|--------------------------------------------|
|                                  | Jumlah<br>Pegawai/<br>Number of<br>employee | Gaji/<br>Salaries | Tunjangan/<br>Allowance | Jumlah/<br>Total   |                                            |
| Dewan Komisaris/<br>Komite Audit | 6                                           | 5.003.011         | 3.036.763               | 8.039.774          | Board of Commissioners/<br>Audit Committee |
| Direksi                          | 6                                           | 11.028.759        | 15.176.937              | 26.205.696         | Board of Directors                         |
| Dewan Pengawas Syariah           | 3                                           | 623.333           | 148.243                 | 771.576            | Sharia Supervisory Board                   |
| Pejabat Eksekutif                | 113                                         | 39.589.447        | 50.034.063              | 89.623.510         | Executive officers                         |
| <b>Jumlah</b>                    | <b>128</b>                                  | <b>56.244.550</b> | <b>68.396.006</b>       | <b>124.640.556</b> | <b>Total</b>                               |

**34. BEBAN UMUM DAN ADMINISTRASI**

**34. GENERAL AND ADMINISTRATIVE EXPENSES**

|                                                      | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |                                                          |
|------------------------------------------------------|--------------------------------------|--------------------------------------|----------------------------------------------------------|
| Penyusutan aset tetap<br>(Catatan 15)                | 115.329.253                          | 138.282.042                          | Depreciation of premises and<br>equipment (Note 15)      |
| Asuransi penjaminan pihak<br>ketiga (Catatan 43)     | 89.608.694                           | 81.048.640                           | Insurance for third parties fund<br>guarantee (Note 43)  |
| Gaji, upah, tunjangan<br>karyawan <i>outsourcing</i> | 83.842.463                           | 79.330.479                           | Salaries, wages and benefits for<br>outsourced employees |
| Sewa                                                 | 57.327.383                           | 66.397.864                           | Rent                                                     |
| Perbaikan dan pemeliharaan                           | 56.981.702                           | 56.679.393                           | Repair and maintenance                                   |
| Listrik, air dan<br>telekomunikasi                   | 44.817.250                           | 52.006.435                           | Electricity, water and<br>telecommunication              |
| Promosi                                              | 20.102.071                           | 16.624.447                           | Promotion                                                |
| Beban kantor                                         | 15.478.239                           | 15.784.324                           | Office expenses                                          |
| Transportasi                                         | 8.895.229                            | 7.875.166                            | Transportation                                           |
| Biaya ATM                                            | 8.073.020                            | 7.189.385                            | ATM expenses                                             |
| Asuransi aset<br>tetap                               | 3.013.509                            | 3.593.027                            | Insurance for premises and<br>equipment                  |
| Perlengkapan kantor                                  | 3.003.051                            | 3.129.871                            | Office supplies                                          |
| Perjalanan dinas                                     | 2.916.287                            | 548.248                              | Business trip                                            |
| Penyusutan aset hak guna<br>(Catatan 16)             | 1.592.164                            | 1.118.232                            | Depreciation of right of use assets<br>(Note 16)         |
| <b>Jumlah</b>                                        | <b>510.980.315</b>                   | <b>529.607.553</b>                   | <b>Total</b>                                             |

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kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

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(Expressed in thousands of Rupiah,  
unless otherwise stated)**35. BEBAN (PEMBALIKAN) CADANGAN KERUGIAN  
PENURUNAN NILAI ASET PRODUKTIF DAN  
NON PRODUKTIF**

|                                               | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-----------------------------------------------|-----------------------------------------------|
| Penempatan pada Bank lain                     | --                                            |
| Investasi Pada Surat Berharga                 | (9.975.000)                                   |
| Piutang                                       | 78.856.065                                    |
| Pembiayaan <i>Musarakah</i>                   | (18.048.287)                                  |
| Pinjaman <i>Qardh</i>                         | 14.420.869                                    |
| Pembiayaan <i>Mudharabah</i>                  | (2.664.280)                                   |
| Tagihan akseptasi                             | 2.919.447                                     |
| Aset lain-lain                                | 63.557.291                                    |
| Estimasi kerugian komitmen<br>dan kontinjensi | 461.649                                       |
| Penyertaan Modal Sementara                    | --                                            |
| <b>Jumlah</b>                                 | <b>129.527.754</b>                            |

**35. PROVISION FOR (REVERSAL OF) IMPAIRMENT  
LOSSES OF EARNING AND NON EARNING  
ASSETS**

|               | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                      |
|---------------|-----------------------------------------------|------------------------------------------------------|
|               | (168.443)                                     | Placement with other Banks                           |
|               | --                                            | Investment In Marketable Securities                  |
|               | (134.950.075)                                 | Receivables                                          |
|               | 85.869.545                                    | Musarakah financing                                  |
|               | 2.076.804                                     | Funds of qardh                                       |
|               | 1.013.968                                     | Mudharabah financing                                 |
|               | 61.080.982                                    | Acceptance receivables                               |
|               | (58.437.210)                                  | Other assets                                         |
|               | (695.290)                                     | Estimated losses on commitments<br>and contingencies |
|               | 60.242.400                                    | Temporary equity investment                          |
| <b>Jumlah</b> | <b>16.032.681</b>                             | <b>Total</b>                                         |

**36. BEBAN OPERASIONAL LAIN-LAIN**

Akun ini terdiri dari:

|                                                                                       | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|---------------------------------------------------------------------------------------|-----------------------------------------------|
| Beban <i>fee collection</i> , dana<br>tabungan giro dan deposito<br><i>mudharabah</i> | 31.473.983                                    |
| Jasa konsultan                                                                        | 19.987.099                                    |
| Keperluan umum dan kegiatan<br>kantoor                                                | 10.382.644                                    |
| Beban premi asuransi                                                                  | 6.417.273                                     |
| Iuran keanggotaan                                                                     | 1.116.002                                     |
| Lain-lain                                                                             | 2.201.447                                     |
| <b>Jumlah</b>                                                                         | <b>71.578.448</b>                             |

**36. OTHER OPERATING EXPENSES**

This account consists of:

|               | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                                                        |
|---------------|-----------------------------------------------|----------------------------------------------------------------------------------------|
|               | 35.836.566                                    | Collection fee, saving deposit,<br>demand deposits and mudharabah<br>time deposits fee |
|               | 48.332.084                                    | Consultant fees                                                                        |
|               | 10.213.035                                    | General expenses for office<br>activities                                              |
|               | 5.585.830                                     | Insurance premiums                                                                     |
|               | 1.121.711                                     | Membership fees                                                                        |
|               | 2.240.139                                     | Others                                                                                 |
| <b>Jumlah</b> | <b>103.329.365</b>                            | <b>Total</b>                                                                           |

**37. PENDAPATAN NON OPERASIONAL**

Akun ini terdiri dari:

|                                                 | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|-------------------------------------------------|-----------------------------------------------|
| Pendapatan <i>fee DPLK</i>                      | 10.130.746                                    |
| Pendapatan non usaha                            | 3.304.625                                     |
| Keuntungan penjualan<br>aset tetap (Catatan 15) | 1.016.013                                     |
| <b>Jumlah</b>                                   | <b>14.451.384</b>                             |

**37. NON OPERATING INCOME**

This account consists of:

|               | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                     |
|---------------|-----------------------------------------------|-----------------------------------------------------|
|               | 11.333.242                                    | Fee from DPLK                                       |
|               | 15.482.394                                    | Non operating income                                |
|               | 939.653                                       | Gain on sale of premises and<br>equipment (Note 15) |
| <b>Jumlah</b> | <b>27.755.289</b>                             | <b>Total</b>                                        |



### 38. BEBAN NON OPERASIONAL

Akun ini terdiri dari:

|                              | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|------------------------------|-----------------------------------------------|
| Beban pajak                  | 9.593.402                                     |
| Sumbangan dan hadiah         | 1.358.401                                     |
| Denda                        | --                                            |
| Beban penghapusan inventaris | 173.842                                       |
| Lain-lain                    | 49.192.245                                    |
| <b>Jumlah</b>                | <b>60.317.890</b>                             |

Lain Lain untuk tahun yang berakhir pada tanggal 31 Desember 2022 sebesar Rp49.192.245 dimana sebesar Rp20.160.358 merupakan kerugian atas hasil revaluasi aset tetap yang dilakukan pada tahun 2022.

### 38. NON OPERATING EXPENSES

This account consists of:

|              | <b>31 Desember/<br/>December 31,<br/>2021</b> |                            |
|--------------|-----------------------------------------------|----------------------------|
|              | 8.743.371                                     | Tax expense                |
|              | 872.933                                       | Donation and gifts         |
|              | 800                                           | Penalties                  |
|              | 460.658                                       | Loss on sale of equipments |
|              | 24.642.150                                    | Others                     |
| <b>Total</b> | <b>34.719.912</b>                             |                            |

Others for the years ended December 31, 2022 is amounting to Rp49,192,245, of which Rp20,160,358, represents a loss from the revaluation of premises and equipment carried out in 2022.

### 39. LABA PER SAHAM

#### a. Laba per Saham Dasar

Berikut ini data yang digunakan untuk perhitungan laba per saham dasar:

|                                                                                                    | <b>31 Desember/<br/>December 31,<br/>2022</b> |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------|
| <b>Laba bersih</b>                                                                                 |                                               |
| Laba bersih untuk perhitungan laba per saham dasar                                                 | 26.581.068                                    |
|                                                                                                    | <b>Lembar / Shares</b>                        |
| <b>Jumlah saham</b>                                                                                |                                               |
| Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar (dalam nilai penuh) | 50.017.741.442                                |
| <b>Laba Per Saham</b>                                                                              | 0,53                                          |

#### b. Laba per Saham Dilusian

Tidak terdapat laba per saham dilusian karena Bank tidak memiliki efek berpotensi saham dilusian.

### 39. EARNINGS PER SHARE

#### a. Basic Earnings per Share

The following data is used to compute the basic earnings per share:

|                           | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                                                                                |
|---------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------|
|                           | 8.927.051                                     | <b>Net income</b>                                                                                              |
|                           |                                               | Net income for computation of basic earnings per share                                                         |
|                           | <b>Lembar / Shares</b>                        |                                                                                                                |
|                           |                                               | <b>Number of shares</b>                                                                                        |
|                           | 10.207.702.335                                | Weighted average number of outstanding ordinary shares for computing basic earnings per share (in full amount) |
| <b>Earnings Per Share</b> | 0,87                                          |                                                                                                                |

#### b. Diluted Earnings per Share

There are no diluted earnings per share since there are no potential diluted shares.

#### 40. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK BERELASI

Pihak-pihak berelasi terdiri dari Dewan Komisaris, Direksi dan karyawan kunci, pemegang saham, komisaris PT Syarikat Takaful Indonesia, Pengurus utama Baitul Maal Muamalat dan Dana Pensiun Lembaga Keuangan Muamalat, PT Al Ijarah Indonesia Finance berdasarkan PSAK No. 7 (Revisi 2010), "Pengungkapan Pihak-Pihak Berelasi".

##### a. Jenis hubungan dan unsur transaksi berelasi

| <b>Pihak Berelasi /<br/>Related Parties</b> | <b>Sifat dari hubungan /<br/>Nature of relationship</b> | <b>Sifat dari transaksi /<br/>Nature of Transaction</b>                                                                                                  |
|---------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Badan Pengelola Keuangan Haji               | Entitas Induk/<br>Parent entity                         | Deposito <i>mudharabah</i> , Sukuk <i>mudharabah</i> subordinasi, Modal/<br><i>Mudharabah time deposit, Subordinated mudharabah sukuk, share capital</i> |
| PT Al Ijarah Indonesia Finance              | Entitas asosiasi/<br>Associate entity                   | Penyertaan saham, Giro wadiah, Deposito <i>mudharabah</i> / <i>investment in shares, Wadiah demand deposit, Mudharabah time deposit</i>                  |
| PT Syarikat Takaful Indonesia               | Entitas asosiasi/<br>Associate entity                   | Penyertaan saham, deposito <i>mudharabah</i> / <i>Investment in shares and mudharabah time deposit</i>                                                   |

##### b. Transaksi pihak-pihak berelasi

| <b>Pihak Berelasi /<br/>Related Parties</b>                                      | <b>Sifat dari hubungan /<br/>Nature of relationship</b>                                          | <b>Sifat dari transaksi /<br/>Nature of Transaction</b>                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Karyawan kunci/ <i>Key Employees</i>                                             | Hubungan pengendalian kegiatan Bank / <i>Significant influence on Bank's activities</i>          | Piutang <i>murabahah</i> , pinjaman <i>qardh</i> , pembiayaan <i>musyarakah</i> , giro wadiah, tabungan <i>mudharabah</i> dan deposito <i>mudharabah</i> / <i>Murabahah receivables, funds of qardh, musyarakah financing, wadiah demand deposits, mudharabah saving deposit, and mudharabah time deposits</i> |
| Komisaris, Dewan pengawas syariah/ <i>Commissioner, Sharia supervisory board</i> | Hubungan pengendalian kegiatan Bank/ <i>Significant influence on Bank's activities</i>           | Giro wadiah dan deposito <i>mudharabah</i> / <i>Wadiah demand deposit and mudharabah time deposits</i>                                                                                                                                                                                                         |
| Baitul Maal Muamalat                                                             | Hubungan pengendalian melalui karyawan kunci/ <i>Significant influence through key employees</i> | Giro wadiah dan deposito <i>mudharabah</i> / <i>Wadiah demand deposit and mudharabah time deposits</i>                                                                                                                                                                                                         |

#### 40. INFORMATION ON TRANSACTIONS WITH RELATED PARTIES

Related parties consist of Board of Commissioners, Board of Directors and key employees, Shareholders, Commissioner of PT Syarikat Takaful Indonesia, management of Baitul Maal Muamalat and Dana Pensiun Lembaga Keuangan Muamalat, PT Al Ijarah Indonesia Finance (subsidiary) based on SFAS No. 7 (Revised 2010), "Related Party Disclosures".

##### a. Type of relationships and transactions of related parties

##### b. Transaction with related parties

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unless otherwise stated)**40. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK BERELASI (Lanjutan)****40. INFORMATION ON TRANSACTIONS WITH RELATED PARTIES (Continued)**

Dalam kegiatan perbankan, Bank melakukan transaksi signifikan dengan pihak-pihak berelasi sebagai berikut:

For banking activities, the Bank has performed the following significant transactions with related parties:

|                                                                                | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|--------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>Aset</b>                                                                    |                                               |                                               |
| Piutang <i>murabahah</i> (Catatan 8)                                           |                                               |                                               |
| Karyawan kunci                                                                 | 2.934.438                                     | 3.001.452                                     |
|                                                                                | <u>2.934.438</u>                              | <u>3.001.452</u>                              |
| Pinjaman <i>qardh</i> (Catatan 9)                                              |                                               |                                               |
| Karyawan kunci                                                                 | 372.214                                       | 133.960                                       |
| Pembiayaan <i>musyarakah</i><br>(Catatan 11)                                   |                                               |                                               |
| Karyawan kunci                                                                 | 769.504                                       | 1.291.811                                     |
|                                                                                | <u>769.504</u>                                | <u>1.291.811</u>                              |
| Aset <i>Ijarah</i>                                                             |                                               |                                               |
| Karyawan kunci                                                                 | --                                            | 14.563                                        |
| Penyertaan Saham<br>(Catatan 12)                                               |                                               |                                               |
| PT Al Ijarah Indonesia<br>Finance                                              | 401.616.000                                   | 401.616.000                                   |
| PT Syarikat Takaful<br>Indonesia                                               | 6.095.237                                     | 6.095.237                                     |
|                                                                                | <u>407.711.237</u>                            | <u>407.711.237</u>                            |
| Jumlah aset dari pihak<br>berelasi                                             | <u>411.787.393</u>                            | <u>412.153.023</u>                            |
| <b>Jumlah aset</b>                                                             | <b><u>61.363.584.209</u></b>                  | <b><u>58.899.174.319</u></b>                  |
| <b>Persentase jumlah aset<br/>dari pihak berelasi<br/>terhadap jumlah aset</b> | <b><u>0,67%</u></b>                           | <b><u>0,70%</u></b>                           |
| <b>Liabilitas</b>                                                              |                                               |                                               |
| <b>Giro wadiah<br/>(Catatan 19)</b>                                            |                                               |                                               |
| Asuransi Takaful/Baitul<br>Maal Muamalat/Dana Pensiun<br>Lembaga Keuangan      | 10.522.157                                    | 12.390.177                                    |
| Entitas asosiasi                                                               | 1.380.007                                     | 1.401.527                                     |
| Entitas induk                                                                  | 12.183.558                                    | --                                            |
| Komisaris                                                                      | --                                            | 65.169                                        |
| Karyawan kunci                                                                 | 64.029                                        | 160.938                                       |
|                                                                                | <u>24.149.751</u>                             | <u>14.017.811</u>                             |
| <b>Tabungan wadiah</b>                                                         |                                               |                                               |
| Asuransi Takaful/Baitul<br>Maal Muamalat/Dana Pensiun<br>Lembaga Keuangan      | 2.616.009                                     | 900.652                                       |
| Karyawan kunci                                                                 | 1.652.867                                     | 3.307.826                                     |
|                                                                                | <u>4.268.876</u>                              | <u>4.208.478</u>                              |
| <b>Jumlah</b>                                                                  | <b><u>28.418.627</u></b>                      | <b><u>18.226.289</u></b>                      |

|                                                                                |
|--------------------------------------------------------------------------------|
| <b>Assets</b>                                                                  |
| <i>Murabahah receivables (Note 8)</i>                                          |
| <i>Key Employees</i>                                                           |
| <i>Funds of qardh (Note 9)</i>                                                 |
| <i>Key employees</i>                                                           |
| <i>Musyarakah financing<br/>(Note 11)</i>                                      |
| <i>Key employees</i>                                                           |
| <i>Ijarah Asset</i>                                                            |
| <i>Key employees</i>                                                           |
| <i>Investments in shares<br/>(Note 12)</i>                                     |
| <i>PT Al Ijarah Indonesia<br/>Finance</i>                                      |
| <i>PT Syarikat Takaful<br/>Indonesia</i>                                       |
| <i>Total assets from related parties</i>                                       |
| <b>Total assets</b>                                                            |
| <b>Percentage of total assets<br/>from related parties to<br/>total assets</b> |

|                                                                                     |
|-------------------------------------------------------------------------------------|
| <b>Liabilities</b>                                                                  |
| <b>Wadiah demand deposits<br/>(Note 19)</b>                                         |
| <i>Asuransi Takaful/ Baitul Maal<br/>Muamalat/Dana Pensiun Lembaga<br/>Keuangan</i> |
| <i>Associate entities</i>                                                           |
| <i>Parent entities</i>                                                              |
| <i>Commissioner</i>                                                                 |
| <i>Key employees</i>                                                                |
| <b>Wadiah saving deposits</b>                                                       |
| <i>Asuransi Takaful/ Baitul Maal<br/>Muamalat/Dana Pensiun Lembaga<br/>Keuangan</i> |
| <i>Key employees</i>                                                                |
| <b>Total</b>                                                                        |

**40. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK BERELASI (Lanjutan)**

**40. INFORMATION ON TRANSACTIONS WITH RELATED PARTIES (Continued)**

|                                                                                                                                                                     | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dana syirkah temporer<br/>(Catatan 26)</b>                                                                                                                       |                                               |                                               | <b>Temporary syirkah fund<br/>(Note 26)</b>                                                                                                            |
| Surat Berharga yang<br>Diterbitkan Entitas induk                                                                                                                    | 2.000.000.000                                 | --                                            | Securities Issued                                                                                                                                      |
| Deposito <i>mudharabah</i>                                                                                                                                          |                                               |                                               | Mudharabah time deposits                                                                                                                               |
| Karyawan kunci                                                                                                                                                      | 7.972.831                                     | 16.663.362                                    | Key employees                                                                                                                                          |
| Entitas induk                                                                                                                                                       | 10.414.273.710                                | 9.695.954.140                                 | Parent entities                                                                                                                                        |
| Entitas asosiasi                                                                                                                                                    | 5.500.000                                     | --                                            | Associate entities                                                                                                                                     |
| Dewan Pengawas Syariah<br>PT Syarikat Takaful/Baitul<br>Maal Muamalat/Dana<br>Pensiun Lembaga<br>Keuangan/Muamalat<br>Institute                                     | --<br><br><br><br><br>198.810.000             | 3.207.747<br><br><br><br><br>360.247.839      | Sharia Supervisory Board<br><br><br><br><br>PT Syarikat Takaful/Baitul<br>Maal Muamalat/ Dana Pensiun<br>Lembaga Keuangan/ Muamalat<br>Institute       |
| Tabungan <i>mudharabah</i>                                                                                                                                          |                                               |                                               | Mudharabah saving deposits                                                                                                                             |
| Asuransi Takaful/Baitul Maal<br>Muamalat/Dana Pensiun<br>Lembaga keuangan<br>Karyawan kunci                                                                         | <br><br><br>1.341.599<br>10.379.668           | <br><br><br>832.713<br>15.147.733             | Asuransi Takaful/Baitul Maal<br>Muamalat/Dana Pensiun<br>Lembaga keuangan<br>Key employees                                                             |
| Giro <i>mudharabah</i>                                                                                                                                              |                                               |                                               | Mudharabah demand deposits                                                                                                                             |
| Asuransi Takaful/Baitul Maal<br>Muamalat/Dana Pensiun<br>Lembaga keuangan                                                                                           | <br><br>2.379.667<br>12.640.657.475           | <br><br>3.994.740<br>10.096.048.274           | Asuransi Takaful/Baitul Maal<br>Muamalat/Dana Pensiun<br>Lembaga keuangan                                                                              |
| <b>Estimasi liabilitas<br/>imbalan kerja<br/>(Catatan 24)</b>                                                                                                       |                                               |                                               | <b>Estimated liabilities for<br/>employee benefit<br/>(Note 24)</b>                                                                                    |
| Karyawan kunci                                                                                                                                                      | 31.429.258                                    | 30.778.182                                    | Key employees                                                                                                                                          |
| Jumlah liabilitas dan dana<br><i>syirkah</i> temporer dari pihak<br>berelasi                                                                                        | 12.700.505.360                                | 10.145.052.745                                | Total liabilities and<br>temporary syirkah<br>fund from related parties                                                                                |
| Jumlah liabilitas dan dana<br><i>syirkah</i> temporer                                                                                                               | 56.161.634.635                                | 54.912.825.770                                | Total liabilities and<br>temporary syirkah fund                                                                                                        |
| <b>Persentase jumlah<br/>liabilitas dan dana<br/><i>syirkah</i> temporer pihak<br/>berelasi terhadap<br/>jumlah liabilitas dan<br/>dana <i>syirkah</i> temporer</b> | <b>22,61%</b>                                 | <b>18,47%</b>                                 | <b>Percentage of total<br/>liabilities and temporary<br/>syirkah fund from related<br/>parties to total liabilities and<br/>temporary syirkah fund</b> |

#### 41. KOMITMEN DAN KONTINJENSI

Berikut adalah komitmen dan kontinjensi pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

|                                           | 31 Desember/<br>December 31,<br>2022 | 31 Desember/<br>December 31,<br>2021 |
|-------------------------------------------|--------------------------------------|--------------------------------------|
| <b>KOMITMEN</b>                           |                                      |                                      |
| Liabilitas komitmen                       |                                      |                                      |
| Fasilitas pembiayaan yang belum digunakan | 327.981.573                          | 103.894.085                          |
| Fasilitas L/C yang masih berjalan         | 112.227.913                          | 2.703.920                            |
| Penerbitan SKBDN                          | 7.767.693                            | 14.863.464                           |
| <b>Jumlah liabilitas komitmen</b>         | <b>447.977.179</b>                   | <b>121.461.469</b>                   |
| <b>KONTINJENSI</b>                        |                                      |                                      |
| Tagihan kontinjensi                       |                                      |                                      |
| Piutang dan pembiayaan hapus buku         | 1.559.566.876                        | 1.554.946.724                        |
| Margin dalam penyelesaian                 | 47.442.893                           | 45.679.894                           |
| Jumlah tagihan kontinjensi                | 1.607.009.769                        | 1.600.626.618                        |
| Liabilitas kontinjensi bank garansi       | 85.420.987                           | 79.623.686                           |
| <b>Tagihan kontinjensi - neto</b>         | <b>1.521.588.782</b>                 | <b>1.521.002.932</b>                 |

#### 41. COMMITMENTS AND CONTINGENCIES

The commitments and contingencies as of December 31, 2022 and 2021 are as follows:

|                                            |
|--------------------------------------------|
| <b>COMMITMENTS</b>                         |
| Commitment liabilities                     |
| Unused financing facilities                |
| Outstanding irrevocable letters of credit  |
| Issuance of Domestic Letters of Credit     |
| <b>Total commitment liabilities</b>        |
| <b>CONTINGENCIES</b>                       |
| Contingency receivables                    |
| Written-off receivables and financing      |
| Margin on non-performing receivables       |
| <b>Total contingency receivables</b>       |
| Contingency liabilities on bank guarantees |
| <b>Receivables liabilities - net</b>       |

#### 42. INFORMASI SEGMENT

##### a. Segmen Geografis

Berikut ini adalah informasi wilayah geografis (tidak diaudit):

|                                            | 31 Desember/December 31, 2022 |                      |                      |                       |                      |                       |
|--------------------------------------------|-------------------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|
|                                            | Jabodetabek/<br>Jabodetabek   | Jawa/<br>Java        | Sumatera/<br>Sumatra | Kalimantan/<br>Borneo | Lainnya/<br>Others   | Jumlah/<br>Total      |
| <b>ASET</b>                                |                               |                      |                      |                       |                      |                       |
| Kas                                        | 227.358.774                   | 191.816.155          | 121.443.507          | 44.059.342            | 117.501.488          | 702.179.266           |
| Giro dan penempatan pada Bank Indonesia    | 7.191.455.982                 | 14.641               | --                   | --                    | --                   | 7.191.470.623         |
| Giro pada bank lain - neto                 | 401.633.389                   | 3.154.666            | 4.088.542            | --                    | 112.077.736          | 520.954.333           |
| Penempatan pada bank lain - neto           | 3.787.158                     | 79.200               | --                   | --                    | 38.870.260           | 42.736.618            |
| Investasi pada surat berharga - neto       | 27.855.377.312                | --                   | --                   | --                    | --                   | 27.855.377.312        |
| Piutang - neto                             | 3.556.495.252                 | 1.421.672.979        | 411.593.603          | 196.961.207           | 798.764.548          | 6.385.487.589         |
| Pinjaman qardh - neto                      | 416.902.237                   | 166.617.768          | 50.822.904           | 13.328.753            | 185.576.955          | 833.248.617           |
| Pembayaran mudharabah - bersih             | 341.548.128                   | 202.268.827          | 7.995.524            | --                    | 5.231.414            | 557.043.893           |
| Pembayaran musyarakah - bersih             | 7.647.611.092                 | 1.936.051.411        | 379.818.849          | 225.178.682           | 227.453.914          | 10.416.113.948        |
| Penyertaan saham - neto                    | 347.468.837                   | --                   | --                   | --                    | --                   | 347.468.837           |
| Tagihan akseptasi - neto                   | 34.454.845                    | 11.578.475           | --                   | --                    | 190.400              | 46.223.720            |
| Aset yang diperoleh untuk ijarah - neto    | 588.348                       | 261.890              | 19.513               | --                    | 154                  | 869.905               |
| Aset tetap - neto                          | 2.079.396.653                 | 372.587.194          | 118.413.985          | 38.600.032            | 100.133.859          | 2.709.131.723         |
| Aset pajak tangguhan - neto                | 139.908.777                   | --                   | --                   | --                    | --                   | 139.908.777           |
| Aset lain-lain - neto                      | 3.031.550.853                 | 369.596.388          | 107.109.567          | 24.513.886            | 82.598.354           | 3.615.369.048         |
| <b>Jumlah aset</b>                         | <b>53.275.537.637</b>         | <b>4.675.699.594</b> | <b>1.201.305.994</b> | <b>542.641.902</b>    | <b>1.668.399.082</b> | <b>61.363.584.209</b> |
| <b>LIABILITAS</b>                          |                               |                      |                      |                       |                      |                       |
| Liabilitas segera                          | 104.725.369                   | 4.041.027            | 4.146.835            | 720.268               | 2.762.280            | 116.395.779           |
| Simpanan                                   | 3.298.800.029                 | 2.797.447.211        | 986.153.158          | 558.319.567           | 1.586.409.688        | 9.227.129.653         |
| Simpanan dari bank lain                    | 13.864.985                    | 24.021.894           | 2.257.799            | 307.336               | 18.940.511           | 59.392.525            |
| Bagi hasil yang belum dibagikan            | 52.057.968                    | 9.169.503            | 3.148.859            | 1.610.196             | 2.316.422            | 68.302.948            |
| Liabilitas akseptasi                       | 3.328.680                     | 5.361.583            | --                   | --                    | 5.590.706            | 14.280.969            |
| Utang pajak                                | 16.115.821                    | 3.030.924            | 1.180.226            | 500.166               | 737.437              | 21.564.574            |
| Pinjaman yang diterima                     | 500.000.000                   | --                   | --                   | --                    | --                   | 500.000.000           |
| Estimasi kerugian komitmen dan kontinjensi | 325.042                       | 60.611               | 195.530              | 168.305               | 104.722              | 854.210               |
| Estimasi liabilitas imbalan kerja          | 125.465.511                   | --                   | --                   | --                    | --                   | 125.465.511           |
| Liabilitas lain-lain                       | 292.895.911                   | 81.170.352           | 26.677.417           | 8.643.792             | 21.896.798           | 431.284.270           |
| <b>Jumlah liabilitas</b>                   | <b>4.407.579.316</b>          | <b>2.924.303.105</b> | <b>1.023.759.824</b> | <b>570.269.630</b>    | <b>1.638.758.564</b> | <b>10.564.670.439</b> |

##### a. Geographical Segment

The geographical segment information is as follows (unaudited):

|                                                     |
|-----------------------------------------------------|
| <b>ASSETS</b>                                       |
| Cash                                                |
| Current accounts and placements with Bank Indonesia |
| Current accounts with other banks - net             |
| Placements with other banks - net                   |
| Investment in marketable securities - net           |
| Receivables - net                                   |
| Funds of Qardh - net                                |
| Mudharabah Financing - net                          |
| Musyarakah Financing - net                          |
| Investments in shares - net                         |
| Acceptance receivables - net                        |
| Assets acquired for ijarah - net                    |
| Premises and equipment - net                        |
| Deferred tax assets - net                           |
| Other assets - net                                  |
| <b>Total assets</b>                                 |
| <b>LIABILITIES</b>                                  |
| Liabilities due immediately                         |
| Deposits                                            |
| Deposits from other banks                           |
| Undistributed revenue sharing                       |
| Acceptance payables                                 |
| Tax payables                                        |
| Fund borrowings                                     |
| Estimated losses on commitments and contingencies   |
| Estimated liabilities for employment benefit        |
| Other liabilities                                   |
| <b>Total liabilities</b>                            |

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**42. INFORMASI SEGMENT (Lanjutan)****42. SEGMENT INFORMATION (Continued)****a. Segmen Geografis (lanjutan)****a. Geographical Segment (continued)**

| 31 Desember/December 31, 2022       |                      |                             |                              |                           |                         |                |                                   |
|-------------------------------------|----------------------|-----------------------------|------------------------------|---------------------------|-------------------------|----------------|-----------------------------------|
| Jabodetabek/<br><i>Jabodetabek</i>  | Jawa/<br><i>Java</i> | Sumatera/<br><i>Sumatra</i> | Kalimantan/<br><i>Borneo</i> | Lainnya/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                |                                   |
| <b>DANA SYIRKAH TEMPORER</b>        |                      |                             |                              |                           |                         |                | <b>TEMPORARY SYIRKAH FUNDS</b>    |
| Bukan bank                          |                      |                             |                              |                           |                         |                | Non Bank                          |
| Giro <i>mudharabah</i>              | 868.126.361          | 530.737.417                 | 153.907.006                  | 44.738.509                | 110.347.394             | 1.707.856.687  | Mudharabah demand deposits        |
| Tabungan <i>mudharabah</i>          | 3.075.991.897        | 3.355.468.403               | 1.435.674.673                | 783.937.411               | 1.413.971.780           | 10.065.044.164 | Mudharabah savings deposits       |
| Deposito <i>mudharabah</i>          | 18.202.942.125       | 3.876.661.220               | 1.413.913.788                | 657.590.399               | 991.977.588             | 25.143.085.120 | Mudharabah time deposits          |
| Bank                                |                      |                             |                              |                           |                         |                | Bank                              |
| Giro <i>mudharabah</i>              | 34.020.036           | 91.275.851                  | 18.186.596                   | 1.035.225                 | 9.163.650               | 153.681.358    | Mudharabah demand deposits        |
| Tabungan <i>mudharabah</i>          | 67.685.338           | 397.039.633                 | 105.139.252                  | 7.183.131                 | 67.511.021              | 644.558.375    | Mudharabah savings deposits       |
| Deposito <i>mudharabah</i>          | 108.136.737          | 518.127.130                 | 157.761.000                  | 136.950.000               | 436.670.000             | 1.357.644.867  | Mudharabah time deposits          |
| Surat Berharga Yang Diterbitkan     |                      |                             |                              |                           |                         |                | Securities Issued                 |
| Sukuk <i>mudharabah</i>             | 4.525.093.625        | --                          | --                           | --                        | --                      | 4.525.093.625  | Mudharabah sukuk                  |
| Sukuk <i>mudharabah subordinasi</i> | 2.000.000.000        | --                          | --                           | --                        | --                      | 2.000.000.000  | Subordinated mudharabah sukuk     |
| MTN Syariah Subordinasi             | --                   | --                          | --                           | --                        | --                      | --             | Subordinated Sharia MTN           |
| Jumlah dana syirkah temporer        | 28.881.996.119       | 8.769.309.654               | 3.284.582.315                | 1.631.434.675             | 3.029.641.433           | 45.596.964.196 | Total temporary syirkah funds     |
| <b>PENDAPATAN SEGMENT</b>           |                      |                             |                              |                           |                         |                | <b>SEGMENT INCOME</b>             |
| Pendapatan dari penjualan           | 215.655.104          | 127.946.326                 | 40.024.068                   | 26.182.371                | 59.490.302              | 469.298.171    | Income from sales                 |
| Pendapatan bagi hasil               | 463.935.853          | 165.251.281                 | 47.211.877                   | 19.426.306                | 26.459.942              | 722.285.259    | Income from revenue sharing       |
| Pendapatan <i>ijarah</i> - neto     | 11.831               | 17.195                      | 99                           | 12.168                    | 2.375                   | 43.668         | Income from <i>ijarah</i> - net   |
| Pendapatan usaha utama              |                      |                             |                              |                           |                         |                |                                   |
| lainnya                             | 571.639.057          | 817.185                     | --                           | --                        | 321.239                 | 572.777.481    | Other main operating income       |
| Pendapatan operasional lainnya      | 974.148.549          | 52.296.455                  | 36.528.043                   | 9.546.601                 | 55.509.863              | 1.128.029.511  | Other operating income            |
| Pendapatan non operasional          | 11.982.890           | 1.003.463                   | 520.975                      | 288.251                   | 655.805                 | 14.451.384     | Non operating income              |
| Jumlah pendapatan segmen            | 2.237.373.284        | 347.331.905                 | 124.285.062                  | 55.455.697                | 142.439.526             | 2.906.885.474  | Total segment income              |
| <b>BEBAN SEGMENT</b>                |                      |                             |                              |                           |                         |                | <b>SEGMENT EXPENSES</b>           |
| Hak pihak ketiga atas bagi hasil    |                      |                             |                              |                           |                         |                | Third parties' share on return of |
| dana syirkah temporer               | 1.028.232.784        | 209.760.862                 | 82.748.622                   | 40.557.316                | 73.415.092              | 1.434.714.676  | temporary syirkah funds           |
| Beban operasional                   | 1.173.290.580        | 3.108.321                   | 82.788.442                   | 26.604.787                | 74.059.901              | 1.359.852.031  | Operating expenses                |
| Beban non operasional               | 609.994.283          | (248.377.395)               | (114.010.701)                | (59.309.585)              | (127.978.712)           | 60.317.890     | Non operating expenses            |
| Beban pajak                         | 25.419.809           | --                          | --                           | --                        | --                      | 25.419.809     | Tax expenses                      |
| Jumlah beban segmen                 | 2.836.937.456        | (35.508.212)                | 51.526.363                   | 7.852.518                 | 19.496.281              | 2.880.304.406  | Total segment expenses            |
| LABA (RUGI) BERSIH                  | (599.564.172)        | 382.840.117                 | 72.758.699                   | 47.603.179                | 122.943.245             | 26.581.068     | NET INCOME (LOSS)                 |

| 31 Desember/December 31, 2021                  |                      |                             |                              |                           |                         |                |                                                   |
|------------------------------------------------|----------------------|-----------------------------|------------------------------|---------------------------|-------------------------|----------------|---------------------------------------------------|
| Jabodetabek/<br><i>Jabodetabek</i>             | Jawa/<br><i>Java</i> | Sumatera/<br><i>Sumatra</i> | Kalimantan/<br><i>Borneo</i> | Lainnya/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                |                                                   |
| <b>ASET</b>                                    |                      |                             |                              |                           |                         |                | <b>ASSETS</b>                                     |
| Kas                                            | 249.613.014          | 210.410.922                 | 119.908.289                  | 39.400.346                | 125.857.574             | 745.190.145    | Cash                                              |
| Giro dan penempatan pada                       |                      |                             |                              |                           |                         |                | Current accounts and placements                   |
| Bank Indonesia                                 | 6.502.230.839        | --                          | --                           | --                        | --                      | 6.502.230.839  | with Bank Indonesia                               |
| Giro pada bank lain - neto                     | 360.349.205          | 12.282.591                  | 10.437.370                   | --                        | 14.441.431              | 397.510.597    | Current accounts with other banks - net           |
| Penempatan pada bank lain - neto               | 3.589.908            | 79.200                      | --                           | --                        | --                      | 3.669.108      | Placements with other banks - net                 |
| Investasi pada surat berharga - neto           | 26.925.985.511       | --                          | --                           | --                        | --                      | 26.925.985.511 | Investment in marketable securities - net         |
| Piutang - neto                                 | 4.262.442.408        | 1.654.974.453               | 486.200.646                  | 263.250.561               | 813.180.631             | 7.480.048.699  | Receivables - net                                 |
| Pinjaman <i>qardh</i> - neto                   | 230.047.846          | 288.425.234                 | 12.644.771                   | 5.075.255                 | 135.971.935             | 672.165.061    | Funds of <i>Qardh</i> - net                       |
| Pembayaran <i>mudharabah</i> - bersih          | 374.646.121          | 133.260.669                 | 5.337.819                    | --                        | 3.789.907               | 517.034.516    | Mudharabah Financing - net                        |
| Pembayaran <i>musyarakah</i> - bersih          | 6.458.253.169        | 1.294.843.666               | 604.104.222                  | 240.328.977               | 234.133.519             | 8.831.663.553  | Musyarakah Financing - net                        |
| Penyertaan saham - neto                        | 347.468.837          | --                          | --                           | --                        | --                      | 347.468.837    | Investments in shares - net                       |
| Tagihan akseptasi - neto                       | 35.232.665           | 20.237.730                  | --                           | --                        | 7.622.639               | 63.093.034     | Acceptance receivables - net                      |
| Aset yang diperoleh untuk <i>ijarah</i> - neto | 58.730               | 164.322                     | 28.675                       | 15.625                    | 306                     | 267.658        | Assets acquired for <i>ijarah</i> - net           |
| Aset tetap - neto                              | 2.186.096.032        | 391.063.453                 | 122.303.070                  | 40.151.787                | 104.234.473             | 2.843.848.815  | Premises and equipment - net                      |
| Aset pajak tangguhan - neto                    | 140.464.747          | --                          | --                           | --                        | --                      | 140.464.747    | Deferred tax assets - net                         |
| Aset lain-lain - neto                          | 2.834.279.767        | 360.517.877                 | 113.819.255                  | 31.363.928                | 88.552.372              | 3.428.533.199  | Other assets - net                                |
| Jumlah aset                                    | 50.910.758.799       | 4.366.260.117               | 1.474.784.117                | 619.586.499               | 1.527.784.787           | 58.899.174.319 | Total assets                                      |
| <b>LIABILITAS</b>                              |                      |                             |                              |                           |                         |                | <b>LIABILITIES</b>                                |
| Liabilitas segera                              | 1.075.044.582        | 3.124.688                   | 1.835.199                    | 573.579                   | 2.529.266               | 1.083.107.314  | Liabilities due immediately                       |
| Simpanan                                       | 3.832.118.536        | 2.631.888.150               | 1.007.846.405                | 543.602.425               | 1.660.972.885           | 9,676.428.401  | Deposits                                          |
| Simpanan dari bank lain                        | 46.092.734           | 27.861.391                  | 1.249.056                    | 368.557                   | 3.274.470               | 78.486.208     | Deposits from other banks                         |
| Bagi hasil yang belum dibagikan                | 16.594.470           | 9.599.062                   | 4.367.380                    | 1.977.332                 | 7.173.301               | 39.711.545     | Undistributed revenue sharing                     |
| Liabilitas akseptasi                           | 3.744.095            | 17.788.296                  | --                           | --                        | 3.738.032               | 25.270.423     | Acceptance payables                               |
| Utang pajak                                    | 15.011.430           | 3.779.533                   | 1.564.678                    | 714.674                   | 978.180                 | 22.048.495     | Tax payables                                      |
| Pinjaman yang diterima                         | 100.000.000          | --                          | --                           | --                        | --                      | 100.000.000    | Fund borrowings                                   |
| Estimasi kerugian komitmen dan kontinjensi     | 140.415              | 232.197                     | 195.530                      | 168.305                   | 79.203                  | 815.650        | Estimated losses on commitments and contingencies |
| Estimasi liabilitas imbalan kerja              | 153.743.250          | --                          | --                           | --                        | --                      | 153.743.250    | Estimated liabilities for employment benefit      |
| Liabilitas lain-lain                           | 251.974.245          | 95.239.577                  | 9.603.264                    | 3.777.944                 | 14,079.780              | 374.674.810    | Other liabilities                                 |
| Jumlah liabilitas                              | 5.494.463.757        | 2.789.512.894               | 1.026.661.512                | 551.182.816               | 1.692.825.117           | 11.554.646.096 | Total liabilities                                 |
| <b>DANA SYIRKAH TEMPORER</b>                   |                      |                             |                              |                           |                         |                | <b>TEMPORARY SYIRKAH FUNDS</b>                    |
| Bukan bank                                     |                      |                             |                              |                           |                         |                | Non Bank                                          |
| Giro <i>mudharabah</i>                         | 1.232.095.480        | 526.182.253                 | 165.694.419                  | 53.372.694                | 75.278.750              | 2.052.623.596  | Mudharabah demand deposits                        |
| Tabungan <i>mudharabah</i>                     | 3.116.959.277        | 3.570.402.613               | 1.479.080.159                | 799.996.685               | 1.486.157.809           | 10,452.596.643 | Mudharabah savings deposits                       |
| Deposito <i>mudharabah</i>                     | 15.865.423.460       | 4.051.876.698               | 1.916.833.696                | 866.534.618               | 1.989.057.086           | 24,689.725.558 | Mudharabah time deposits                          |
| Bank                                           |                      |                             |                              |                           |                         |                | Bank                                              |
| Giro <i>mudharabah</i>                         | 30.982.019           | 34.462.133                  | 23.070.713                   | 173.213                   | 5.465.455               | 94.153.533     | Mudharabah demand deposits                        |
| Tabungan <i>mudharabah</i>                     | 62.348.789           | 409.739.204                 | 79.963.554                   | 6.438.965                 | 27.023.145              | 585.513.657    | Mudharabah savings deposits                       |
| Deposito <i>mudharabah</i>                     | 67.683.710           | 436.685.852                 | 174.626.000                  | 71.350.000                | 208.127.500             | 958.473.062    | Mudharabah time deposits                          |
| Surat Berharga Yang Diterbitkan                |                      |                             |                              |                           |                         |                | Securities Issued                                 |
| Sukuk <i>mudharabah</i>                        | 4.425.093.625        | --                          | --                           | --                        | --                      | 4.425.093.625  | Mudharabah sukuk                                  |
| Sukuk <i>mudharabah subordinasi</i>            | --                   | --                          | --                           | --                        | --                      | --             | Subordinated mudharabah sukuk                     |
| MTN Syariah Subordinasi                        | 100.000.000          | --                          | --                           | --                        | --                      | 100.000.000    | Subordinated Sharia MTN                           |
| Jumlah dana syirkah temporer                   | 24.900.586.360       | 9.029.348.753               | 3.839.268.541                | 1.797.866.175             | 3.791.109.845           | 43.358.179.674 | Total temporary syirkah funds                     |

| 31 Desember/December 31, 2021                  |                       |                             |                              |                           |                         |                       |                                                     |
|------------------------------------------------|-----------------------|-----------------------------|------------------------------|---------------------------|-------------------------|-----------------------|-----------------------------------------------------|
| Jabodetabek/<br><i>Jabodetabek</i>             | Jawa/<br><i>Java</i>  | Sumatera/<br><i>Sumatra</i> | Kalimantan/<br><i>Borneo</i> | Lainnya/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                       |                                                     |
| <b>ASET</b>                                    |                       |                             |                              |                           |                         | <b>ASSETS</b>         |                                                     |
| Kas                                            | 249.613.014           | 210.410.922                 | 119.908.289                  | 39.400.346                | 125.857.574             | 745.190.145           | Cash                                                |
| Giro dan penempatan pada Bank Indonesia        | 6.502.230.839         | --                          | --                           | --                        | --                      | 6.502.230.839         | Current accounts and placements with Bank Indonesia |
| Giro pada bank lain - neto                     | 360.349.205           | 12.282.591                  | 10.437.370                   | --                        | 14.441.431              | 397.510.597           | Current accounts with other banks - net             |
| Penempatan pada bank lain - neto               | 3.589.908             | 79.200                      | --                           | --                        | --                      | 3.669.108             | Placements with other banks - net                   |
| Investasi pada surat berharga - neto           | 26.925.985.511        | --                          | --                           | --                        | --                      | 26.925.985.511        | Investment in marketable securities - net           |
| Piutang - neto                                 | 4.262.442.408         | 1.654.974.453               | 486.200.646                  | 263.250.561               | 813.180.631             | 7.480.048.699         | Receivables - net                                   |
| Pinjaman <i>qardh</i> - neto                   | 230.047.846           | 288.425.234                 | 12.644.771                   | 5.075.275                 | 135.971.935             | 672.165.061           | Funds of Qardh - net                                |
| Pembayaran <i>mudharabah</i> - bersih          | 374.646.121           | 133.260.669                 | 5.337.819                    | --                        | 3.789.907               | 517.034.516           | Mudharabah Financing - net                          |
| Pembayaran <i>musyarakah</i> - bersih          | 6.458.253.169         | 1.294.843.666               | 604.104.222                  | 240.328.977               | 234.133.519             | 8.831.663.553         | Musyarakah Financing - net                          |
| Penyerahan saham - neto                        | 347.468.837           | --                          | --                           | --                        | --                      | 347.468.837           | Investments in shares - net                         |
| Tagihan akseptasi - neto                       | 35.232.665            | 20.237.730                  | --                           | --                        | 7.622.639               | 63.093.034            | Acceptance receivables - net                        |
| Aset yang diperoleh untuk <i>ijarah</i> - neto | 58.730                | 164.322                     | 28.675                       | 15.625                    | 306                     | 267.658               | Assets acquired for <i>ijarah</i> - net             |
| Aset tetap - neto                              | 2.186.096.032         | 391.063.453                 | 122.303.070                  | 40.151.787                | 104.234.473             | 2.843.848.815         | Premises and equipment - net                        |
| Aset pajak tangguhan - neto                    | 140.464.747           | --                          | --                           | --                        | --                      | 140.464.747           | Deferred tax assets - net                           |
| Aset lain-lain - neto                          | 2.834.279.767         | 360.517.877                 | 113.819.255                  | 31.363.928                | 88.552.372              | 3.428.533.199         | Other assets - net                                  |
| <b>Jumlah aset</b>                             | <b>50.910.758.799</b> | <b>4.366.260.117</b>        | <b>1.474.784.117</b>         | <b>619.586.499</b>        | <b>1.527.784.787</b>    | <b>58.899.174.319</b> | <b>Total assets</b>                                 |
| <b>LIABILITAS</b>                              |                       |                             |                              |                           |                         |                       | <b>LIABILITIES</b>                                  |
| Liabilitas segera                              | 1.075.044.582         | 3.124.688                   | 1.835.199                    | 573.579                   | 2.529.266               | 1.083.107.314         | Liabilities due immediately                         |
| Simpanan                                       | 3.832.118.536         | 2.631.888.150               | 1.007.846.405                | 543.602.425               | 1.660.972.885           | 9.676.428.401         | Deposits                                            |
| Simpanan dari bank lain                        | 46.092.734            | 27.861.391                  | 1.249.056                    | 368.557                   | 3.274.470               | 78.846.208            | Deposits from other banks                           |
| Bagi hasil yang belum dibagikan                | 16.594.470            | 9.599.062                   | 4.367.380                    | 1.977.332                 | 7.173.301               | 39.711.545            | Undistributed revenue sharing                       |
| Liabilitas akseptasi                           | 3.744.095             | 17.788.296                  | --                           | --                        | 3.738.032               | 25.270.423            | Acceptance payables                                 |
| Utang pajak                                    | 15.011.430            | 3.779.533                   | 1.564.678                    | 714.674                   | 978.180                 | 22.048.495            | Tax payables                                        |
| Pinjaman yang diterima                         | 100.000.000           | --                          | --                           | --                        | --                      | 100.000.000           | Fund borrowings                                     |
| Estimasi kerugian komitmen dan kontinjensi     | 140.415               | 232.197                     | 195.530                      | 168.305                   | 79.203                  | 815.650               | Estimated losses on commitments and contingencies   |
| Estimasi liabilitas imbalan kerja              | 153.743.250           | --                          | --                           | --                        | --                      | 153.743.250           | Estimated liabilities for employment benefit        |
| Liabilitas lain-lain                           | 251.974.245           | 95.239.577                  | 9.603.264                    | 3.777.944                 | 14.079.780              | 374.674.810           | Other liabilities                                   |
| <b>Jumlah liabilitas</b>                       | <b>5.494.463.757</b>  | <b>2.789.512.894</b>        | <b>1.026.661.512</b>         | <b>551.182.816</b>        | <b>1.692.825.117</b>    | <b>11.554.646.096</b> | <b>Total liabilities</b>                            |
| <b>DANA SYIRKAH TEMPORER</b>                   |                       |                             |                              |                           |                         |                       | <b>TEMPORARY SYIRKAH FUNDS</b>                      |
| Bukan bank                                     |                       |                             |                              |                           |                         |                       | Non Bank                                            |
| Giro <i>mudharabah</i>                         | 1.232.095.480         | 526.182.253                 | 165.694.419                  | 53.372.694                | 75.278.750              | 2.052.623.596         | Mudharabah demand deposits                          |
| Tabungan <i>mudharabah</i>                     | 3.116.959.277         | 3.570.402.613               | 1.479.080.159                | 799.996.685               | 1.486.157.909           | 10.452.596.643        | Mudharabah savings deposits                         |
| Deposito <i>mudharabah</i>                     | 15.865.423.460        | 4.051.876.698               | 1.916.833.696                | 866.534.618               | 1.989.057.086           | 24.689.725.558        | Mudharabah time deposits                            |
| Bank                                           |                       |                             |                              |                           |                         |                       | Bank                                                |
| Giro <i>mudharabah</i>                         | 30.982.019            | 34.462.133                  | 23.070.713                   | 173.213                   | 5.465.455               | 94.153.533            | Mudharabah demand deposits                          |
| Tabungan <i>mudharabah</i>                     | 62.348.789            | 409.739.204                 | 79.963.554                   | 6.438.965                 | 27.023.145              | 585.513.657           | Mudharabah savings deposits                         |
| Deposito <i>mudharabah</i>                     | 67.683.710            | 436.685.852                 | 174.626.000                  | 71.350.000                | 208.127.500             | 958.473.062           | Mudharabah time deposits                            |
| Surat Berharga Yang Diterbitkan                |                       |                             |                              |                           |                         |                       | Securities Issued                                   |
| Sukuk <i>mudharabah</i>                        | 4.425.093.625         | --                          | --                           | --                        | --                      | 4.425.093.625         | Mudharabah sukuk                                    |
| Sukuk <i>mudharabah subordinasi</i>            | --                    | --                          | --                           | --                        | --                      | --                    | Subordinated mudharabah sukuk                       |
| MTN Syariah Subordinasi                        | 100.000.000           | --                          | --                           | --                        | --                      | 100.000.000           | Subordinated Shariah MTN                            |
| <b>Jumlah dana syirkah temporer</b>            | <b>24.900.586.360</b> | <b>9.029.348.753</b>        | <b>3.839.268.541</b>         | <b>1.797.866.175</b>      | <b>3.791.109.845</b>    | <b>43.358.179.674</b> | <b>Total temporary syirkah funds</b>                |

## 42. INFORMASI SEGMENT (Lanjutan)

## 42. SEGMENT INFORMATION (Continued)

### a. Segmen Geografis (lanjutan)

### a. Geographical Segment (continued)

|                                  | 31 Desember/December 31, 2021      |                      |                             |                              |                           |                         |                                   |
|----------------------------------|------------------------------------|----------------------|-----------------------------|------------------------------|---------------------------|-------------------------|-----------------------------------|
|                                  | Jabodetabek/<br><i>Jabodetabek</i> | Jawa/<br><i>Jawa</i> | Sumatera/<br><i>Sumatra</i> | Kalimantan/<br><i>Borneo</i> | Lainnya/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                                   |
| <b>PENDAPATAN SEGMENT</b>        |                                    |                      |                             |                              |                           |                         | <b>SEGMENT INCOME</b>             |
| Pendapatan dari penjualan        | 477.092.531                        | 192.267.445          | 54.429.506                  | 32.529.588                   | 74.427.497                | 830.746.567             | Income from sales                 |
| Pendapatan bagi hasil            | 645.425.970                        | 169.818.281          | 87.756.299                  | 29.026.629                   | 38.038.907                | 970.066.086             | Income from revenue sharing       |
| Pendapatan <i>ijarah</i> - neto  | (254.731)                          | 20.555               | 3.102.006                   | 42.395                       | 756                       | 2.910.981               | Income from <i>ijarah</i> - net   |
| Pendapatan usaha utama lainnya   | 335.413.234                        | 516.126              | 1.145                       | --                           | 136.201                   | 336.066.706             | Other main operating income       |
| Pendapatan operasional lainnya   | 317.229.978                        | 223.514.120          | 15.356.583                  | (3.075.445)                  | 38.791.762                | 591.816.998             | Other operating income            |
| Pendapatan non operasional       | 25.426.297                         | 1.145.020            | 514.647                     | 218.332                      | 450.993                   | 27.755.289              | Non operating income              |
| Jumlah pendapatan segmen         | 1.800.333.279                      | 587.281.547          | 161.160.186                 | 58.741.499                   | 151.846.116               | 2.759.362.627           | Total segment income              |
| <b>BEBAN SEGMENT</b>             |                                    |                      |                             |                              |                           |                         | <b>SEGMENT EXPENSES</b>           |
| Hak pihak ketiga atas bagi hasil |                                    |                      |                             |                              |                           |                         | Third parties' share on return of |
| dana syirkah temporer            | 813.880.406                        | 284.197.549          | 120.353.782                 | 57.214.776                   | 98.936.101                | 1.374.582.614           | temporary syirkah funds           |
| Beban operasional                | 975.671.289                        | 161.869.515          | 80.078.512                  | 31.097.153                   | 88.829.892                | 1.337.546.361           | Operating expenses                |
| Beban non operasional            | 532.311.342                        | (187.713.811)        | (102.889.708)               | (62.505.720)                 | (144.482.191)             | 34.719.912              | Non operating expenses            |
| Beban pajak                      | 3.586.689                          | --                   | --                          | --                           | --                        | 3.586.689               | Tax expenses                      |
| Jumlah beban segmen              | 2.325.449.726                      | 258.353.253          | 97.542.586                  | 25.806.209                   | 43.283.802                | 2.750.435.576           | Total segment expenses            |
| <b>LABA (RUGI) BERSIH</b>        | <b>(525.116.447)</b>               | <b>328.928.294</b>   | <b>63.617.600</b>           | <b>32.935.290</b>            | <b>108.562.314</b>        | <b>8.927.051</b>        | <b>NET INCOME (LOSS)</b>          |

### b. Segmen Operasi

### b. Operating Segment

Berikut ini adalah informasi segmen operasi: (tidak diaudit)

The operating segment information is as follows: (unaudited)

Untuk kepentingan manajemen, Bank mengelompokkan ke dalam 5 (lima) segmen operasional berdasarkan produk sebagai berikut:

For management purposes, Bank organizes 5 (five) operating segments based on products, as follows:

- Segmen Konsumer
- Segmen Mikro-Retail
- Segmen SME
- Segmen Korporasi
- Segmen Lainnya

- Consumer Segment
- Micro-retail Segment
- SME Segment
- Corporate Segment
- Others Segment

|                                         | 31 Desember / December 31, 2022 |                                      |                      |                                |                           |                         |                                      |
|-----------------------------------------|---------------------------------|--------------------------------------|----------------------|--------------------------------|---------------------------|-------------------------|--------------------------------------|
|                                         | Konsumer/<br><i>Consumer</i>    | Mikro-Retail/<br><i>Micro-Retail</i> | SME/<br><i>SME</i>   | Korporasi/<br><i>Corporate</i> | Lainnya/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                                      |
| <b>ASET</b>                             |                                 |                                      |                      |                                |                           |                         | <b>ASSETS</b>                        |
| Piutang dan Pembiayaan                  | 3.807.679.515                   | --                                   | 2.826.296.735        | 12.187.456.555                 | --                        | 18.821.432.805          | Receivable and financing             |
| CKPN                                    | (92.397.488)                    | --                                   | (45.575.441)         | (491.565.829)                  | --                        | (629.538.758)           | Allowance for Impairment losses      |
| Non piutang dan Non pembiayaan          | --                              | --                                   | --                   | --                             | 43.171.690.162            | 43.171.690.162          | Non receivable and non financing     |
| <b>Jumlah Aset</b>                      | <b>3.715.282.027</b>            | <b>--</b>                            | <b>2.780.721.294</b> | <b>11.695.890.726</b>          | <b>43.171.690.162</b>     | <b>61.363.584.209</b>   | <b>Total Assets</b>                  |
| <b>LIABILITAS</b>                       |                                 |                                      |                      |                                |                           |                         | <b>LIABILITIES</b>                   |
| Pendanaan                               | 41.292.327.730                  | --                                   | --                   | 7.066.065.019                  | --                        | 48.358.392.749          | Funding                              |
| Non pendanaan                           | --                              | --                                   | --                   | 14.280.969                     | 12.990.910.491            | 13.005.191.460          | Non funding                          |
| <b>Jumlah Liabilitas</b>                | <b>41.292.327.730</b>           | <b>--</b>                            | <b>--</b>            | <b>7.080.345.988</b>           | <b>12.990.910.491</b>     | <b>61.363.584.209</b>   | <b>Total Liabilities</b>             |
| <b>PENDAPATAN</b>                       |                                 |                                      |                      |                                |                           |                         | <b>INCOME</b>                        |
| Pendapatan pengelolaan dana             | 477.775.496                     | --                                   | 243.342.690          | 628.045.777                    | 415.240.616               | 1.764.404.579           | Revenue from fund management         |
| Pendapatan usaha lainnya                | 581.680.256                     | --                                   | 4.364.342            | 541.984.913                    | --                        | 1.128.029.511           | Other operating income               |
| <b>Jumlah pendapatan segmen</b>         | <b>1.059.455.752</b>            | <b>--</b>                            | <b>247.707.032</b>   | <b>1.170.030.690</b>           | <b>415.240.616</b>        | <b>2.892.434.090</b>    | <b>Total segment income</b>          |
| <b>BEBAN</b>                            |                                 |                                      |                      |                                |                           |                         | <b>EXPENSE</b>                       |
| Hak pihak ketiga atas bagi hasil        | (982.348.968)                   | --                                   | --                   | (323.287.160)                  | (129.078.548)             | (1.434.714.676)         | Third parties' share on return       |
| Beban CKPN                              | (26.363.634)                    | --                                   | (19.568.730)         | (83.595.390)                   | --                        | (129.527.754)           | Allowance for Impairment losses      |
| Beban Usaha Lainnya                     | (769.758.458)                   | --                                   | (132.975.624)        | (308.306.072)                  | (19.284.123)              | (1.230.324.277)         | Other operating expenses             |
| <b>Jumlah beban segmen</b>              | <b>(1.778.471.060)</b>          | <b>--</b>                            | <b>(152.544.354)</b> | <b>(715.188.622)</b>           | <b>(148.362.671)</b>      | <b>(2.794.566.707)</b>  | <b>Total segment expense</b>         |
| Pendapatan (beban) non operasional-neto | --                              | --                                   | --                   | --                             | (45.866.506)              | (45.866.506)            | Non operating income (expense) - net |
| <b>Laba sebelum pajak penghasilan</b>   | <b>(719.015.308)</b>            | <b>--</b>                            | <b>95.162.678</b>    | <b>454.842.068</b>             | <b>221.011.439</b>        | <b>52.000.877</b>       | <b>Income before tax</b>             |
| Beban pajak                             | --                              | --                                   | --                   | --                             | (25.419.809)              | (25.419.809)            | Tax expenses                         |
| <b>Laba Neto</b>                        | <b>(719.015.308)</b>            | <b>--</b>                            | <b>95.162.678</b>    | <b>454.842.068</b>             | <b>195.591.630</b>        | <b>26.581.068</b>       | <b>Net Income</b>                    |

|                                | 31 Desember / December 31, 2021 |                                      |                      |                                |                           |                         |                                  |
|--------------------------------|---------------------------------|--------------------------------------|----------------------|--------------------------------|---------------------------|-------------------------|----------------------------------|
|                                | Konsumer/<br><i>Consumer</i>    | Mikro-Retail/<br><i>Micro-Retail</i> | SME/<br><i>SME</i>   | Korporasi/<br><i>Corporate</i> | Lainnya/<br><i>Others</i> | Jumlah/<br><i>Total</i> |                                  |
| <b>ASET</b>                    |                                 |                                      |                      |                                |                           |                         | <b>ASSETS</b>                    |
| Piutang dan Pembiayaan         | 3.783.983.614                   | 2.937.047                            | 2.787.944.904        | 11.466.148.349                 | --                        | 18.041.013.914          | Receivable and financing         |
| CKPN                           | (86.821.475)                    | (55.649)                             | (51.267.602)         | (384.953.094)                  | --                        | (523.097.820)           | Allowance for Impairment losses  |
| Non piutang dan Non pembiayaan | --                              | --                                   | --                   | --                             | 41.381.258.225            | 41.381.258.225          | Non receivable and non financing |
| <b>Jumlah Aset</b>             | <b>3.697.162.139</b>            | <b>2.881.398</b>                     | <b>2.736.677.302</b> | <b>11.081.195.255</b>          | <b>41.381.258.225</b>     | <b>58.899.174.319</b>   | <b>Total Assets</b>              |
| <b>LIABILITAS</b>              |                                 |                                      |                      |                                |                           |                         | <b>LIABILITIES</b>               |
| Pendanaan                      | 42.703.970.729                  | --                                   | --                   | 5.884.389.929                  | --                        | 48.588.360.658          | Funding                          |
| Non pendanaan                  | --                              | --                                   | --                   | 25.270.423                     | 10.285.543.238            | 10.310.813.661          | Non funding                      |
| <b>Jumlah Liabilitas</b>       | <b>42.703.970.729</b>           | <b>--</b>                            | <b>--</b>            | <b>5.909.660.352</b>           | <b>10.285.543.238</b>     | <b>58.899.174.319</b>   | <b>Total Liabilities</b>         |



**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,

kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,

unless otherwise stated)

**42. INFORMASI SEGMENT (Lanjutan)**

## b. Segmen Operasi (lanjutan)

| 31 Desember / December 31, 2021         |                        |                               |                      |                         |                      |                        |
|-----------------------------------------|------------------------|-------------------------------|----------------------|-------------------------|----------------------|------------------------|
|                                         | Konsumer/<br>Consumer  | Mikro-Retail/<br>Micro-Retail | SME/<br>SME          | Korporasi/<br>Corporate | Lainnya/<br>Others   | Jumlah/<br>Total       |
| <b>PENDAPATAN</b>                       |                        |                               |                      |                         |                      |                        |
| Pendapatan pengelolaan dana             | 518.706.326            | 1.132.295                     | 252.557.372          | 863.166.470             | 504.227.877          | 2.139.790.340          |
| Pendapatan usaha lainnya                | 172.886.255            | --                            | 10.542.396           | 63.881.304              | 360.539.724          | 607.849.679            |
| <b>Jumlah pendapatan segmen</b>         | <b>691.592.581</b>     | <b>1.132.295</b>              | <b>263.099.768</b>   | <b>927.047.774</b>      | <b>864.767.601</b>   | <b>2.747.640.019</b>   |
| <b>BEBAN</b>                            |                        |                               |                      |                         |                      |                        |
| Hak pihak ketiga atas bagi hasil        | (1.191.867.580)        | --                            | --                   | (160.348.984)           | (22.366.050)         | (1.374.582.614)        |
| Beban CKPN                              | 30.066.166             | 23.337                        | 22.152.002           | 91.030.431              | (159.304.617)        | (16.032.681)           |
| Beban Usaha Lainnya                     | (786.716.325)          | --                            | (173.750.023)        | (325.840.513)           | (51.239.500)         | (1.337.546.361)        |
| <b>Jumlah beban segmen</b>              | <b>(1.948.517.739)</b> | <b>23.337</b>                 | <b>(151.598.021)</b> | <b>(395.159.066)</b>    | <b>(232.910.167)</b> | <b>(2.728.161.656)</b> |
| Pendapatan (beban) non operasional-neto | --                     | --                            | --                   | --                      | (6.964.623)          | (6.964.623)            |
| <b>Laba sebelum pajak penghasilan</b>   | <b>(1.256.925.158)</b> | <b>1.155.632</b>              | <b>111.501.747</b>   | <b>531.888.708</b>      | <b>624.892.811</b>   | <b>12.513.740</b>      |
| Beban pajak                             | --                     | --                            | --                   | --                      | (3.586.689)          | (3.586.689)            |
| <b>Laba Neto</b>                        | <b>(1.256.925.158)</b> | <b>1.155.632</b>              | <b>111.501.747</b>   | <b>531.888.708</b>      | <b>621.306.122</b>   | <b>8.927.051</b>       |

Bank tidak menyajikan informasi segmen berdasarkan segmen usaha, karena Bank menjalankan usaha sebagai bank umum syariah dan tidak memiliki kegiatan usaha diluar sektor perbankan.

## b. Operating Segment (continued)

The Bank does not present business segment information other than banking segment, since the Bank engages mainly in sharia banking activities and has no other significant activities other than banking.

**43. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM**

Berdasarkan Undang-undang No. 24 tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-undang Republik Indonesia No. 3 tanggal 13 Oktober 2008, Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin kewajiban tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan LPS No. 2 tanggal 25 November 2010, simpanan yang dijamin meliputi giro, deposito berjangka, sertifikat deposito, tabungan dan simpanan dari bank lain.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008, tentang "Besarnya Nilai Simpanan yang Dijamin Lembaga Penjaminan Simpanan", maka pada tanggal-tanggal 31 Desember 2022 dan 2021, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000.000.000 (dalam nilai penuh) untuk per nasabah per bank. Pada tanggal-tanggal 31 Desember 2022 dan 2021, Bank adalah peserta dari program penjaminan tersebut.

Beban penjaminan dana pihak ketiga yang dijamin kepada Lembaga Penjaminan Simpanan (LPS) adalah Rp89.608.694 dan Rp81.048.640 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 (Catatan 34).

**43. GOVERNMENT GUARANTEES ON OBLIGATIONS OF COMMERCIAL BANKS**

Pursuant to Law No. 24, dated September 22, 2004, effective September 22, 2005, as amended with Regulation of the Government of the Republic of Indonesia in Lieu of Law No. 3 dated October 13, 2008, the Government established the Indonesia Deposit Insurance Corporation (LPS) to guarantee certain liabilities of commercial banks based on the prevailing guarantee programs, in which the guaranteed amount may change if they meet certain specified criteria.

Based on LPS Regulation No. 2 dated November 25, 2010, the deposits guaranteed shall include demand deposits, time deposits, certificates of deposits, savings deposits and deposits from other banks.

Pursuant to Regulation of the Government of the Republic of Indonesia No. 66 of 2008, dated October 13, 2008, regarding "the Amount of Public Savings Guaranteed by the Indonesia Deposit Insurance Corporation", as of December 31, 2022 and 2021, the amount of savings guaranteed by LPS is amounting to Rp2,000,000,000 (in full amount) for each customer, each bank. As of December 31, 2022 and 2021, the Bank is a participant of the government guarantee program.

Insurance premium related to third party funds paid to the Indonesia Deposit Insurance Corporation (LPS) amounted to Rp89,608,694 and Rp81,048,640 for the years ended December 31, 2022 and 2021, respectively (Note 34).

**44. MANAJEMEN RISIKO**

Bank dalam menjalankan usahanya senantiasa dihadapkan pada berbagai risiko. Seiring dengan berkembangnya bisnis Bank, risiko yang dihadapi Bank menjadi semakin kompleks. Bank dituntut untuk mampu menerapkan manajemen risiko yang handal agar dapat beradaptasi dengan kompleksitas kegiatan usaha tersebut. Prinsip-prinsip manajemen risiko yang diterapkan harus dapat mendukung Bank untuk lebih berhati-hati seiring dengan perkembangan kegiatan usaha dan operasional perbankan yang sangat pesat.

Penerapan manajemen risiko di Bank berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah.

Ruang lingkup manajemen risiko di Bank meliputi:

1. Pengawasan aktif Dewan Komisaris dan Dewan Direksi, termasuk Dewan Pengawas Syariah sebagai bagian dari tata kelola risiko;
2. Kecukupan kebijakan, pedoman dan penetapan *limit* risiko;
3. Kecukupan proses manajemen risiko yang mencakup identifikasi, pengukuran, pemantauan, dan pengendalian risiko; kecukupan sumber daya manusia baik secara kuantitas maupun kualitas, serta kecukupan sistem informasi manajemen risiko; dan
4. Kecukupan sistem pengendalian risiko yang mencakup pengendalian internal oleh unit internal audit.

Penerapan manajemen risiko tidak dapat dilaksanakan tanpa adanya kesadaran risiko pada seluruh lapisan manajemen dan karyawan Bank. Kampanye sadar risiko dimulai dari Dewan Komisaris dan Dewan Direksi yang berperan aktif menjadi motor penggerak bagi kualitas penerapan manajemen risiko Bank. Peran aktif Dewan Komisaris dan Direksi dalam manajemen risiko dilakukan antara lain melalui Komite Pemantau Risiko (komite *level* Dewan Komisaris) dan Komite Manajemen Risiko (komite *level* Direksi). Komite-komite tersebut secara rutin melaksanakan rapat untuk membahas mengenai profil risiko dan manajemen risiko yang harus dilakukan oleh Bank.

**44. RISK MANAGEMENT**

*The Bank's business is constantly exposed to various risks. At the course of the development of the Bank's business, risks encountered by the Bank become increasingly complex. Bank is required to implement a reliable risk management in order to adapt to the complexity of the business. The principles of risk management practices should be implemented to support the Bank to be more prudent in the rapid development of business activities and banking operations.*

*Bank's risk management implementation is based on the Regulation of the Financial Services Authority (FSA) about Implementation of risk management in Sharia Bank & Sharia Business Unit.*

*Scope of risk management of the Bank covers:*

1. *Active supervisory of Board of Commissioners and Board of Directors, including Sharia Supervisory Boards as part of risk governance;*
2. *Adequacy of policy, procedure and determination of risk limit;*
3. *Adequacy of risk management process that includes identification, measurement, monitoring and control of risk; adequacy of human resources in both quantity and quality, as well as adequacy of risk management information system; and*
4. *Adequacy of risk control system that includes internal control by the internal audit unit.*

*Risk management implementation cannot be carried out without the risk awareness at every level of Management and employees of the Bank. Risk awareness campaign is initiated by the Board of Commissioners and the Board of Directors who participate actively in driving employees engagement in implementing the Bank's quality risk management. The active role of the Boards of Commissioners and Directors is conducted through the Risk Oversight Committee (committee at the level of the Board of Commissioners) and the Risk Management Committee (committee at the level of the Board of Directors). These Committees regularly hold meetings to discuss the Bank's risk profile and risk management.*

**44. MANAJEMEN RISIKO (Lanjutan)**

Pelaksanaan manajemen risiko melibatkan seluruh unsur dalam organisasi mulai dari Manajemen hingga karyawan pelaksana. Seluruh unsur tersebut berperan aktif dalam konteks 'tiga lini pertahanan' manajemen risiko seperti di bawah ini:

1. Lini pertahanan pertama. Garis pertahanan pertama berisi unit kerja pengambil dan pemilik risiko yang melaksanakan fungsi bisnis dan unit kerja pendukung. Unit kerja tersebut dalam melaksanakan aktivitas hariannya berhadapan langsung dengan berbagai jenis dan kemungkinan risiko yang dihadapi Bank. Seluruh fungsi pada garis pertahanan pertama bertanggung jawab dalam mengidentifikasi dan mengelola risiko yang melekat pada setiap produk, kegiatan, proses dan sistem yang dijalankan;
2. Lini pertahanan kedua. Garis pertahanan kedua terdiri dari unit kerja manajemen risiko, kepatuhan dan hukum. Unit kerja manajemen risiko bertanggung jawab atas pengembangan dan pelaksanaan strategi manajemen risiko, pemeliharaan dan pengembangan berkelanjutan dari kerangka pengelolaan risiko dan memberikan masukan serta arahan kepada unit kerja bisnis dan unit kerja pendukung mengenai proses pengelolaan risiko, pengukuran risiko dan sistem pelaporan bank; dan
3. Lini pertahanan ketiga. Pada garis ketiga pertahanan berisi unit internal audit. Internal audit berfungsi sebagai unit independen yang bertugas melakukan *risk-based* audit yang memberikan nilai tambah kepada lini pertahanan pertama dan lini pertahanan kedua, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen Bank Muamalat dan regulasi yang berlaku.

Ketiga lini pertahanan merupakan satu kesatuan yang tidak terpisahkan untuk terciptanya penerapan manajemen risiko yang berkualitas, berjalan dengan efektif dan optimal. Ketiga lini melakukan koordinasi secara rutin untuk memastikan manajemen risiko diterapkan pada seluruh jajaran di internal Bank.

Untuk memastikan pertumbuhan bisnis yang berkesinambungan serta memberikan nilai tambah secara jangka panjang kepada pemegang saham maupun pemangku kepentingan lainnya, Bank menerapkan pendekatan yang menyeluruh terhadap sepuluh jenis risiko sesuai Peraturan Otoritas Jasa Keuangan No.65/POJK.03/2016 tanggal 28 Desember 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.

**44. RISK MANAGEMENT (Continued)**

*The implementation of risk management engages every element at every level of the organization, starting from the Management to executive employees. All elements are active in the context of the "three lines of defense" of risk management, as follows:*

1. *First line of defense. The first line of defense includes the business units and supporting units as risk taker or risk owner, which in daily activities, deal directly with various types and possible risk faced by the Bank. All functions in the first line of defense are responsible for identifying and mitigating the risk inherent in each product, activity, process, and system;*
2. *Second line of defense. In the second line of defense, there are risk management, compliance and legal units. The risk management work unit is responsible for the development and implementation of risk management strategies, the maintenance and continuous development of risk management framework, and to provide input and direction to business units and supporting units regarding Bank's processes for risk management, risk measurement and reporting systems; and*
3. *Third line of defense. In the third line of defense there is the internal audit unit, which functions as an independent unit that performs risk-based audit activities and provides added value to the first and second lines of defense, in order to ensure that all elements at the Bank have carried out their functions and responsibilities properly, including ensuring the compliance with Bank Muamalat's management policy and applicable regulation.*

*Those lines of defense are an integral and inseparable part for quality improvement of risk management, working effectively and optimized. The three lines coordinate regularly to ensure that risk management is applied to all levels within the Bank.*

*To ensure sustainable business growth, as well as provide added value to stockholder and shareholders, the Bank implements risk management that consists of ten types of risks as referred to in the Regulation of Financial Services Authority No. 65/POJK.03/2016, dated December 28, 2016 concerning the Implementation of risk management in Sharia Commercial Bank and Sharia Business Units.*

**44. MANAJEMEN RISIKO (Lanjutan)****a. Risiko Kredit (Pembiayaan)**

Risiko kredit dalam pembiayaan terkait dengan kemampuan nasabah untuk memenuhi kewajibannya sesuai akad atau perjanjian yang telah ditetapkan antara Bank dan nasabah.

Dalam melakukan pengelolaan risiko kredit Bank telah melakukan beberapa perbaikan, baik dalam hal percepatan penyelesaian *bad bank*, penjagaan kualitas *good bank* dan pertumbuhan *new bank*. Beberapa di antara perbaikan yang telah dilakukan oleh Bank meliputi:

1. Melakukan perbaikan kerangka manajemen risiko kredit antara lain:
  - a. Menyusun dan mengimplementasikan ketentuan pembiayaan baik pada segmen *Wholesale* maupun *Retail* serta melakukan penyempurnaan ketentuan terkait pembiayaan;
  - b. Melakukan kajian, review dan mengimplementasikan target market dan *Financing Allocation Limit* (FAL) secara *bankwide* sebagai arah untuk melakukan pembiayaan pada sektor ekonomi yang memiliki kinerja baik. Target market diimplementasikan lebih lanjut dalam bentuk target market dan *Risk Acceptance Criteria* (RAC) yang diimplementasikan sesuai karakteristik masing-masing segmen pembiayaan.
2. Melakukan perbaikan proses manajemen risiko kredit antara lain:
  - a. Melaksanakan *recovery bad bank*, *cash collection* dan *progress asset sale* di unit kerja *bad bank* segmen *Wholesale* maupun *Retail*;
  - b. Menginisiasi *Profit Based Performance Management Project* dengan *workstream* antara lain *Consumer Business Acceleration*, *Retail Business Solution*, dan *Wholesale Business Solution* yang diinisiasi pada akhir tahun 2022 dan dijalankan mulai awal tahun 2023, di mana pemantauan proyek ini dilakukan secara mingguan;
  - c. Melakukan pembiayaan untuk nasabah segmen *Wholesale* dengan fokus antara lain pada:
    - 1) Badan Usaha Milik Negara (BUMN) dan perusahaan dengan peringkat (rating) yang baik;
    - 2) Pembiayaan sindikasi;
    - 3) Pembiayaan untuk usaha yang ramah lingkungan/ *green portfolio*.

**44. RISK MANAGEMENT (Continued)****a. Credit (Financing) Risk**

Credit risk may arise related to the ability of the debtor to repay the funds borrowed in accordance to the contract that has been agreed by Bank and debtor.

In managing credit risk the Bank has conducted several improvements, by accelerating *bad bank* settlement, maintaining *good bank* quality and *new bank* growth. Some of the improvements that have been made by the Bank include:

1. Improving the credit risk management framework, among others:
  - a. Developing and implementing financing provisions in both the *Wholesale* and *Retail* segments and making improvements to provisions related to financing;
  - b. Establishing and implementing target markets and *Financing Allocation Limits* (FAL) on a *bankwide* basis as a direction to finance sectors of the economy that have good performance. This target market is further implemented in the form of a target market and *Risk Acceptance Criteria* (RAC) which are implemented according to the characteristics of each financing segment.
2. Monitoring non-performing financing consistently by:
  - a. Carrying out *bad bank* recovery, *cash collection* and *asset sale progress* in *bad bank* work units in the *Wholesale* and *Retail* segments;
  - b. Initiating a *Profit Based Performance Management Project* with *workstreams* including *Consumer Business Acceleration*, *Retail Business Solution*, and *Wholesale Business Solution* which was initiated at the end of 2022 and is carried out starting in early 2023, where monitoring of this project is carried out on a weekly basis;
  - c. Financing for *Wholesale* segment customers with a focus, among others, on:
    - 1) *State-Owned Enterprises* (BUMN) and companies with good ratings;
    - 2) *Syndicated financing*;
    - 3) *Financing for environmentally friendly businesses / green portfolio*.

#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### a. Risiko Kredit (Pembiayaan) (lanjutan)

2. Melakukan perbaikan proses manajemen risiko kredit antara lain: (lanjutan)
  - d. Mengembangkan strategi untuk memperluas pemasaran beberapa produk/ program pembiayaan segmen Retail Consumer, antara lain:
    - 1) ProHajj Plus;
    - 2) KPR Hijrah;
    - 3) Multiguna;
    - 4) Pembiayaan pada Lembaga Keuangan Syariah (LKS) dan segmen Islamic.
  - e. Mengembangkan strategi bisnis *Consumer Financing End to End Process* dengan fokus penetrasi pada nasabah eksisting;
  - f. Melakukan pemantauan pada nasabah good bank antara lain melalui pelaksanaan analisis *watchlist*, *post disbursement review*, *reviu tahunan* dan *covenant monitoring*;
  - g. Melakukan pemantauan portofolio pembiayaan per segmen bisnis dan sektor ekonomi secara berkala;
  - h. Melakukan pembaharuan dan pemantauan utilisasi limit Batas Maksimum Penyaluran Dana (BMPD) berdasarkan ketentuan regulator yang berlaku;
  - i. Melakukan percepatan *collection* dan *recovery* melalui inisiatif penyelesaian pembiayaan bermasalah, antara lain:
    - 1) Melakukan kerja sama dengan balai lelang swasta untuk melakukan penjualan agunan;
    - 2) Membuat *website asset selling* yang dapat digunakan bersama-sama oleh segmen *Wholesale* maupun *Retail*;
    - 3) Mengoptimalkan ISAM Auction Tracker untuk memantau jumlah lelang dan proses lelang yang masih pending.

##### a. Credit (Financing) Risk (continued)

2. Monitoring non-performing financing consistently by: (continued)
  - d. Developing strategies to expand the marketing of several products / financing programs for the Retail Consumer segment, including:
    - 1) ProHajj Plus;
    - 2) KPR Hijrah (Mortgage);
    - 3) Multipurpose;
    - 4) Financing on Islamic Financial Institution and Islamic segment.
  - e. Developing a Consumer Financing End to End Process business strategy with a focus on penetration of existing customers;
  - f. Monitoring good bank customers, among others, through the implementation of watchlist analysis, post disbursement reviews, annual reviews and covenant monitoring;
  - g. Monitoring the financing portfolio per business segment and economic sector on a regular basis;
  - h. Updating and monitoring the utilization of the Maximum Fund Distribution Limit (BMPD) based on applicable regulatory provisions;
  - i. Speeding up and facilitating the collection and recovery process by carrying out several initiatives, including the following:
    - 1) Cooperating with private auction houses to conduct collateral sales;
    - 2) Creating an asset selling website that can be used jointly by the Wholesale and Retail segments;
    - 3) Optimizing the ISAM Auction Tracker to monitor the number of auctions and auction processes that are still pending.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,

kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,

unless otherwise stated)

**44. MANAJEMEN RISIKO (Lanjutan)****44. RISK MANAGEMENT (Continued)****a. Risiko Kredit (Pembiayaan) (lanjutan)****a. Credit (Financing) Risk (continued)****(i) Kualitas aset keuangan****(i) Financial assets quality**

Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko pembiayaan (diluar cadangan kerugian penurunan nilai) (tidak diaudit):

The table below shows financial assets quality per class of assets for all financial assets exposed to financing risk (gross of allowance for impairment losses) (unaudited):

31 Desember / December 31, 2022

|                                         | Belum jatuh tempo atau tidak mengalami penurunan nilai/<br>Neither past due nor impaired | Tingkat tinggi/<br>High grade | Tingkat standar/<br>Standard grade | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past-due but not impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |                                                     |
|-----------------------------------------|------------------------------------------------------------------------------------------|-------------------------------|------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|------------------|-----------------------------------------------------|
| <b>ASET</b>                             |                                                                                          |                               |                                    |                                                                                        |                                        |                  | <b>ASSETS</b>                                       |
| Giro dan penempatan pada Bank Indonesia | 7.191.470.623                                                                            | --                            | --                                 | --                                                                                     | --                                     | 7.191.470.623    | Current accounts and placements with Bank Indonesia |
| Giro dan penempatan pada bank lain      | 563.690.951                                                                              | --                            | --                                 | --                                                                                     | 418.830                                | 564.109.781      | Current accounts and placements with other banks    |
| Investasi pada surat berharga           | 27.755.362.247                                                                           | 100.015.065                   | --                                 | --                                                                                     | --                                     | 27.855.377.312   | Investments in marketable securities                |
| Piutang murabahah                       | 3.397.482.090                                                                            | 1.551.398.730                 | --                                 | 1.483.778.610                                                                          | 262.493.285                            | 6.695.152.715    | Murabahah receivable                                |
| Piutang istishna                        | 1.331.762                                                                                | --                            | --                                 | --                                                                                     | --                                     | 1.331.762        | Istishna receivable                                 |
| Piutang ijarah                          | --                                                                                       | --                            | --                                 | --                                                                                     | 1.064.955                              | 1.064.955        | Ijarah receivable                                   |
| Pinjaman qardh                          | 662.265.369                                                                              | 61.655.296                    | --                                 | 63.527.452                                                                             | 77.530.154                             | 864.978.271      | Funds of qardh                                      |
| Pembiayaan mudharabah                   | 558.863.830                                                                              | 1.051.171                     | --                                 | 1.966.171                                                                              | 2.177.795                              | 564.058.967      | Mudharabah financing                                |
| Pembiayaan musyarakah                   | 6.058.156.936                                                                            | 1.054.198.616                 | --                                 | 3.470.807.000                                                                          | 111.683.583                            | 10.694.846.135   | Musyarakah financing                                |
| Penyertaan saham                        | --                                                                                       | 407.711.237                   | --                                 | --                                                                                     | --                                     | 407.711.237      | Investment in shares                                |
| Tagihan akseptasi                       | --                                                                                       | 17.082.306                    | --                                 | --                                                                                     | 102.202.276                            | 119.284.582      | Acceptance receivables                              |
| Aset lain-lain *)                       | --                                                                                       | 140.778.682                   | --                                 | --                                                                                     | --                                     | 140.778.682      | Other assets*)                                      |
| <b>Jumlah</b>                           | <b>46.188.623.808</b>                                                                    | <b>3.333.891.103</b>          | <b>5.020.079.233</b>               | <b>557.570.878</b>                                                                     | <b>55.100.165.022</b>                  |                  | <b>Total</b>                                        |

31 Desember / December 31, 2021

|                                         | Belum jatuh tempo atau tidak mengalami penurunan nilai/<br>Neither past due nor impaired | Tingkat tinggi/<br>High grade | Tingkat standar/<br>Standard grade | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past-due but not impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total |                                                     |
|-----------------------------------------|------------------------------------------------------------------------------------------|-------------------------------|------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|------------------|-----------------------------------------------------|
| <b>ASET</b>                             |                                                                                          |                               |                                    |                                                                                        |                                        |                  | <b>ASSETS</b>                                       |
| Giro dan penempatan pada Bank Indonesia | 6.502.230.839                                                                            | --                            | --                                 | --                                                                                     | --                                     | 6.502.230.839    | Current accounts and placements with Bank Indonesia |
| Giro dan penempatan pada bank lain      | 401.179.705                                                                              | --                            | --                                 | --                                                                                     | 418.830                                | 401.598.535      | Current accounts and placements with other banks    |
| Investasi pada surat berharga           | 26.925.985.511                                                                           | --                            | --                                 | --                                                                                     | 9.975.000                              | 26.935.960.511   | Investments in marketable securities                |
| Piutang murabahah                       | 4.277.070.706                                                                            | 1.780.040.238                 | --                                 | 1.616.918.461                                                                          | 26.616.110                             | 7.700.645.515    | Murabahah receivable                                |
| Piutang istishna                        | 1.702.215                                                                                | --                            | --                                 | --                                                                                     | --                                     | 1.702.215        | Istishna receivable                                 |
| Piutang ijarah                          | --                                                                                       | --                            | --                                 | --                                                                                     | 1.096.729                              | 1.096.729        | Ijarah receivable                                   |
| Pinjaman qardh                          | 497.879.970                                                                              | 136.045.498                   | --                                 | 55.243.858                                                                             | --                                     | 689.169.326      | Funds of qardh                                      |
| Pembiayaan mudharabah                   | 516.773.851                                                                              | 1.543.994                     | --                                 | 7.822.124                                                                              | --                                     | 526.139.969      | Mudharabah financing                                |
| Pembiayaan musyarakah                   | 4.438.569.918                                                                            | 1.660.286.720                 | --                                 | 2.949.879.860                                                                          | 73.657.622                             | 9.122.394.120    | Musyarakah financing                                |
| Penyertaan saham                        | --                                                                                       | 407.711.237                   | --                                 | --                                                                                     | --                                     | 407.711.237      | Investment in shares                                |
| Tagihan akseptasi                       | --                                                                                       | 33.877.606                    | --                                 | --                                                                                     | 93.569.163                             | 127.446.769      | Acceptance receivables                              |
| Aset lain-lain *)                       | --                                                                                       | 140.047.892                   | --                                 | --                                                                                     | --                                     | 140.047.892      | Other assets*)                                      |
| <b>Jumlah</b>                           | <b>43.561.392.715</b>                                                                    | <b>4.159.553.185</b>          | <b>4.629.864.303</b>               | <b>205.333.454</b>                                                                     | <b>52.556.143.657</b>                  |                  | <b>Total</b>                                        |

\*) Aset lain-lain terdiri atas piutang pendapatan yang masih akan diterima, penempatan pada PT Pos Indonesia (Persero), setoran jaminan dan tagihan lain-lain.

\*) Other assets consist of income receivables, funds with PT Pos Indonesia (Persero), security deposits and other receivables.

#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### a. Risiko Kredit (Pembiayaan) (lanjutan)

Kualitas pembiayaan didefinisikan sebagai berikut:

##### Tingkat tinggi

- (a) Pembiayaan, piutang dan pinjaman yaitu pembiayaan, piutang dan pinjaman kepada debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu pembiayaan; debitur dengan riwayat tidak pernah direstrukturisasi, debitur dengan tingkat stabilitas dan keragaman yang tinggi; memiliki akses setiap saat untuk memperoleh pendanaan dalam jumlah besar dari pasar terbuka; memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.
- (b) Giro dan penempatan pada Bank Indonesia, giro dan penempatan pada bank lain yaitu giro atau penempatan pada institusi Pemerintah, institusi Pemerintah Daerah, bank yang terdaftar di bursa serta transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.
- (c) Investasi pada surat berharga yaitu surat berharga yang diterbitkan oleh Pemerintah, efek-efek dan obligasi yang termasuk dalam *investment grade* dengan *rating* minimal idBBB (Pefindo), BBB+ (S&P), Baa1 (Moody's) atau BBB+ (Fitch).
- (d) Tagihan akseptasi yaitu tagihan kepada pihak ketiga yang belum jatuh tempo, dan memiliki kapasitas finansial yang kuat dalam hal pembayaran kembali seluruh kewajibannya secara tepat waktu.
- (e) Aset lain-lain yaitu piutang kepada Pemerintah (termasuk Bank Indonesia) atau Pemerintah Daerah seperti piutang pendapatan yang masih akan diterima.

##### Tingkat standar

- (a) Giro dan penempatan pada bank lain yaitu giro atau penempatan pada bank yang tidak terdaftar di bursa.
- (b) Investasi pada surat berharga yaitu surat berharga yang termasuk dalam *non-investment grade* dengan *rating* minimal idBB (Pefindo), BBB- (S&P), Baa3 (Moody's) atau BBB- (Fitch).

##### a. Credit (Financing) Risk (continued)

*Financing quality is defined as follows:*

##### *High grade*

- (a) *Financing, receivables, and funds are financing, receivables and funds to borrowers with very satisfactory track record of financing repayment and whose accounts did not turn as due during the term of the financing; borrowers whose accounts has never been restructured; borrowers with high degree of stability and diversity; has access to raise substantial amounts of funds through public market at any time; very strong debt service capacity and has conservative balance sheet ratios.*
- (b) *Current accounts and placements with Bank Indonesia, current accounts and placements with other banks are current accounts or placements with the Sovereign, local government institutions, banks listed in the stock exchange and transaction with reputable banks with low probability of insolvency.*
- (c) *Investments in marketable securities are securities issued by Government and investment grade securities and bonds with a rating of at least idBBB (Pefindo), BBB+ (S&P), Baa1 (Moody's) or BBB+ (Fitch).*
- (d) *Acceptances receivable are receivables from third parties that have not yet matured and has a strong financial capacity in terms of repayment of all obligations in a time.*
- (e) *Other assets are receivables from Sovereign (including Bank Indonesia) or local government such as income receivables.*

##### *Standard grade*

- (a) *Current accounts and placements with other banks represent current accounts or placements with non-listed banks.*
- (b) *Investments in marketable securities represent non-investment grade securities with a rating of at least idBB (Pefindo), BBB-(S&P), Baa3 (Moody's) or BBB- (Fitch).*



#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### a. Risiko Kredit (Pembiayaan) (lanjutan)

##### a. Credit (Financing) Risk (continued)

###### Tingkat standar (lanjutan)

###### Standard grade (continued)

- (c) Pembiayaan, piutang dan pinjaman yaitu pembiayaan, piutang dan pinjaman kepada debitur dengan riwayat pembayaran yang baik; debitur dengan riwayat pernah direstrukturisasi, akses terbatas untuk memperoleh pendanaan dalam jumlah besar dari pasar terbuka, tingkat pendapatan dan kinerja keseluruhan tidak stabil, memiliki kemampuan membayar yang cukup.
- (d) Aset lain-lain yaitu aset keuangan lainnya selain piutang pendapatan yang masih akan diterima kepada Pemerintah atau Pemerintah Daerah seperti tagihan rupa-rupa kepada pihak ketiga lainnya.
- (e) Penyertaan saham yaitu penyertaan pada perusahaan yang tidak terdaftar pada Bursa dan memiliki tingkat kinerja keseluruhan yang baik.
- (f) Tagihan akseptasi yaitu tagihan kepada pihak ketiga yang belum jatuh tempo, dan memiliki kapasitas finansial yang memadai.

- (c) Financing, receivables and loans represent financing, receivables and loans to debtors with an average track record of financing repayment; debtors whose accounts have been restructured, having limited access to raise substantial amounts of funds through public market, having volatility of earnings and overall performance, having adequate debt service capacity.
- (d) Other assets represent financial assets other than income receivables from the Government or Regional Government such as other receivables to third parties.
- (e) Investments in shares represent investments in companies that are not listed in the Stock Exchange and that have good performance as a whole.
- (f) Acceptance receivables are receivables from third parties that have not yet matured and have adequate financial capacity.

Berdasarkan PSAK 60, aset keuangan yang telah jatuh tempo ditentukan ketika debitur gagal melakukan pembayaran sesuai jadwal. Tabel di bawah menunjukkan *aging analysis* terhadap pembiayaan, piutang dan pinjaman yang diberikan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai (tidak diaudit):

In accordance with SFAS 60, financial asset is due when the repayment is default. The table below shows aging analysis of financing, receivables and loans that are past-due but not impaired (unaudited):

| 31 Desember / December 31, 2022 |                     |                       |                       |                      |                       |
|---------------------------------|---------------------|-----------------------|-----------------------|----------------------|-----------------------|
|                                 | ≤ 30 hari /<br>days | 31 - 60 hari/<br>days | 61 - 90 hari/<br>days | Jumlah/<br>Total     |                       |
| Piutang <i>murabahah</i>        | 873.717             | 91.085                | 1.482.813.808         | 1.483.778.610        | Murabahah receivables |
| Piutang <i>istishna</i>         | --                  | --                    | --                    | --                   | Istishna receivable   |
| Piutang <i>ijarah</i>           | --                  | --                    | --                    | --                   | Ijarah receivables    |
| Pinjaman <i>qardh</i>           | 3.645               | --                    | 63.523.808            | 63.527.453           | Funds of qardh        |
| Pembiayaan <i>mudharabah</i>    | --                  | --                    | 1.966.171             | 1.966.171            | Mudharabah financing  |
| Pembiayaan <i>musyarakah</i>    | 7.451.712           | 38.415.918            | 3.424.939.369         | 3.470.806.999        | Musyarakah financing  |
| <b>Jumlah</b>                   | <b>8.329.074</b>    | <b>38.507.003</b>     | <b>4.973.243.156</b>  | <b>5.020.079.233</b> | <b>Total</b>          |

| 31 Desember / December 31, 2021 |                     |                       |                       |                      |                       |
|---------------------------------|---------------------|-----------------------|-----------------------|----------------------|-----------------------|
|                                 | ≤ 30 hari /<br>days | 31 - 60 hari/<br>days | 61 - 90 hari/<br>days | Jumlah/<br>Total     |                       |
| Piutang <i>murabahah</i>        | 79.199.207          | 74.785.005            | 1.462.934.249         | 1.616.918.461        | Murabahah receivables |
| Piutang <i>istishna</i>         | --                  | --                    | --                    | --                   | Istishna receivable   |
| Piutang <i>ijarah</i>           | --                  | --                    | --                    | --                   | Ijarah receivables    |
| Pinjaman <i>qardh</i>           | --                  | --                    | 55.243.858            | 55.243.858           | Funds of qardh        |
| Pembiayaan <i>mudharabah</i>    | 3.389.886           | --                    | 4.432.238             | 7.822.124            | Mudharabah financing  |
| Pembiayaan <i>musyarakah</i>    | 1.914.587           | 37.269.799            | 2.910.695.474         | 2.949.879.860        | Musyarakah financing  |
| <b>Jumlah</b>                   | <b>84.503.680</b>   | <b>112.054.804</b>    | <b>4.433.305.819</b>  | <b>4.629.864.303</b> | <b>Total</b>          |

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,

kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,

unless otherwise stated)

**44. MANAJEMEN RISIKO (Lanjutan)****44. RISK MANAGEMENT (Continued)****a. Risiko Kredit (Pembiayaan) (lanjutan)****a. Credit (Financing) Risk (continued)****Tingkat standar (lanjutan)****Standard grade (continued)****(ii) Analisa konsentrasi risiko****(ii) Risk concentration analysis****(a) Sektor geografis****(a) Geographical sectors**

Tabel berikut menggambarkan rincian eksposur pembiayaan yang dikategorikan berdasarkan wilayah geografis pada tanggal 31 Desember 2022 dan 2021. Pengelompokan wilayah geografis berdasarkan tempat beroperasinya bisnis Bank yang sekaligus menggambarkan potensial bisnis wilayah masing-masing (tidak diaudit):

The following table shows the details of financing exposures categorized by geographic area as of December 31, 2022 and 2021. Geographic grouping is based on the Bank's business operations which also illustrates the business potential of each region (unaudited):

| 31 Desember / December 31, 2022           |                             |                      |                      |                       |                      |                       |
|-------------------------------------------|-----------------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|
|                                           | Jabodetabek/<br>Jabodetabek | Jawa/<br>Java        | Sumatera/<br>Sumatra | Kalimantan/<br>Borneo | Lainnya/<br>Others   | Jumlah/<br>Total      |
| <b>ASET</b>                               |                             |                      |                      |                       |                      |                       |
| Giro dan penempatan pada Bank Indonesia   | 7.191.455.982               | 14.641               | --                   | --                    | --                   | 7.191.470.623         |
| Giro dan penempatan pada bank lain        | 405.419.745                 | 3.653.497            | 4.088.542            | --                    | 150.947.997          | 564.109.781           |
| Investasi pada surat berharga             | 27.855.377.312              | --                   | --                   | --                    | --                   | 27.855.377.312        |
| Piutang murabahah                         | 2.137.552.417               | 2.331.306.545        | 557.837.338          | 465.016.010           | 1.203.440.405        | 6.695.152.715         |
| Piutang istishna                          | --                          | 866.256              | --                   | --                    | 465.506              | 1.331.762             |
| Piutang ijarah                            | 82.218                      | 704.887              | 61.287               | --                    | 216.563              | 1.064.955             |
| Piutang qardh                             | 317.025.269                 | 246.021.728          | 56.825.620           | 13.515.215            | 231.590.439          | 864.978.271           |
| Pembiayaan mudharabah                     | 285.677.097                 | 265.021.327          | 8.076.287            | --                    | 5.284.256            | 564.058.967           |
| Pembiayaan musyarakah                     | 4.850.400.914               | 3.140.597.999        | 853.981.562          | 965.325.138           | 884.540.522          | 10.694.846.135        |
| Penyertaan saham                          | 407.711.237                 | --                   | --                   | --                    | --                   | 407.711.237           |
| Tagihan akseptasi                         | 106.636.471                 | 12.474.323           | --                   | --                    | 173.788              | 119.284.582           |
| Aset lain-lain *)                         | 140.497.125                 | 261.890              | 19.513               | --                    | 154                  | 140.778.682           |
| <b>Jumlah</b>                             | <b>43.697.835.787</b>       | <b>6.000.923.093</b> | <b>1.480.890.149</b> | <b>1.443.856.363</b>  | <b>2.476.659.630</b> | <b>55.100.165.022</b> |
| Cadangan kerugian penurunan nilai         |                             |                      |                      |                       |                      | (763.260.850)         |
| <b>Bersih</b>                             |                             |                      |                      |                       |                      | <b>54.336.904.172</b> |
| <b>Rekening Administratif</b>             |                             |                      |                      |                       |                      |                       |
| <b>LIABILITAS</b>                         |                             |                      |                      |                       |                      |                       |
| Fasilitas pembiayaan yang belum digunakan | 290.700.798                 | 16.953.650           | 2.095.332            | --                    | 18.231.793           | 327.981.573           |
| SKBDN yang diterbitkan                    | 5.605.611                   | 2.162.082            | --                   | --                    | --                   | 7.767.693             |
| Fasilitas L/C yang masih berjalan         | 53.801                      | --                   | --                   | --                    | 112.174.112          | 112.227.913           |
| Bank garansi yang diterbitkan             | 22.745.127                  | 31.994.380           | 5.216.000            | 17.252.627            | 8.212.853            | 85.420.987            |
| <b>Jumlah</b>                             | <b>319.105.337</b>          | <b>51.110.112</b>    | <b>7.311.332</b>     | <b>17.252.627</b>     | <b>138.618.758</b>   | <b>533.398.166</b>    |

|                                                     |  |
|-----------------------------------------------------|--|
| <b>ASSETS</b>                                       |  |
| Current accounts and placements with Bank Indonesia |  |
| Current accounts and placements with other banks    |  |
| Investments in marketable securities                |  |
| Murabahah receivable                                |  |
| Istishna receivable                                 |  |
| Ijarah receivable                                   |  |
| Funds of qardh                                      |  |
| Mudharabah financing                                |  |
| Musyarakah financing                                |  |
| Investment in shares                                |  |
| Acceptance receivables                              |  |
| Other assets*)                                      |  |
| <b>Total</b>                                        |  |
| Allowance for impairment losses                     |  |
| <b>Net</b>                                          |  |

|                                   |  |
|-----------------------------------|--|
| <b>Administrative Accounts</b>    |  |
| <b>LIABILITIES</b>                |  |
| Unused financing facility         |  |
| Domestic Letters of Credit issued |  |
| Outstanding L/C                   |  |
| Bank guarantees issued            |  |
| <b>Total</b>                      |  |

| 31 Desember / December 31, 2021         |                             |                      |                      |                       |                      |                       |
|-----------------------------------------|-----------------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|
|                                         | Jabodetabek/<br>Jabodetabek | Jawa/<br>Java        | Sumatera/<br>Sumatra | Kalimantan/<br>Borneo | Lainnya/<br>Others   | Jumlah/<br>Total      |
| <b>ASET</b>                             |                             |                      |                      |                       |                      |                       |
| Giro dan penempatan pada Bank Indonesia | 6.502.230.839               | --                   | --                   | --                    | --                   | 6.502.230.839         |
| Giro dan penempatan pada bank lain      | 363.938.313                 | 12.781.421           | 10.437.370           | --                    | 14.441.431           | 401.598.535           |
| Investasi pada surat berharga           | 26.935.960.511              | --                   | --                   | --                    | --                   | 26.935.960.511        |
| Piutang murabahah                       | 4.413.743.509               | 1.689.757.671        | 499.542.381          | 268.492.482           | 829.109.472          | 7.700.645.515         |
| Piutang istishna                        | --                          | 1.218.889            | --                   | --                    | 483.326              | 1.702.215             |
| Piutang ijarah                          | 209.382                     | 596.156              | 74.628               | --                    | 216.563              | 1.096.729             |
| Piutang qardh                           | 236.227.322                 | 296.392.828          | 12.892.816           | 5.170.379             | 138.485.981          | 689.169.326           |
| Pembiayaan mudharabah                   | 381.393.467                 | 135.512.980          | 5.391.737            | --                    | 3.841.785            | 526.139.969           |
| Pembiayaan musyarakah                   | 6.692.672.782               | 1.321.702.425        | 618.478.226          | 250.174.424           | 239.366.263          | 9.122.394.120         |
| Penyertaan saham                        | 407.711.237                 | --                   | --                   | --                    | --                   | 407.711.237           |
| Tagihan akseptasi                       | 97.962.809                  | 21.861.321           | --                   | --                    | 7.622.639            | 127.446.769           |
| Aset lain-lain *)                       | 138.144.820                 | 1.232.293            | 242.116              | 150.000               | 278.663              | 140.047.892           |
| <b>Jumlah</b>                           | <b>46.170.194.991</b>       | <b>3.481.055.984</b> | <b>1.147.059.274</b> | <b>523.987.285</b>    | <b>1.233.846.123</b> | <b>52.556.143.657</b> |
| Cadangan kerugian penurunan nilai       |                             |                      |                      |                       |                      | (675.694.453)         |
| <b>Bersih</b>                           |                             |                      |                      |                       |                      | <b>51.880.449.204</b> |

|                                                     |  |
|-----------------------------------------------------|--|
| <b>ASSETS</b>                                       |  |
| Current accounts and placements with Bank Indonesia |  |
| Current accounts and placements with other banks    |  |
| Investments in marketable securities                |  |
| Murabahah receivable                                |  |
| Istishna receivable                                 |  |
| Ijarah receivable                                   |  |
| Funds of qardh                                      |  |
| Mudharabah financing                                |  |
| Musyarakah financing                                |  |
| Investment in shares                                |  |
| Acceptance receivables                              |  |
| Other assets*)                                      |  |
| <b>Total</b>                                        |  |
| Allowance for impairment losses                     |  |
| <b>Net</b>                                          |  |

#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### a. Risiko Kredit (Pembiayaan) (lanjutan)

##### a. Credit (Financing) Risk (continued)

##### (ii) Analisa konsentrasi risiko (lanjutan)

##### (ii) Risk concentration analysis (continued)

##### (a) Sektor geografis (lanjutan)

##### (a) Geographical sectors (continued)

| 31 Desember / December 31, 2021           |                   |                      |                       |                    |                   |                    |                                   |  |
|-------------------------------------------|-------------------|----------------------|-----------------------|--------------------|-------------------|--------------------|-----------------------------------|--|
| Jabodetabek/<br>Jabodetabek               | Jawa/<br>Java     | Sumatera/<br>Sumatra | Kalimantan/<br>Borneo | Lainnya/<br>Others | Jumlah/<br>Total  |                    |                                   |  |
| <b>Rekening Administratif</b>             |                   |                      |                       |                    |                   |                    | <b>Administrative Accounts</b>    |  |
| <b>LIABILITAS</b>                         |                   |                      |                       |                    |                   |                    | <b>LIABILITIES</b>                |  |
| Fasilitas pembiayaan yang belum digunakan | 66.613.310        | 16.953.650           | 2.095.332             | --                 | 18.231.793        | 103.894.085        | Unused financing facility         |  |
| SKBDN yang diterbitkan                    | 5.738.598         | 9.124.866            | --                    | --                 | --                | 14.863.464         | Domestic Letters of Credit issued |  |
| Fasilitas L/C yang masih berjalan         | 2.703.920         | --                   | --                    | --                 | --                | 2.703.920          | Outstanding L/C                   |  |
| Bank garansi yang diterbitkan             | 21.187.022        | 19.983.332           | 8.216.000             | 18.252.627         | 11.984.705        | 79.623.686         | Bank guarantees issued            |  |
| <b>Jumlah</b>                             | <b>96.242.850</b> | <b>46.061.848</b>    | <b>10.311.332</b>     | <b>--</b>          | <b>30.216.498</b> | <b>201.085.155</b> | <b>Total</b>                      |  |

\*) Aset lain-lain terdiri atas piutang pendapatan yang masih akan diterima, penempatan pada PT Pos Indonesia (Persero), setoran jaminan dan tagihan lain-lain

\*) Other assets consist of income receivables, funds with PT Pos Indonesia (Persero), guarantee deposits and other receivables

##### (b) Sektor industri

##### (b) Industrial sectors

Tabel berikut menggambarkan rincian eksposur pembiayaan pada nilai tercatat yang dikategorikan berdasarkan sektor industri pada tanggal-tanggal 31 Desember 2022 dan 2021 (tidak diaudit):

The following table provides the details of the financing exposure at the carrying amounts categorized by industrial sector as of December 31, 2022 and 2021 (unaudited):

| 31 Desember / December 31, 2022                                                |                                                                              |                                        |                              |                      |                       |  |                                                     |  |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------|------------------------------|----------------------|-----------------------|--|-----------------------------------------------------|--|
| Pemerintah (termasuk Bank Indonesia)/<br>Government (including Bank Indonesia) | Bank dan lembaga keuangan lainnya/<br>Banks and other financial institutions | Perusahaan lainnya/<br>Other companies | Perseorangan/<br>Individuals | Jumlah/<br>Total     |                       |  |                                                     |  |
| <b>ASET</b>                                                                    |                                                                              |                                        |                              |                      |                       |  | <b>ASSETS</b>                                       |  |
| Giro dan penempatan pada Bank Indonesia                                        | 7.191.470.623                                                                | --                                     | --                           | --                   | 7.191.470.623         |  | Current accounts and placements with Bank Indonesia |  |
| Giro dan penempatan pada bank lain                                             | --                                                                           | 564.109.781                            | --                           | --                   | 564.109.781           |  | Current accounts and placements with other banks    |  |
| Investasi pada surat berharga                                                  | 6.674.293.247                                                                | 8.000.000.000                          | 13.181.084.065               | --                   | 27.855.377.312        |  | Investments in marketable securities                |  |
| Piutang murabahah                                                              | 102.991.501                                                                  | 7.884.882                              | 4.328.012.270                | 2.256.264.062        | 6.695.152.715         |  | Murabahah receivable                                |  |
| Piutang istishna                                                               | --                                                                           | --                                     | --                           | 1.331.762            | 1.331.762             |  | Istishna receivable                                 |  |
| Piutang ijarah                                                                 | --                                                                           | --                                     | --                           | 1.064.955            | 1.064.955             |  | Ijarah receivable                                   |  |
| Piutang qardh                                                                  | --                                                                           | --                                     | 590.732.020                  | 274.246.251          | 864.978.271           |  | Funds of qardh                                      |  |
| Pembiayaan mudharabah                                                          | 14.085.546                                                                   | 58.912.122                             | 489.095.128                  | 1.966.171            | 564.058.967           |  | Mudharabah financing                                |  |
| Pembiayaan musyarakah                                                          | 1.085.774.236                                                                | 7.312.919                              | 8.212.770.554                | 1.388.988.426        | 10.694.846.135        |  | Musyarakah financing                                |  |
| Penyertaan saham                                                               | --                                                                           | --                                     | 407.711.237                  | --                   | 407.711.237           |  | Investment in shares                                |  |
| Tagihan akseptasi                                                              | --                                                                           | --                                     | 119.284.582                  | --                   | 119.284.582           |  | Acceptance receivables                              |  |
| Aset lain-lain *)                                                              | 139.908.777                                                                  | --                                     | --                           | 869.905              | 140.778.682           |  | Other assets*)                                      |  |
| <b>Jumlah</b>                                                                  | <b>15.208.523.930</b>                                                        | <b>8.638.219.704</b>                   | <b>27.328.689.856</b>        | <b>3.924.731.532</b> | <b>55.100.165.022</b> |  | <b>Total</b>                                        |  |
| Cadangan kerugian penurunan nilai                                              |                                                                              |                                        |                              |                      | (763.260.850)         |  | Allowance for impairment losses                     |  |
| <b>Bersih</b>                                                                  |                                                                              |                                        |                              |                      | <b>54.336.904.172</b> |  | <b>Net</b>                                          |  |
| <b>Rekening Administratif</b>                                                  |                                                                              |                                        |                              |                      |                       |  | <b>Administrative Accounts</b>                      |  |
| <b>LIABILITAS</b>                                                              |                                                                              |                                        |                              |                      |                       |  | <b>LIABILITIES</b>                                  |  |
| Fasilitas pembiayaan yang belum digunakan                                      | --                                                                           | --                                     | 327.981.573                  | --                   | 327.981.573           |  | Unused financing facility                           |  |
| Penerbitan SKBDN                                                               | --                                                                           | --                                     | 7.767.693                    | --                   | 7.767.693             |  | Domestic Letters of Credit issued                   |  |
| Fasilitas L/C yang masih berjalan                                              | --                                                                           | --                                     | 112.227.913                  | --                   | 112.227.913           |  | Outstanding L/C                                     |  |
| Bank garansi yang diterbitkan                                                  | --                                                                           | --                                     | 85.420.987                   | --                   | 85.420.987            |  | Bank guarantees issued                              |  |
| <b>Jumlah</b>                                                                  | <b>--</b>                                                                    | <b>--</b>                              | <b>533.398.166</b>           | <b>--</b>            | <b>533.398.166</b>    |  | <b>Total</b>                                        |  |

#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### a. Risiko Kredit (Pembiayaan) (lanjutan)

##### a. Credit (Financing) Risk (continued)

###### (ii) Analisa konsentrasi risiko (lanjutan)

###### (ii) Risk concentration analysis (continued)

###### (b) Sektor industri (lanjutan)

###### (b) Industrial sectors (continued)

Tabel berikut menggambarkan rincian eksposur pembiayaan pada nilai tercatat yang dikategorikan berdasarkan sektor industri pada tanggal-tanggal 31 Desember 2022 dan 2021 (tidak diaudit): (lanjutan)

The following table provides the details of the financing exposure at the carrying amounts categorized by industrial sector as of December 31, 2022 and 2021 (unaudited): (continued)

|                                           | 31 Desember / December 31, 2021                                                            |                                                                                             |                                           |                              |                       |
|-------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------|-----------------------|
|                                           | Pemerintah<br>(termasuk Bank<br>Indonesia)/<br>Government<br>(including Bank<br>Indonesia) | Bank dan<br>lembaga<br>keuangan<br>lainnya/<br>Banks and other<br>financial<br>institutions | Perusahaan<br>lainnya/<br>Other companies | Perseorangan/<br>Individuals | Jumlah/<br>Total      |
| <b>ASET</b>                               |                                                                                            |                                                                                             |                                           |                              |                       |
| Giro dan penempatan pada Bank Indonesia   | 6.502.230.839                                                                              | --                                                                                          | --                                        | --                           | 6.502.230.839         |
| Giro dan penempatan pada bank lain        | --                                                                                         | 401.598.535                                                                                 | --                                        | --                           | 401.598.535           |
| Investasi pada surat berharga             | 5.884.891.511                                                                              | 8.000.000.000                                                                               | 13.051.069.000                            | --                           | 26.935.960.511        |
| Piutang murabahah                         | 108.991.501                                                                                | 12.613.602                                                                                  | 4.916.337.595                             | 2.662.702.817                | 7.700.645.515         |
| Piutang istishna                          | --                                                                                         | --                                                                                          | --                                        | 1.702.215                    | 1.702.215             |
| Piutang ijarah                            | --                                                                                         | --                                                                                          | --                                        | 1.096.729                    | 1.096.729             |
| Piutang qardh                             | --                                                                                         | --                                                                                          | 585.697.266                               | 103.472.060                  | 689.169.326           |
| Pembiayaan mudharabah                     | 16.666.667                                                                                 | 54.857.083                                                                                  | 449.578.259                               | 5.037.960                    | 526.139.969           |
| Pembiayaan musyarakah                     | 525.513.766                                                                                | 7.087.884                                                                                   | 7.002.890.339                             | 1.586.902.131                | 9.122.394.120         |
| Penyertaan saham                          | --                                                                                         | --                                                                                          | 407.711.237                               | --                           | 407.711.237           |
| Tagihan akseptasi                         | --                                                                                         | --                                                                                          | 127.446.769                               | --                           | 127.446.769           |
| Aset lain-lain *)                         | 139.780.234                                                                                | --                                                                                          | --                                        | 267.658                      | 140.047.892           |
| <b>Jumlah</b>                             | <b>13.178.074.518</b>                                                                      | <b>8.476.157.104</b>                                                                        | <b>26.540.730.465</b>                     | <b>4.361.181.570</b>         | <b>52.556.143.657</b> |
| Cadangan kerugian penurunan nilai         |                                                                                            |                                                                                             |                                           |                              | (675.694.453)         |
| <b>Bersih</b>                             |                                                                                            |                                                                                             |                                           |                              | <b>51.880.449.204</b> |
| <b>Rekening Administratif</b>             |                                                                                            |                                                                                             |                                           |                              |                       |
| <b>LIABILITAS</b>                         |                                                                                            |                                                                                             |                                           |                              |                       |
| Fasilitas pembiayaan yang belum digunakan | --                                                                                         | --                                                                                          | 103.894.085                               | --                           | 103.894.085           |
| Penerbitan SKBDN                          | --                                                                                         | --                                                                                          | 14.863.464                                | --                           | 14.863.464            |
| Fasilitas L/C yang masih berjalan         | --                                                                                         | --                                                                                          | 2.703.920                                 | --                           | 2.703.920             |
| Bank garansi yang diterbitkan             | 444.090                                                                                    | 2.137.875                                                                                   | 76.431.721                                | 610.000                      | 79.623.686            |
| <b>Jumlah</b>                             | <b>--</b>                                                                                  | <b>--</b>                                                                                   | <b>197.893.190</b>                        | <b>--</b>                    | <b>201.085.155</b>    |

\*) Aset lain-lain terdiri atas piutang pendapatan yang masih akan diterima, penempatan pada PT Pos Indonesia (Persero), setoran jaminan dan tagihan lain-lain.

|                                                     |
|-----------------------------------------------------|
| <b>ASSETS</b>                                       |
| Current accounts and placements with Bank Indonesia |
| Current accounts and placements with other banks    |
| Investments in marketable securities                |
| Murabahah receivable                                |
| Istishna receivable                                 |
| Ijarah receivable                                   |
| Funds of qardh                                      |
| Mudharabah financing                                |
| Musyarakah financing                                |
| Investment in shares                                |
| Acceptance receivables                              |
| Other assets*)                                      |

**Total**

Allowance for impairment losses

**Net**

**Administrative Accounts**  
**LIABILITIES**

Unused financing facility  
Domestic Letters of Credit issued  
Outstanding L/C  
Bank guarantees issued

**Total**

\*) Other assets consist of income receivables, funds with PT Pos Indonesia (Persero), security deposits and other receivables.

###### (iii) Penurunan nilai aset keuangan:

###### (iii) Impairment of financial assets:

###### (a) Giro dan penempatan pada Bank Indonesia

###### (a) Current accounts and placements with Bank Indonesia

Per tanggal 31 Desember 2022 dan 2021, aset keuangan ini tidak mengalami penurunan nilai secara individual maupun kolektif.

As of December 31, 2022 and 2021, these financial assets are not individually or collectively impaired.

###### (b) Giro dan penempatan pada bank lain

###### (b) Current accounts and placements with other banks

Per tanggal 31 Desember 2022 dan 2021, aset keuangan ini tidak mengalami penurunan nilai secara individual maupun kolektif kecuali penempatan pada bank lain pada BPRS Dana Cipaganti, dikelompokkan macet.

As of December 31, 2022 and 2021, these financial assets are not individually or collectively impaired, except for placements with other banks BPRS Dana Cipaganti, classified as default.

#### 44. MANAJEMEN RISIKO (Lanjutan)

##### a. Risiko Kredit (Pembiayaan) (lanjutan)

###### (iii) Penurunan nilai aset keuangan: (lanjutan)

###### (c) Investasi pada surat berharga

Seluruh investasi pada surat berharga pada tanggal 31 Desember 2022 dikelompokkan lancar sedangkan pada tanggal 31 Desember 2021 dikelompokkan lancar kecuali investasi surat berharga Sukuk Sumberdaya Sewatama I Tahun 2012 Seri A yang dikelompokkan macet.

###### (d) Pembiayaan, piutang dan pinjaman

Per tanggal 31 Desember 2022 dan 2021, rincian pembiayaan, piutang dan pinjaman yang tidak mengalami penurunan nilai dan yang mengalami penurunan nilai adalah sebagai berikut:

| 31 Desember / December 31, 2022           |                                                                                           |                                      |                                                                                        |                                        |                       |
|-------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|-----------------------|
|                                           | Belum jatuh tempo atau tidak mengalami penurunan nilai /<br>Neither past due nor impaired |                                      | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past-due but not impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total      |
|                                           | Tingkat tinggi/<br>High grade *                                                           | Tingkat standar/<br>Standard grade * |                                                                                        |                                        |                       |
| Jasa-Jasa Dunia Usaha                     | 2.472.960.546                                                                             | 93.330.343                           | 743.750.239                                                                            | 18.852.641                             | 3.328.893.769         |
| Perdagangan, Restoran, dan Hotel          | 620.319.813                                                                               | 387.574.326                          | 1.139.338.601                                                                          | 82.086.534                             | 2.229.319.274         |
| Industri Pengolahan                       | 1.092.708.616                                                                             | 1.036.648.081                        | 435.760.538                                                                            | 59.740.534                             | 2.624.857.769         |
| Konstruksi                                | 355.836.458                                                                               | 14.021.246                           | 487.727.429                                                                            | --                                     | 857.585.133           |
| Pengangkutan, Pergudangan dan Komunikasi  | 724.763.437                                                                               | 213.761.511                          | 179.810.650                                                                            | 257.033.329                            | 1.375.368.927         |
| Jasa-Jasa Sosial/Masyarakat               | 1.898.953.409                                                                             | 50.952.553                           | 305.113.784                                                                            | 2.657.261                              | 2.257.677.007         |
| Pertambangan                              | 5.310.133                                                                                 | 9.954.576                            | 611.276.551                                                                            | --                                     | 626.541.260           |
| Listrik, Gas, dan Air                     | 328.099.398                                                                               | 475.687.313                          | 617.064.683                                                                            | --                                     | 1.420.851.394         |
| Pertanian, Kehutanan dan Sarana Pertanian | 313.453.102                                                                               | 1.125.739                            | 172.858.527                                                                            | 15.869.548                             | 503.306.916           |
| Lain-Lain                                 | 2.865.695.075                                                                             | 385.248.124                          | 327.378.230                                                                            | 18.709.924                             | 3.597.031.353         |
| <b>Jumlah</b>                             | <b>10.678.099.987</b>                                                                     | <b>2.668.303.812</b>                 | <b>5.020.079.232</b>                                                                   | <b>454.949.771</b>                     | <b>18.821.432.802</b> |
| Cadangan kerugian penurunan nilai         |                                                                                           |                                      |                                                                                        |                                        | (629.538.758)         |
| <b>Bersih</b>                             |                                                                                           |                                      |                                                                                        |                                        | <b>18.191.894.044</b> |

Business services  
Trading, restaurants and hotels  
Manufacturing  
Construction  
Transport, cargo storage and communication  
Social/public services  
Mining  
Water, gas and electricity  
Agriculture, forestry and agricultural facilities  
Others  
**Total**  
Allowance for impairment losses  
**Net**

| 31 Desember / December 31, 2021           |                                                                                           |                                      |                                                                                        |                                        |                       |
|-------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------|-----------------------|
|                                           | Belum jatuh tempo atau tidak mengalami penurunan nilai /<br>Neither past due nor impaired |                                      | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/<br>Past-due but not impaired | Mengalami penurunan nilai/<br>Impaired | Jumlah/<br>Total      |
|                                           | Tingkat tinggi/<br>High grade *                                                           | Tingkat standar/<br>Standard grade * |                                                                                        |                                        |                       |
| Jasa-Jasa Dunia Usaha                     | 1.107.977.962                                                                             | 455.809.929                          | 687.372.910                                                                            | 16.359.596                             | 2.267.520.397         |
| Perdagangan, Restoran, dan Hotel          | 883.425.702                                                                               | 583.811.040                          | 987.700.054                                                                            | 5.967.657                              | 2.460.904.453         |
| Industri Pengolahan                       | 1.044.791.638                                                                             | 765.479.841                          | 916.398.238                                                                            | --                                     | 2.726.669.717         |
| Konstruksi                                | 326.904.523                                                                               | 371.404.652                          | 228.169.831                                                                            | 39.962.577                             | 966.441.583           |
| Pengangkutan, Pergudangan dan Komunikasi  | 68.684.560                                                                                | 286.486.753                          | 174.498.273                                                                            | 31.314.378                             | 560.983.964           |
| Jasa-Jasa Sosial/Masyarakat               | 1.214.322.019                                                                             | 146.298.978                          | 121.890.564                                                                            | --                                     | 1.482.511.561         |
| Pertambangan                              | 1.243.407                                                                                 | 95.317.047                           | 607.455.109                                                                            | --                                     | 704.015.563           |
| Listrik, Gas, dan Air                     | 520.197.037                                                                               | 476.972.053                          | 451.395.497                                                                            | --                                     | 1.448.564.587         |
| Pertanian, Kehutanan dan Sarana Pertanian | 720.557.210                                                                               | 65.051.622                           | 137.022.212                                                                            | 40.264                                 | 922.671.308           |
| Lain-Lain                                 | 3.843.892.600                                                                             | 331.284.537                          | 317.961.616                                                                            | 7.725.988                              | 4.500.864.741         |
| <b>Jumlah</b>                             | <b>9.731.996.658</b>                                                                      | <b>3.577.916.452</b>                 | <b>4.629.864.304</b>                                                                   | <b>101.370.460</b>                     | <b>18.041.147.874</b> |
| Cadangan kerugian penurunan nilai         |                                                                                           |                                      |                                                                                        |                                        | (540.236.045)         |
| <b>Bersih</b>                             |                                                                                           |                                      |                                                                                        |                                        | <b>17.500.911.829</b> |

Business services  
Trading, restaurants and hotels  
Manufacturing  
Construction  
Transport, cargo storage and communication  
Social/public services  
Mining  
Water, gas and electricity  
Agriculture, forestry and agricultural facilities  
Others  
**Total**  
Allowance for impairment losses  
**Net**

###### (iv) Analisa eksposur maksimum terhadap risiko pembiayaan setelah memperhitungkan dampak agunan dan mitigasi risiko pembiayaan lainnya

Nilai tercatat dari aset keuangan Bank selain pembiayaan yang diberikan menggambarkan eksposur maksimum atas risiko pembiayaan.

##### a. Credit (Financing) Risk (continued)

###### (iii) Impairment of financial assets: (continued)

###### (c) Investment in securities

All investments in securities as of December 31, 2022 are classified as current and as of December 31, 2021 are classified as current except for investments in securities with A Series Sumberdaya Sewatama Sukuk I of 2012, which are classified as loss.

###### (d) Financing, receivables and loans

As of December 31, 2022 and 2021, the breakdown of not impaired and impaired financing, receivables and funds are as follow:

###### (iv) Analysis of maximum exposure to financing risk is made after considering the effect of collateral and other financing enhancements

The carrying value of the Bank's financial assets other than financing best represents the maximum exposure to financing risk.

#### **44. MANAJEMEN RISIKO (Lanjutan)**

##### **a. Risiko Kredit (Pembiayaan) (lanjutan)**

- (iv) Analisa eksposur maksimum terhadap risiko pembiayaan setelah memperhitungkan dampak agunan dan mitigasi risiko pembiayaan lainnya (lanjutan)

Untuk pembiayaan yang diberikan, Bank menggunakan agunan untuk meminimalkan risiko pembiayaan.

Berdasarkan klasifikasi, pembiayaan Bank dapat dibedakan menjadi dua kelompok besar, yaitu:

1. *Secured financing*;
2. *Partially secured financing*.

*Secured financing*, Bank menetapkan jenis dan nilai agunan yang dijamin sesuai skema pembiayaan. Jenis dari agunan terdiri dari:

- a. *Physical collateral*, berupa tanah dan bangunan, Buku Pemilik Kendaraan Bermotor (BPKB), dan properti;
- b. *Financial collateral*, berupa simpanan (tabungan, giro, deposito), surat berharga, dan emas.

Apabila terjadi *default* (gagal bayar), Bank akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty*.

*Partially secured financing* terdiri dari pembiayaan untuk golongan berpenghasilan tetap, pembiayaan untuk para pensiunan dan pembiayaan konsumen lainnya. Dalam pembayaran kewajibannya, *partially secured financing* umumnya dilakukan melalui pemotongan penghasilan secara otomatis. Dengan demikian, tingkat risiko dari *partially secured financing* tidak sebesar nilai tercatat pembiayaannya.

Mitigasi risiko pembiayaan untuk *partially secured financing* terdiri dari surat keputusan pengangkatan pegawai dan surat keterangan pensiun.

##### **b. Risiko Pasar**

Risiko pasar terdiri dari risiko nilai tukar dan risiko benchmark suku bunga (*on reporting* maupun *off reporting*), akibat perubahan secara keseluruhan dari kondisi pasar.

Tujuan utama Bank mengelola risiko pasar adalah untuk meminimalkan kemungkinan dampak negatif akibat perubahan kondisi pasar terhadap aset dan modal Bank.

#### **44. RISK MANAGEMENT (Continued)**

##### **a. Credit (Financing) Risk (continued)**

- (iv) Analysis of maximum exposure to financing risk is made after considering the effect of collateral and other financing enhancements (continued)

With regard to financing, Bank uses collateral to minimize financing risk.

Financing are classified into two major categories, namely:

1. *Secured financing*;
2. *Partially secured financing*.

*Secured financing*, the Bank determines the type and value of collateral in accordance with the financing scheme. The types of collateral are as follows:

- a. *Physical collateral*, such as land and buildings, proof of vehicle ownership, and property;
- b. *Financial collateral*, such as time deposit (savings, demand deposit, time deposit) securities, and gold.

In the event of default, Bank will use the collateral as the last resort in recovering its investment.

*Partially secured financing* are financing for fixed income employees, financing for retirees, and financing for other consumers. In their payment obligations, *partially secured financing* are generally made through automatic payroll deduction. Hence, maximum exposure to financing risk is lower than the carrying value.

Financing risk mitigation for *partially secured financing* consists of employee recruitment decision letter and certificate of retirement.

##### **b. Market Risk**

Market risk includes exchange rate risk, interest rate risk benchmark (*on and off reporting*), as the result of overall changes in market conditions.

Bank's main objective in managing market risk is to minimize the possibility of negative impact due to changes in market conditions on Bank's assets and capital.

**44. MANAJEMEN RISIKO (Lanjutan)****b. Risiko Pasar (lanjutan)**

Sebagai bank devisa, Bank memiliki aset dan liabilitas dalam valuta asing, sehingga nilai dari aset dan liabilitas tersebut selalu terkait dengan perubahan kurs valuta asing terhadap Rupiah. Bank menghadapi risiko nilai tukar, apabila terjadi fluktuasi atas nilai tukar mata uang asing terhadap Rupiah.

Aktivitas manajemen risiko yang dilakukan oleh Bank dalam mengelola dan meningkatkan kualitas profil risiko pasar adalah:

1. Melakukan pemantauan dan pengukuran risiko pasar termasuk pemantauan *limit dealer* (*limit utilisasi dan batas kerugian transaksi*) yang dijalankan oleh unit kerja *treasury* baik transaksi *foreign exchange*, *money market*, dan *fixed income*;
2. Meningkatkan fungsi *middle office* yaitu unit manajemen risiko sebagai unit pelaksana yang independen dalam menyajikan data pasar yang berkaitan dengan proses *marked to market* untuk setiap aktivitas perdagangan dan mengusulkan penetapan *limit dealer* secara berjenjang sesuai dengan kualifikasi yang ditetapkan oleh unit *Treasury*;
3. Melakukan beberapa proyek inisiatif guna mendukung aktivitas *treasury* bersama unit terkait, antara lain:
  - a. Menginisiasi pengembangan *treasury system* yang sesuai kebutuhan transaksi dan pemantauan, di mana fase awalnya akan dimulai pada Januari 2023;
  - b. Melakukan transaksi *remittance* melalui sistem *cash management* MADINA;
  - c. Melaksanakan transaksi Sertifikat Pengelolaan Dana berdasarkan Prinsip Syariah Antarbank (SIPA).
4. Memantau rasio Posisi Devisa Neto (PDN) agar tidak melanggar ketentuan internal dan *regulator*;
5. Melaksanakan kaji ulang atas metode, asumsi, dan variabel atas batasan *limit dealer* secara berkala, besaran *risk factor*, dan parameter risiko pasar untuk penilaian profil risiko pasar.

**c. Risiko Likuiditas**

Risiko Likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat digunakan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

**44. RISK MANAGEMENT (Continued)****b. Market Risk (continued)**

As a foreign exchange bank, Bank has assets and liabilities in foreign currencies, which are vulnerable to foreign exchange rate changes. Bank may face exchange rate risk, if there is a fluctuation of foreign exchange rate against Rupiah.

Risk management activities carried out by the Bank in managing and improving the quality of market risk profiles include:

1. Monitoring and measuring market risk including dealer limit monitoring (*utilization and transaction loss limit*) carried out by treasury work units for all foreign exchange, money market, and fixed income transactions;
2. Improving the middle office function, namely the risk management unit as an independent implementing unit in presenting market data relating to the marked to market process for each trading activity and proposing the determination of the dealer's limit on a level in accordance with qualifications established by Treasury units;
3. Improving end to end treasury process improvements, among others:
  - a. Initiating the development of a treasury system that suits the needs of transactions and monitoring, where the initial phase will begin in January 2023;
  - b. Making remittance transactions through MADINA's cash management system;
  - c. Carrying out Fund Management Certificate transactions based on Interbank Sharia Principles (SIPA).
4. Monitoring the Net Open Position (NOP) ratio so as not to violate internal and regulatory regulations;
5. Reviewing the methods, assumptions, and variables of dealer limit periodically, risk factors, and market risk parameters for assessing market risk profiles.

**c. Liquidity Risk**

Liquidity risk is a risk due to the Bank's inability to fulfill its obligations as they mature from cash flow and/or high-quality liquid assets without affecting the Bank's operations and financial condition.



#### **44. MANAJEMEN RISIKO (Lanjutan)**

#### **44. RISK MANAGEMENT (Continued)**

##### **c. Risiko Likuiditas (lanjutan)**

Dalam mengantisipasi terjadinya risiko likuiditas, aktivitas manajemen risiko yang dilakukan oleh Bank adalah:

1. Melaksanakan fungsi *Asset and Liability Committee* (ALCO) untuk membahas manajemen likuiditas dan menetapkan strategi pengelolaan risiko;
2. Melakukan pemantauan likuiditas secara harian melalui pemantauan *cash flow* Bank dan perkiraan serta realisasi dana masuk dan keluar yang dilaporkan secara harian kepada Direksi dan OJK;
3. Memantau pemenuhan ketentuan *regulator* yang berkaitan dengan likuiditas, seperti Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM), Rasio Intermediasi Makroprudensial (RIM), dan lain-lain;
4. Meningkatkan likuiditas Bank, antara lain dengan:
  - a. Merumuskan kembali strategi *funding* dengan fokus pada pertumbuhan dana murah dan mengoptimalkan pendapatan berbasis jasa;
  - b. Memperkuat layanan perbankan elektronik dan meningkatkan aktivasi transaksi nasabah melalui antara lain, pengembangan transaksi tarik tunai tanpa kartu melalui Indomaret, peluncuran *Customer on Boarding* (COB), serta pengoptimalan potensi *referral* dari karyawan dengan meluncurkan program *Employee Get Customer*.
5. Melakukan kajian atas risiko likuiditas Bank melalui antara lain perhitungan *stress test* dan kajian atas ambang batas (*threshold*) profil risiko likuiditas.

##### **c. Liquidity Risk (continued)**

To anticipate the liquidity risk, the Bank undertakes the following risk management actions:

1. Implementing the functions of the *Asset and Liability Committee* (ALCO) to discuss liquidity management and setting the related risk management strategy;
2. Conducting daily liquidity monitoring through Bank's monitoring of cash flow, forecasts and the realization of incoming and outgoing funds reported daily to the board of directors and OJK;
3. Monitoring fulfillment of regulatory regulations related to liquidity matters, such as Minimum Statutory Reserves, Macroprudential Liquidity Buffer, Macroprudential Intermediation Ratio and others;
4. Improving the Bank's liquidity, among others by:
  - a. Reformulating funding strategies with a focus on low-cost fund growth and optimizing service-based revenues;
  - b. Strengthening electronic banking services and increasing customer transaction activation through, among others, the development of cardless cash withdrawal transactions through Indomaret, the launch of *Customer on Boarding* (COB), and optimizing potential referrals from employees by launching the *Employee Get Customer* program.
5. Conducting a review of the Bank's liquidity risk through, among others, stress test calculations and studies of the threshold of liquidity risk profile.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**44. MANAJEMEN RISIKO (Lanjutan)****44. RISK MANAGEMENT (Continued)****c. Risiko Likuiditas (lanjutan)****c. Liquidity Risk (continued)**

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (*maturity buckets*) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (*remaining maturity*), sebagai berikut:

The tables below present information about the mapping of financial assets and liabilities within a certain time scale (*maturity buckets*) based on their remaining maturity, as follows:

| 31 Desember/ December 31, 2022                         |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                        |                                                          |  |  |  |  |  |  |
|--------------------------------------------------------|--------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------|------------------------|----------------------------------------------------------|--|--|--|--|--|--|
|                                                        | Sampai dengan<br>1 bulan/<br>Up to 1 month | Lebih dari 1 bulan<br>sampai dengan<br>3 bulan/<br>More than 1 month<br>up to 3 months | Lebih dari 3 bulan<br>sampai dengan<br>1 tahun/<br>More than 3<br>months up to 1<br>year | Lebih dari<br>1 tahun/<br>More than 1 year | Lainnya yang<br>tidak memiliki<br>jatuh tempo/<br>Others without<br>maturity | Jumlah/<br>Total       |                                                          |  |  |  |  |  |  |
| <b>ASET</b>                                            |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                        | <b>ASSETS</b>                                            |  |  |  |  |  |  |
| Kas                                                    | --                                         | --                                                                                     | --                                                                                       | --                                         | 702.179.266                                                                  | 702.179.266            | Cash                                                     |  |  |  |  |  |  |
| Giro dan penempatan pada Bank<br>Indonesia             | 7.191.470.623                              | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 7.191.470.623          | Current accounts and placements<br>with Bank Indonesia   |  |  |  |  |  |  |
| Giro dan penempatan pada<br>bank lain                  | 560.293.423                                | 3.816.358                                                                              | --                                                                                       | --                                         | --                                                                           | 564.109.781            | Current accounts and placements<br>with other banks      |  |  |  |  |  |  |
| Investasi pada surat<br>berharga                       | 750.000.000                                | 15.408.164                                                                             | 3.308.852                                                                                | 27.086.660.296                             | --                                                                           | 27.855.377.312         | Investments in marketable<br>securities                  |  |  |  |  |  |  |
| Piutang murabahah                                      | 382.249.412                                | 465.594.370                                                                            | 1.217.135.673                                                                            | 4.630.173.260                              | --                                                                           | 6.695.152.715          | Murabahah receivable                                     |  |  |  |  |  |  |
| Piutang istishna                                       | --                                         | --                                                                                     | --                                                                                       | 1.331.762                                  | --                                                                           | 1.331.762              | Istishna receivable                                      |  |  |  |  |  |  |
| Piutang ijarah                                         | 1.064.955                                  | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 1.064.955              | Ijarah receivable                                        |  |  |  |  |  |  |
| Piutang qardh                                          | 93.433.462                                 | 102.646.339                                                                            | 313.100.600                                                                              | 355.797.870                                | --                                                                           | 864.978.271            | Funds of qardh                                           |  |  |  |  |  |  |
| Pembiayaan mudharabah                                  | 22.401.504                                 | 60.732.763                                                                             | 95.387.893                                                                               | 385.536.807                                | --                                                                           | 564.058.967            | Mudharabah financing                                     |  |  |  |  |  |  |
| Pembiayaan musyarakah                                  | 453.251.482                                | 619.572.922                                                                            | 1.771.261.650                                                                            | 7.850.760.081                              | --                                                                           | 10.694.846.135         | Musyarakah financing                                     |  |  |  |  |  |  |
| Penyertaan saham                                       | --                                         | --                                                                                     | --                                                                                       | --                                         | 407.711.237                                                                  | 407.711.237            | Investment in shares                                     |  |  |  |  |  |  |
| Tagihan akseptasi                                      | 112.132.663                                | 2.488.611                                                                              | 3.974.905                                                                                | 688.403                                    | --                                                                           | 119.284.582            | Acceptance receivables                                   |  |  |  |  |  |  |
| Aset lain-lain *)                                      | --                                         | --                                                                                     | --                                                                                       | 868.905                                    | 139.908.777                                                                  | 140.778.682            | Other assets*)                                           |  |  |  |  |  |  |
| Cadangan kerugian penurunan<br>nilai aset produktif    | (383.033.524)                              | (50.827.799)                                                                           | (48.717.103)                                                                             | (220.440.024)                              | (60.242.400)                                                                 | (763.260.850)          | Allowance for impairment<br>losses                       |  |  |  |  |  |  |
| <b>Jumlah aset</b>                                     | <b>9.183.264.000</b>                       | <b>1.219.431.728</b>                                                                   | <b>3.355.452.470</b>                                                                     | <b>40.091.378.360</b>                      | <b>1.189.556.880</b>                                                         | <b>55.039.083.438</b>  | <b>Total assets</b>                                      |  |  |  |  |  |  |
| <b>LIABILITAS</b>                                      |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                        | <b>LIABILITIES</b>                                       |  |  |  |  |  |  |
| Liabilitas segera                                      | 116.395.779                                | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 116.395.779            | Liabilities due immediately                              |  |  |  |  |  |  |
| Simpanan                                               | 9.227.129.653                              | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 9.227.129.653          | Deposits                                                 |  |  |  |  |  |  |
| Simpanan dari bank lain                                | 59.392.525                                 | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 59.392.525             | Deposits from other banks                                |  |  |  |  |  |  |
| Bagi hasil yang belum dibagikan                        | 68.302.948                                 | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 68.302.948             | Undistributed revenue sharing                            |  |  |  |  |  |  |
| Liabilitas akseptasi                                   | 7.563.562                                  | 2.812.401                                                                              | 3.905.006                                                                                | --                                         | --                                                                           | 14.280.969             | Acceptance payables                                      |  |  |  |  |  |  |
| Pinjaman yang diterima                                 | --                                         | --                                                                                     | 500.000.000                                                                              | --                                         | --                                                                           | 500.000.000            | Fund borrowings                                          |  |  |  |  |  |  |
| Liabilitas lain-lain                                   | 452.848.844                                | --                                                                                     | --                                                                                       | --                                         | 126.319.721                                                                  | 579.168.565            | Other liabilities                                        |  |  |  |  |  |  |
| <b>Jumlah liabilitas</b>                               | <b>9.931.633.311</b>                       | <b>2.812.401</b>                                                                       | <b>503.905.006</b>                                                                       | --                                         | <b>126.319.721</b>                                                           | <b>10.564.670.439</b>  | <b>Total liabilities</b>                                 |  |  |  |  |  |  |
| <b>DANA SYIRKAH TEMPORER</b>                           |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                        | <b>TEMPORARY SYIRKAH FUNDS</b>                           |  |  |  |  |  |  |
| Giro mudharabah                                        | 1.861.538.045                              | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 1.861.538.045          | Mudharabah demand deposits                               |  |  |  |  |  |  |
| Tabungan mudharabah                                    | 10.709.602.539                             | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 10.709.602.539         | Mudharabah savings deposits                              |  |  |  |  |  |  |
| Deposito mudharabah                                    | 20.000.456.791                             | 3.159.918.349                                                                          | 3.340.354.847                                                                            | --                                         | --                                                                           | 26.500.729.987         | Mudharabah time deposits                                 |  |  |  |  |  |  |
| Surat Berharga Yang<br>Diterbitkan                     | --                                         | --                                                                                     | --                                                                                       | 6.525.093.625                              | --                                                                           | 6.525.093.625          | Securities Issued                                        |  |  |  |  |  |  |
| <b>Jumlah dana syirkah<br/>temporer</b>                | <b>32.571.597.375</b>                      | <b>3.159.918.349</b>                                                                   | <b>3.340.354.847</b>                                                                     | <b>6.525.093.625</b>                       | --                                                                           | <b>45.596.964.196</b>  | <b>Total temporary syirkah funds</b>                     |  |  |  |  |  |  |
| <b>Jumlah Liabilitas dan dana<br/>syirkah temporer</b> | <b>42.503.230.686</b>                      | <b>3.162.730.750</b>                                                                   | <b>3.844.259.853</b>                                                                     | <b>6.525.093.625</b>                       | <b>126.319.721</b>                                                           | <b>56.161.634.635</b>  | <b>Total liabilities and temporary<br/>syirkah funds</b> |  |  |  |  |  |  |
| <b>Perbedaan Jatuh Tempo</b>                           | <b>(33.319.966.686)</b>                    | <b>(1.943.299.022)</b>                                                                 | <b>(488.807.383)</b>                                                                     | <b>33.566.284.735</b>                      | <b>1.063.237.159</b>                                                         | <b>(1.122.551.197)</b> | <b>Maturity gap</b>                                      |  |  |  |  |  |  |

| 31 Desember/ December 31, 2021                      |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                       |                                                        |  |  |  |  |  |  |
|-----------------------------------------------------|--------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------|-----------------------|--------------------------------------------------------|--|--|--|--|--|--|
|                                                     | Sampai dengan<br>1 bulan/<br>Up to 1 month | Lebih dari 1 bulan<br>sampai dengan<br>3 bulan/<br>More than 1 month<br>up to 3 months | Lebih dari 3 bulan<br>sampai dengan<br>1 tahun/<br>More than 3<br>months up to 1<br>year | Lebih dari<br>1 tahun/<br>More than 1 year | Lainnya yang<br>tidak memiliki<br>jatuh tempo/<br>Others without<br>maturity | Jumlah/<br>Total      |                                                        |  |  |  |  |  |  |
| <b>ASET</b>                                         |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                       | <b>ASSETS</b>                                          |  |  |  |  |  |  |
| Kas                                                 | --                                         | --                                                                                     | --                                                                                       | --                                         | 745.190.145                                                                  | 745.190.145           | Cash                                                   |  |  |  |  |  |  |
| Giro dan penempatan pada Bank<br>Indonesia          | 6.502.230.839                              | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 6.502.230.839         | Current accounts and placements<br>with Bank Indonesia |  |  |  |  |  |  |
| Giro dan penempatan pada<br>bank lain               | --                                         | 401.598.535                                                                            | --                                                                                       | --                                         | --                                                                           | 401.598.535           | Current accounts and placements<br>with other banks    |  |  |  |  |  |  |
| Investasi pada surat<br>berharga                    | 40.930.400                                 | 18.669.678                                                                             | 1.626.948.000                                                                            | 25.249.412.433                             | --                                                                           | 26.935.960.511        | Investments in marketable<br>securities                |  |  |  |  |  |  |
| Piutang murabahah                                   | 614.411.339                                | 959.376.743                                                                            | 961.756.402                                                                              | 5.165.101.032                              | --                                                                           | 7.700.645.516         | Murabahah receivable                                   |  |  |  |  |  |  |
| Piutang istishna                                    | --                                         | --                                                                                     | --                                                                                       | 1.702.215                                  | --                                                                           | 1.702.215             | Istishna receivable                                    |  |  |  |  |  |  |
| Piutang ijarah                                      | 1.056.466                                  | --                                                                                     | --                                                                                       | 40.264                                     | --                                                                           | 1.096.730             | Ijarah receivable                                      |  |  |  |  |  |  |
| Piutang qardh                                       | 273.293.264                                | 131.592.641                                                                            | 133.381.224                                                                              | 150.902.197                                | --                                                                           | 669.169.326           | Funds of qardh                                         |  |  |  |  |  |  |
| Pembiayaan mudharabah                               | 3.732.462                                  | 19.757.584                                                                             | 33.517.194                                                                               | 469.132.730                                | --                                                                           | 526.139.970           | Mudharabah financing                                   |  |  |  |  |  |  |
| Pembiayaan musyarakah                               | 363.945.500                                | 790.311.131                                                                            | 1.319.375.670                                                                            | 6.648.761.819                              | --                                                                           | 9.122.394.120         | Musyarakah financing                                   |  |  |  |  |  |  |
| Penyertaan saham                                    | --                                         | --                                                                                     | --                                                                                       | --                                         | 407.711.237                                                                  | 407.711.237           | Investment in shares                                   |  |  |  |  |  |  |
| Tagihan akseptasi                                   | 100.583.919                                | 14.960.424                                                                             | 4.173.820                                                                                | --                                         | --                                                                           | 119.718.163           | Acceptance receivables                                 |  |  |  |  |  |  |
| Aset lain-lain *)                                   | --                                         | --                                                                                     | --                                                                                       | --                                         | 140.047.892                                                                  | 140.047.892           | Other assets*)                                         |  |  |  |  |  |  |
| Cadangan kerugian penurunan<br>nilai aset produktif | (173.898.016)                              | (55.154.429)                                                                           | (80.106.816)                                                                             | (366.535.192)                              | --                                                                           | (675.694.453)         | Allowance for impairment<br>losses                     |  |  |  |  |  |  |
| <b>Jumlah aset</b>                                  | <b>7.726.286.173</b>                       | <b>2.281.112.307</b>                                                                   | <b>3.999.045.494</b>                                                                     | <b>37.318.517.498</b>                      | <b>1.292.949.274</b>                                                         | <b>52.617.910.746</b> | <b>Total assets</b>                                    |  |  |  |  |  |  |
| <b>LIABILITAS</b>                                   |                                            |                                                                                        |                                                                                          |                                            |                                                                              |                       | <b>LIABILITIES</b>                                     |  |  |  |  |  |  |
| Liabilitas segera                                   | 1.083.107.314                              | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 1.083.107.314         | Liabilities due immediately                            |  |  |  |  |  |  |
| Simpanan                                            | 9.676.428.401                              | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 9.676.428.401         | Deposits                                               |  |  |  |  |  |  |
| Simpanan dari bank lain                             | 78.846.208                                 | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 78.846.208            | Deposits from other banks                              |  |  |  |  |  |  |
| Bagi hasil yang belum dibagikan                     | 39.711.545                                 | --                                                                                     | --                                                                                       | --                                         | --                                                                           | 39.711.545            | Undistributed revenue sharing                          |  |  |  |  |  |  |
| Liabilitas akseptasi                                | 7.865.798                                  | 14.577.850                                                                             | 2.826.776                                                                                | --                                         | --                                                                           | 25.270.424            | Acceptance payables                                    |  |  |  |  |  |  |
| Pinjaman yang diterima                              | --                                         | --                                                                                     | --                                                                                       | 100.000.000                                | --                                                                           | 100.000.000           | Fund borrowings                                        |  |  |  |  |  |  |
| Liabilitas lain-lain                                | 396.723.304                                | --                                                                                     | --                                                                                       | --                                         | 154.558.900                                                                  | 551.282.204           | Other liabilities                                      |  |  |  |  |  |  |
| <b>Jumlah liabilitas</b>                            | <b>11.282.682.570</b>                      | <b>14.577.850</b>                                                                      | <b>2.826.776</b>                                                                         | <b>100.000.000</b>                         | <b>154.558.900</b>                                                           | <b>11.554.646.096</b> | <b>Total liabilities</b>                               |  |  |  |  |  |  |

#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### c. Risiko Likuiditas (lanjutan)

##### c. Liquidity Risk (continued)

| 31 Desember/December 31, 2021                          |                                                                                        |                                                                                          |                                            |                                                                              |                      |                                               |
|--------------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------------------------------------------------|----------------------|-----------------------------------------------|
| Sampai dengan<br>1 bulan/<br>Up to 1 month             | Lebih dari 1 bulan<br>sampai dengan<br>3 bulan/<br>More than 1 month<br>up to 3 months | Lebih dari 3 bulan<br>sampai dengan<br>1 tahun/<br>More than 3<br>months up to 1<br>year | Lebih dari<br>1 tahun/<br>More than 1 year | Lainnya yang<br>tidak memiliki<br>jatuh tempo/<br>Others without<br>maturity |                      | Jumlah/<br>Total                              |
| <b>DANA SYIRKAH TEMPORER</b>                           |                                                                                        |                                                                                          |                                            |                                                                              |                      |                                               |
| Giro mudharabah                                        | 2.146.777.129                                                                          | --                                                                                       | --                                         | --                                                                           | --                   | 2.146.777.129                                 |
| Tabungan mudharabah                                    | 11.038.110.300                                                                         | --                                                                                       | --                                         | --                                                                           | --                   | 11.038.110.300                                |
| Deposito mudharabah                                    | 9.221.285.491                                                                          | 12.198.320.244                                                                           | 4.228.592.885                              | --                                                                           | --                   | 25.648.198.620                                |
| Surat Berharga Yang<br>Diterbitkan                     | --                                                                                     | --                                                                                       | 100.000.000                                | 4.425.093.625                                                                | --                   | 4.525.093.625                                 |
| <b>Jumlah dana syirkah<br/>temporer</b>                | <b>22.406.172.920</b>                                                                  | <b>12.198.320.244</b>                                                                    | <b>4.328.592.885</b>                       | <b>4.425.093.625</b>                                                         | <b>--</b>            | <b>43.358.179.674</b>                         |
| <b>Jumlah Liabilitas dan dana<br/>syirkah temporer</b> |                                                                                        |                                                                                          |                                            |                                                                              |                      |                                               |
|                                                        | <b>33.688.855.490</b>                                                                  | <b>12.212.898.094</b>                                                                    | <b>4.331.419.661</b>                       | <b>4.525.093.625</b>                                                         | <b>154.558.900</b>   | <b>54.912.825.770</b>                         |
| <b>Perbedaan Jatuh Tempo</b>                           | <b>(25.962.569.317)</b>                                                                | <b>(9.931.785.787)</b>                                                                   | <b>(332.374.167)</b>                       | <b>32.793.423.873</b>                                                        | <b>1.138.390.374</b> | <b>(2.294.915.024)</b>                        |
| <b>TEMPORARY SYIRKAH FUNDS</b>                         |                                                                                        |                                                                                          |                                            |                                                                              |                      |                                               |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Mudharabah demand deposits                    |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Mudharabah savings deposits                   |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Mudharabah time deposits                      |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Securities Issued                             |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Total temporary syirkah funds                 |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Total liabilities and temporary syirkah funds |
|                                                        |                                                                                        |                                                                                          |                                            |                                                                              |                      | Maturity gap                                  |

\*) Aset lain-lain terdiri atas piutang pendapatan yang masih akan diterima, penempatan pada PT Pos Indonesia (Persero), setoran jaminan dan tagihan lain-lain.

\*\*) Liabilitas lain-lain terdiri atas setoran jaminan yang diterima.

\*) Other assets consist of income receivables, funds with PT Pos Indonesia (Persero), security deposits and other receivables.

\*\*) Other liabilities consist of security deposits received.

##### d. Risiko Operasional

##### d. Operational Risk

Risiko operasional adalah risiko yang disebabkan oleh ketidakcukupan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

Operational risk is a risk caused by insufficiency or malfunction of internal processes, human error, system failure, or the presence of external problems that affect the Bank's operations.

Bank secara berkelanjutan melakukan pengendalian dan perbaikan terhadap profil risiko operasional, dengan cara:

The Bank continuously controls and improves operational risk profile, by means of:

1. Mengembangkan dan memelihara kerangka kerja, kebijakan dan prosedur pengelolaan risiko operasional secara berkala;
2. Melakukan pengembangan dan penerapan aplikasi *Loss Event Database*, *Key Risk Indicator* dan *Risk Control Self-Assessment* yang digunakan oleh Bank sebagai alat bantu untuk melakukan pemantauan risiko;
3. Secara kontinu, meningkatkan kualitas dan kelengkapan dokumen pembiayaan melalui pelaksanaan validasi dan sinkronisasi data untuk kepentingan pelaporan kepada regulator;
4. Meningkatkan ketahanan terhadap risiko teknologi dan informasi untuk meningkatkan kualitas operasional dari sisi *Information & Technology* (IT) melalui penetapan 3 (tiga) strategi kunci yaitu:
  - a. Meningkatkan *IT Service Excellent* untuk mendukung pertumbuhan bisnis dan kebutuhan regulator di tahun 2023 hingga 2024;

1. Developing and maintaining operational risk management framework, policies and procedures regularly;
2. Enhancing and implementing *Loss Event Database*, *Key Risk Indicator* and *Risk Control Self-Assessment* application used as operational risk monitoring tools.
3. Continuously, improving the quality and completeness of financing documents through the implementation of data validation and synchronization for the purposes of reporting to regulators;
4. Increasing resilience to technology and information risks to improve operational quality from the *Information & Technology* (IT) side through the establishment of 3 (three) key strategies, namely:
  - a. Improving *IT Service Excellent* to support business growth and regulatory needs in 2023 to 2024;

**44. MANAJEMEN RISIKO (Lanjutan)****d. Risiko Operasional (lanjutan)**

4. Meningkatkan ketahanan terhadap risiko teknologi dan informasi untuk meningkatkan kualitas operasional dari sisi *Information & Technology* (IT) melalui penetapan 3 (tiga) strategi kunci yaitu: (lanjutan)
  - b. Memperkuat IT *Security Infrastructure and Operation* di tahun 2023 hingga 2024;
  - c. Memperkuat IT *Digital and Smart Banking Platform* di tahun 2023 hingga 2024.
5. Mengimplementasi proyek digitalisasi di tahun 2022, antara lain:
  - a. *Customer on boarding* dengan verifikasi nasabah menggunakan fitur *liveness*;
  - b. Pendaftaran dan pelunasan dana ongkos haji melalui *e-channel*;
  - c. Penambahan fitur pembayaran dan isi ulang di M-DIN;
  - d. Penambahan fitur kartu VISA Shar-e Debit;
  - e. Pengembangan fitur dan UI/UX lainnya di seluruh *e-channel*.
6. Sejalan dengan proyek *Profit Based Performance Management*, terdapat 2 (dua) *stream* terkait sumber daya manusia, sebagai berikut:
  - a. *People and Organization*, dengan output sebagai berikut:
    - 1) *Review People's Capability and Capacity*;
    - 2) *Span of Control (Region and Supervisory Director)*;
    - 3) *Internal Communication*; dan
    - 4) *New Spirit*.
  - b. *KPI and Performance Monitoring*, dengan output sebagai berikut:
    - 1) *Goal Setting*;
    - 2) *Dashboard Monitoring*; dan
    - 3) *Cost Allocation*.
7. Melaksanakan *operational risk assessment* terhadap produk/aktivitas baru, kebijakan dan prosedur operasional Bank;
8. Mengoptimalkan peran *Operational Risk Champion* (ORION) dalam melakukan identifikasi potensi risiko operasional di masing-masing *risk taking* unit serta melaporkan kejadian risiko operasional yang telah terjadi kepada manajemen secara berkala;
9. Melakukan kaji ulang atas ambang batas (*threshold*) risiko operasional dan melakukan simulasi atas beberapa skenario kejadian risiko operasional.

**44. RISK MANAGEMENT (Continued)****d. Operational Risk (continued)**

4. Increasing resilience to technology and information risks to improve operational quality from the *Information & Technology* (IT) side through the establishment of 3 (three) key strategies, namely: (continued)
  - b. Strengthening IT *Security Infrastructure and Operations* from 2023 to 2024;
  - c. Strengthening the IT *Digital and Smart Banking Platform* in 2023 to 2024.
5. Implementing digitalization projects in 2022, including:
  - a. *Customer on boarding* with customer verification using the *liveness* feature;
  - b. Registration and repayment of hajj fare funds through *e-channel*;
  - c. Added payment and top-up features on M-DIN;
  - d. Added the VISA Shar-e Debit card feature;
  - e. Feature development and other UI/UX across *e-channels*.
6. In line with the *Profit Based Performance Management* project, there are 2 (two) streams related to human resources, as follows:
  - a. *People and Organization*, with the following outputs:
    - 1) *People's Capability and Capacity Review*;
    - 2) *Span of Control (Region and Supervisory Director)*;
    - 3) *Internal Communications*; and
    - 4) *New Spirit*.
  - b. *KPI and Performance Monitoring*, with the following outputs:
    - 1) *Goal Setting*;
    - 2) *Dashboard Monitoring*; and
    - 3) *Cost Allocation*.
7. Performing *Operational Risk Assessment* for the new product/activity, Bank's operational policies & procedures.
8. Optimizing the role of *Operational Risk Champion* (ORION) in identifying potential operational risks in each risk taking unit and reporting operational risk events that have occurred to management periodically;
9. Reviewing operational risk thresholds and simulating several operational risk event scenarios.

**44. MANAJEMEN RISIKO (Lanjutan)****d. Risiko Operasional (lanjutan)**

10. Melaksanakan inisiatif untuk peningkatan budaya sadar risiko kepada seluruh karyawan melalui:
  - a. Penyampaian materi *operational risk awareness* melalui *email blast*;
  - b. Pelaksanaan pelatihan/ sosialisasi *basic risk awareness*;
  - c. Sosialisasi terkait tata cara pelaporan kejadian risiko operasional;
  - d. Penyampaian *anti-fraud campaign* melalui *email blast*.
11. Melaksanakan perbaikan program *anti-fraud* melalui peluncuran sistem *whistleblowing* di akhir Desember 2022.
12. Meningkatkan ketahanan terhadap risiko teknologi dan informasi dengan antara lain:
  - a. Mengimplementasikan *Web Application Firewall* (WAF) untuk melindungi jaringan internet transaksi *channel Bank*;
  - b. Melakukan penambahan *firewall*;
  - c. Implementasi standar keamanan informasi yang berkelanjutan, antara lain *review* atas ketentuan terkait (kebijakan dan prosedur, *rules*, dan lain-lain).

**e. Risiko Hukum**

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

Dalam mengelola risiko hukum, Bank melakukan tindakan diantaranya:

1. Melakukan pengelolaan mitra notaris melalui, antara lain:
  - a. Penyediaan kemitraan notaris untuk kebutuhan transaksi pembiayaan dan menyampaikan informasi pengkinian daftar notaris;
  - b. Penyampaian informasi atas rekapitulasi aktivitas notaris selama tahun 2022; dan
  - c. Secara paralel, unit kerja *Financing Operations* turut memantau kinerja notaris yang telah diberikan *order* pengikatan.
2. Memberikan tinjauan risiko hukum atas perjanjian kerja sama dengan pihak lain, ketentuan internal, opini legal, dan dokumen lainnya untuk memitigasi adanya potensi hukum bagi Bank;

**44. RISK MANAGEMENT (Continued)****d. Operational Risk (continued)**

10. *Implementing initiatives for the enhancement of risk culture to all employees by:*
  - a. *Delivering operational risk awareness material via email blast;*
  - b. *Implementing training/ socialization of basic risk awareness;*
  - c. *Disseminating the procedures for reporting operational risk events;*
  - d. *Submitting anti-fraud campaign via email blast.*
11. *Implementing anti-fraud program improvements through the launch of a whistleblowing system at the end of December 2022.*
12. *Developing and improving resilience to cyber threats, including:*
  - a. *Implementing a Web Application Firewall (WAF) to protect the internet channel transaction network of the Bank;*
  - b. *Implementing additional firewall;*
  - c. *Implementing sustainable information security standards, among others, by reviewing related provisions (policies and procedures, rules, etcetera).*

**e. Legal Risk**

*Legal risk is the risk due to lawsuits and/or weaknesses of juridical aspects.*

*In managing legal risk, the Bank performs actions such as:*

1. *Manage notary partners through, among others:*
  - a. *Provision of notary partnerships for the needs of financing transactions and conveying information on updating notary lists;*
  - b. *Submission of information on the recapitulation of notary activities during 2022; and*
  - c. *In parallel, the Financing Operations work unit also monitors the performance of notaries who have been given binding orders.*
2. *Providing a review of legal risks to cooperation agreements with other parties, internal provisions, legal opinions, and other documents to mitigate the existence of legal potential for the Bank;*

#### 44. MANAJEMEN RISIKO (Lanjutan)

##### e. Risiko Hukum (lanjutan)

3. Melaporkan secara berkala kepada Direksi mengenai kasus hukum yang terjadi sehingga dapat diambil tindakan sedini mungkin untuk penyelesaiannya;
4. Melakukan pembaharuan atas prosedur terkait pengelolaan notaris mitra Bank;
5. Membentuk pencadangan atas kasus-kasus yang telah memperoleh keputusan pada tingkat pengadilan dan Mahkamah Agung dengan persentase yang berjenjang;
6. Apabila dibutuhkan, unit legal melakukan pendampingan atas proses litigasi yang dihadapi unit kerja di Bank.

##### f. Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan *stakeholder* yang bersumber dari persepsi negatif terhadap Bank.

Dalam memitigasi risiko reputasi, Bank telah melakukan:

1. Menyampaikan keterbukaan informasi kepada masyarakat melalui *website* Bank dan surat kabar dengan berkoordinasi bersama antar unit kerja;
2. Melakukan koordinasi dengan pihak internal.
3. Melakukan koordinasi dengan pihak internal, antara lain dengan:
  - a. Memberikan akses pemantauan media *social* (Digivla) dalam memantau isu di media sosial;
  - b. Melakukan pemantauan terhadap frekuensi umpan balik yang diperoleh melalui berbagai *platform* media sosial;
  - c. Melaksanakan berbagai pelatihan untuk karyawan kantor cabang sebagai upaya peningkatan perbaikan layanan;
  - d. Mengimplementasikan digitalisasi perbaikan layanan melalui:
    - 1) Layanan *Omnichannel* yang berfungsi untuk mengintegrasikan seluruh layanan berbasis *chat* dan *email* dalam satu platform;
    - 2) Penggunaan Aplikasi Pengelolaan Penanganan Nasabah (APPN) berupa fitur notifikasi *email* kepada nasabah dan *user* Bank atas setiap proses pengaduan.
4. Melakukan koordinasi dengan pihak eksternal dan menambah pemberitaan positif mengenai Bank, antara lain dengan:
  - a. Secara proaktif mengundang media nasional untuk meliput secara langsung kegiatan korporasi Bank;

#### 44. RISK MANAGEMENT (Continued)

##### e. Legal Risk (continued)

3. Reporting regularly to the board of director the case law that occurred so the action can be taken as early as possible for its completion;
4. Updating procedures related to notarial management of Bank partners;
5. Establishing provision for law cases that have obtained a court decision at the district/high court level and the Supreme Court with a tiered percentage;
6. If required, the legal unit provides guidance on the process of litigation faced by business unit in Bank.

##### f. Reputation Risk

Reputation risk is a risk due to the decrease at the stakeholders trust level resulting from negative perception to the Bank.

In order to mitigate reputation risk, the Bank has taken the following actions:

1. Conveying information openly to the public through the Bank's website and newspapers with close coordination between work units;
2. Coordinating with internal parties.
3. Coordinating with internal parties, among others by:
  - a. Providing access to social media monitoring (Digivla) in monitoring issues on social media;
  - b. Monitoring the frequency of feedbacks obtained through various social media platforms;
  - c. Carrying out various trainings for branch office employees as an effort to improve service improvement;
  - d. Developing digitalization of service improvement through:
    - 1) The development of Omnichannel services that serve to integrate all chat and email-based services in one platform;
    - 2) The development of Customer Handling Management Application (APPN) in the form of email notification feature to customers and Bank users for each complaint process.
4. Coordinate with external parties and add positive news about the Bank, among others by:
  - a. Proactively inviting the national media to cover directly the Bank's corporate activities;

**44. MANAJEMEN RISIKO (Lanjutan)****f. Risiko Reputasi (lanjutan)**

4. Melakukan koordinasi dengan pihak eksternal dan menambah pemberitaan positif mengenai Bank, antara lain dengan: (lanjutan)
  - b. Meningkatkan pendistribusian siaran pers ke media rekanan
  - c. Melakukan inisiatif media engagement melalui kunjungan media
  - d. Menerbitkan publikasi positif untuk membangun dan menyebarkan isu positif, seperti antara lain penandatanganan Perjanjian Kerja Sama (PKS) antara Bank dengan Perusahaan Umum Pembangunan Perumahan Nasional (Perum Perumnas), pembiayaan sindikasi ke PT Pelabuhan Indonesia (Pelindo), dan pembukaan *priority center* di kantor cabang Buaran.
5. Melakukan pengendalian internal melalui proses kaji ulang terhadap ketentuan internal terkait layanan kepada nasabah;
6. Melakukan kajian ulang atas metode, asumsi, dan variabel atas prosedur dan petunjuk teknis terkait pelayanan kepada nasabah, serta laporan pengaduan nasabah.

**g. Risiko Strategik**

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Bank menetapkan strategi jangka pendek dan jangka panjang dalam bentuk rencana strategis dan rencana bisnis.

Dalam memitigasi risiko strategi, Bank telah melakukan:

1. Menjalankan strategi bisnis dengan fokus kepada pertumbuhan bisnis dan *sustainable profit* melalui *customer centric*, *contribution margin*, dan *union strategy*.
2. Memantau terciptanya efisiensi biaya dan pertumbuhan bisnis yang lebih *profitable* dan *sustainable* dalam laporan *Turn Around Plan* yang disampaikan kepada Direksi secara berkala;
3. Mempersiapkan proses *listing* di Bursa Efek Indonesia (BEI), antara lain melalui penunjukan lembaga profesi penunjang pasar modal dan finalisasi laporan keuangan Bank serta melakukan persiapan Rapat Umum Pemegang Saham untuk proses *listing*;

**44. RISK MANAGEMENT (Continued)****f. Reputation Risk (continued)**

4. Coordinate with external parties and add positive news about the Bank, among others by: (continued)
  - b. Increase the distribution of press releases to partner media
  - c. Conduct media engagement initiatives through media visits
  - d. Publish positive publications to build and spread positive issues, such as among others the signing of the Cooperation Agreement (PKS) between the Bank and the Public Company for National Housing Development (Perum Perumnas), syndicated financing to PT Pelabuhan Indonesia (Pelindo), and opening priority centers at Buaran branch.
5. Conducting internal control through a review process of internal policies related to services to customers;
6. Reviewing the methods, assumptions, and variables for technical procedures and guidelines regarding customer service, as well as customer complaints reports.

**g. Strategic Risk**

Strategic risk is a risk due to inaccuracy in decision making of strategic decision and failure in anticipating business environment changes. The Bank established short-period and long-period strategy in the form of strategic plan and business plan.

In order to mitigate strategic risk, the Bank has taken the following actions:

1. Carrying out a business strategy with a focus on business growth and sustainable profit through customer centric, contribution margin, and union strategy.
2. Monitoring the creation of cost efficiency and more profitable and sustainable business growth in the Turn Around Plan which is submitted to the Board of Directors on a regular basis;
3. Preparing the listing process on the Indonesia Stock Exchange (IDX), among others, through the appointment of professional institutions supporting the capital market and finalizing the Bank's financial statements as well as preparing the General Meeting of Shareholders for the listing process;



#### 44. MANAJEMEN RISIKO (Lanjutan)

##### g. Risiko Strategik (lanjutan)

4. Menginisiasi pelaksanaan proyek *Profit Based Performance Management* yang dikembangkan melalui beberapa *workstream*, yaitu:
  - a. *People and Organization*;
  - b. *Consumer Business Acceleration*;
  - c. *Retail Business Solution*;
  - d. *Wholesale Business Solution*;
  - e. *KPI and Performance Monitoring*.
 Proyek ini mulai dilaksanakan pada awal tahun 2023.
5. Melakukan insiasi proyek dimana Bank sebagai Bank Penyalur Gaji (BPG) Aparatur Sipil Negara (ASN) yang telah mendapatkan ijin prinsip dari Kementerian Keuangan pada Januari 2023;
6. Melaksanakan beberapa insiasi strategik, antara lain berkolaborasi dengan BPKH sebagai *custodian* surat berharga dan melakukan pengelolaan dana investasi dan disalurkan pada sektor/usaha yang dikehendaki investor dalam bentuk *Time Deposit Mudharabah Muqayyadah* (TD-MUMU). Saat ini dalam proses pengembangan dan pengajuan ijin kepada OJK;
7. Melakukan kaji ulang atas metode, asumsi dan variabel atas pengungkapan manajemen risiko untuk kepentingan laporan keuangan, laporan tahunan dan kepentingan *due diligence* proses penguatan modal.

##### h. Risiko Kepatuhan

Risiko kepatuhan muncul ketika Bank tidak mematuhi atau tidak melaksanakan peraturan Otoritas Jasa Keuangan dan/atau Bank Indonesia, maupun peraturan perundang-undangan lainnya yang berlaku.

Bank senantiasa berupaya maksimal agar segala ketentuan dan peraturan yang berlaku dapat dilaksanakan dengan baik (*comply with regulation*) dan secara terus menerus melakukan langkah-langkah perbaikan dalam kualitas manajemen risiko, sistem pengendalian internal dan pelaksanaan tata kelola yang baik serta memperhatikan prinsip kehati-hatian maupun prinsip syariah dalam menjalankan kegiatan operasional Bank.

#### 44. RISK MANAGEMENT (Continued)

##### g. Strategic Risk (continued)

4. Initiating the implementation of the *Profit Based Performance Management* project developed through several *workstreams*, namely:
  - a. *People and Organization*;
  - b. *Consumer Business Acceleration*;
  - c. *Retail Business Solution*;
  - d. *Wholesale Business Solution*;
  - e. *KPI and Performance Monitoring*.
 The project will be implemented in early 2023.
5. Initiating a project in which the Bank acts as a *Salary Distribution Bank (BPG) of the State Civil Apparatus (ASN)* which has obtained a principle permit from the Ministry of Finance in January 2023;
6. Carrying out several strategic initiatives, including collaborating with BPKH as a *custodian of securities* and managing and distributing investment funds to sectors/businesses desired by investors in the form of *Mudharabah Muqayyadah Time Deposit (TD-MUMU)*. Currently in the process of developing and applying for permits to the FSA;
7. Reviewing the methods, assumptions and variables for the disclosure of risk management for the purposes of financial statements, annual reports and the interests of the *due diligence* process of capital strengthening.

##### h. Compliance Risk

Compliance risk arises when the Bank does not comply with or fails to enforce the rules of the Financial Services Authority and/or Bank Indonesia, as well as other applicable laws and regulations.

Bank constantly strives to comply with applicable rules and regulations and continuously improves the quality of risk management, internal control system and the implementation of good governance. Bank also maintains prudential banking principles and sharia principles in Bank's operational activities.

**44. MANAJEMEN RISIKO (Lanjutan)****h. Risiko Kepatuhan (lanjutan)**

Dalam memitigasi risiko kepatuhan, Bank telah melakukan:

1. Melakukan kampanye budaya kepatuhan antara lain melalui *sharing* informasi regulasi dan fatwa, memberikan opini terhadap penerapan regulasi dan aspek syariah, reminder kepada unit kerja terkait mengenai pemenuhan regulasi serta melakukan *training* dan *sharing knowledge*;
2. Mengelola, memantau, dan menatausahakan *database* peraturan OJK, BI, dan Fatwa DSN-MUI;
3. Memantau aspek *prudential banking* dengan membuat *dashboard* rasio *prudential banking* dan menyampaikannya kepada Direksi;
4. Mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, dan ketentuan, sistem maupun prosedur yang dimiliki Bank dengan ketentuan perundang-undangan dan ketentuan syariah yang berlaku, salah satunya dengan melaksanakan rapat Dewan Pengawas Syariah (DPS) sebagai salah satu kerangka manajemen risiko kepatuhan;
5. Menyampaikan laporan-laporan secara periodik kepada regulator dan pihak terkait lain sesuai ketentuan yang berlaku;
6. Melakukan perbaikan atas ketidaklengkapan pelaporan kepada *regulator* berkoordinasi dengan unit lain;
7. Mengimplementasikan *report reminder tools* yang dimiliki Bank dalam upaya melakukan *reminder* rutin bulanan kepada seluruh unit kerja yang memiliki kewajiban pelaporan menyampaikan laporan secara akurat dan tepat waktu;
8. Melakukan supervisi dan pendampingan kepada unit kerja dan/atau unit bisnis dalam melakukan penerbitan produk, program, operasional, sosialisasi dan/ atau pendekatan terhadap nasabah dan calon nasabah serta melakukan pelatihan/ *sharing* kepada karyawan baru maupun kepada pihak internal bank;
9. Melakukan perbaikan dan penyempurnaan atas setiap proses bisnis Bank agar sesuai dengan regulasi yang berlaku serta aspek syariah;
10. Melakukan *Compliance Assurance* dan *Anti Money Laundering (AML) testing*;

**44. RISK MANAGEMENT (Continued)****h. Compliance Risk (continued)**

In order to mitigate compliance risk, the Bank has taken the following actions:

1. Conducting compliance cultural campaigns, among others through the sharing of regulations and fatwas, giving opinions on the implementation of regulations and sharia aspects, giving reminder to the relevant work units regarding compliance with regulations and conducting training and knowledge sharing;
2. Managing, monitoring and maintaining a database of OJK, BI, and Fatwa DSN-MUI regulations;
3. Monitoring prudential banking aspects by creating a prudential banking ratio dashboard and delivering it to the Board of Directors;
4. Evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Bank with the applicable provisions of legislation and sharia provisions, one of them is by conducting a meeting of the Sharia Supervisory Board (SSB) as one of the compliance risk management frameworks;
5. Submitting reports periodically to the regulators and other relevant parties in accordance with applicable regulations;
6. Making improvements to the incompleteness of reporting to be submitted to regulator by coordinating with related units;
7. Implementing report reminder tools owned by the Bank in an effort to make monthly routine reminder to all work units that have reporting obligations to deliver accurate and timely reports;
8. Supervising and assisting the working units and/or business units in issuing products, programs, operations, socialization and/ or approaches to customers and prospective customers as well as training or sharing to new employees and/or to the internal bank;
9. Conducting improvements to every business process of the Bank in order to comply with applicable regulations and shariah aspect;
10. Conducting compliance Assurance and AML testing;

#### 44. MANAJEMEN RISIKO (Lanjutan)

#### 44. RISK MANAGEMENT (Continued)

##### h. Risiko Kepatuhan (lanjutan)

Dalam memitigasi risiko kepatuhan, Bank telah melakukan: (lanjutan)

11. Memberikan tinjauan aspek kepatuhan terhadap ketentuan internal yang sedang disusun atau dikaji ulang, serta memberikan opini/saran terhadap pengembangan produk/program/aktivitas operasional termasuk permasalahan kepatuhan yang dihadapi dari sisi syariah dan *general compliance*;
12. Mengembangkan *Compliance Checklist* untuk memastikan kesiapan operasional terhadap perizinan produk/aktivitas dan jaringan kantor;
13. Memantau pelaksanaan GCG secara periodik dan menyampaikannya pada manajemen;
14. Melakukan penguatan atas penerapan Program APU dan PPT yang efektif dan efisien mengacu pada Kebijakan Penerapan APU dan PPT yang paling kurang mencakup 5 (lima) pilar, yaitu:
  - a. Pengawasan Aktif Dewan Komisaris dan Direksi;
  - b. Kebijakan dan Prosedur;
  - c. Pengendalian Internal;
  - d. Sistem Informasi Manajemen;
  - e. Sumber Daya Manusia dan Pelatihan.

##### i. Risiko Imbal Hasil

Risiko imbal hasil (*rate of return risk*) adalah risiko akibat perubahan tingkat imbal hasil yang dibayarkan Bank kepada nasabah, karena terjadi perubahan tingkat imbal hasil yang diterima Bank dari penyaluran dana, yang dapat mempengaruhi perilaku nasabah dana pihak ketiga Bank.

Dalam memitigasi risiko imbal hasil, Bank telah melakukan:

1. Menetapkan *pricing* dana dan pembiayaan pada *level* tertentu yang dibahas dalam rapat ALCO;

##### h. Compliance Risk (continued)

*In order to mitigate compliance risk, the Bank has taken the following actions: (continued)*

11. *Providing a review of the aspects of compliance with internal policies that are being prepared or reviewed, and providing opinions/suggestions on the development of products/programs/operational activities including compliance issues faced from the sharia and general compliance side;*
12. *Developing Compliance Checklist to ensure the operational readiness of product/activity licensing and office network;*
13. *Monitoring the GCG implementation periodically and communicating it to the management;*
14. *Strengthening the implementation of effective and efficient APU and PPT Program referring to the Implementation of APU and PPT Policies that cover at least 5 (five) pillars:*
  - a. *Active supervisory of BOC and BOD;*
  - b. *Policy and Procedure;*
  - c. *Internal control;*
  - d. *Information System Management;*
  - e. *Human Resources and Training.*

##### i. Rate of Return Risk

*Rate of return risk is the risk due to changes in the rate of return paid by the Bank to customers, due to changes in the rate of return received by the Bank from the allocation of funds, which can affect the behavior of third party fund customers.*

*In order to mitigate rate of return risk, the Bank has taken the following actions:*

1. *Establishing the pricing of funds and financing at a certain level discussed in the ALCO meeting;*

#### 44. MANAJEMEN RISIKO (Lanjutan)

##### i. Risiko Imbal Hasil (Lanjutan)

2. Meningkatkan komposisi funding nasabah sesuai target pendanaan yang berfokus pada peningkatan dana murah (*low cost*);
3. Menurunkan konsentrasi pada nasabah besar dengan pricing yang mahal untuk mengoptimalkan profitabilitas sesuai dengan *bankwide strategy*;
4. Mengontrol dan mengevaluasi *cost of funds* (COF) dan *Net Income Margin* (NIM) secara berkala;
5. Menjaga kualitas pembiayaan.

##### j. Risiko Investasi

Risiko investasi (*investment risk*) adalah risiko akibat Bank ikut menanggung kerugian usaha nasabah yang dibiayai dalam pembiayaan bagi hasil berbasis *profit and loss sharing*.

Dalam melakukan pengelolaan risiko investasi dalam pembiayaan beberapa hal yang telah dilakukan Bank adalah:

1. Melakukan pemantauan dan perbaikan pembiayaan berdasarkan akad pembiayaan dan juga memperbaiki pencatatan pembiayaan berbasis bagi hasil secara terus menerus;
2. Menetapkan *target market* dan FAL secara bankwide sebagai arah pembiayaan yang juga berdampak pada risiko investasi;
3. Melakukan kajian atas kinerja pembiayaan termasuk pembiayaan berbasis bagi hasil dan jual beli, dan melakukan kajian untuk mengembangkan ketentuan produk pembiayaan berdasarkan akad dengan mitigasi yang memadai sehingga mengurangi risiko bagi Bank.
4. Melakukan perbaikan sistem untuk mendukung pembiayaan dengan akad bagi hasil.

#### 44. RISK MANAGEMENT (Continued)

##### i. Rate of Return Risk (Continued)

2. Increasing the composition of customer funding according to business target that focus on increasing on low cost funds;
3. Lowering the concentration on large customers with expensive pricing to optimize profitability in accordance with bankwide strategy;
4. Controlling and evaluating the cost of funds (COF) and Net Income Margin (NIM) periodically;
5. Maintaining financing quality.

##### j. Investment Risk

Investment risk is a risk due to losses that Bank's bear due to its customer's losses in the term of financing that is based on profit and loss sharing.

In managing investment risk in financing activity, the Bank has taken actions as follows:

1. Monitoring and improving the financing based on contract and also continuously improving the recording of profit and loss sharing financing;
2. Setting target markets and FAL bankwide as financing directions that also have an impact on investment risk;
3. Continuously reviewing the financing performance, including profit sharing financing and cost-plus financing, and also conducting studies to develop the provision of financing products based on contract with adequate mitigation to reduce the risk for Bank.
4. Improving the system to support financing with a revenue sharing contract.

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Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan. Nilai wajar yang diungkapkan berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2022 dan 2021 dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal tersebut.

The table below presents a comparison between the carrying value and fair value of financial assets and liabilities. The fair value is disclosed based on relevant available information as of December 31, 2022 and 2021 and it is not updated to reflect changes in market condition occurring after that date.

| <b>31 Desember / December 31, 2022</b>            |                                          |                                                      |
|---------------------------------------------------|------------------------------------------|------------------------------------------------------|
|                                                   | Nilai Tercatat/<br><i>Carrying value</i> | Nilai wajar/<br><i>Fair value</i>                    |
| <b>ASET</b>                                       |                                          | <b>ASSETS</b>                                        |
| Kas                                               | 702.179.266                              | Cash                                                 |
| Giro dan penempatan pada Bank Indonesia           | 7.191.470.623                            | Current accounts and placements with Bank Indonesia  |
| Giro pada bank lain                               | 520.954.333                              | Current accounts with other banks                    |
| Penempatan pada Bank lain                         | 43.155.448                               | Placement with other banks                           |
| Investasi pada surat berharga                     | 27.855.377.312                           | Investments in marketable securities                 |
| Piutang                                           | 6.697.549.432                            | Receivable                                           |
| Piutang <i>qardh</i>                              | 864.978.271                              | Funds of <i>qardh</i>                                |
| Pembiayaan <i>mudharabah</i>                      | 564.058.967                              | Mudharabah financing                                 |
| Pembiayaan <i>musyarakah</i>                      | 10.694.846.135                           | Musyarakah financing                                 |
| Penyertaan saham                                  | 407.711.237                              | Investment in shares                                 |
| Tagihan akseptasi                                 | 119.284.582                              | Acceptance receivables                               |
| Aset pajak tangguhan                              | 139.908.777                              | Deferred tax assets                                  |
| Aset lain-lain                                    | 3.615.369.048                            | Other assets                                         |
| <b>Jumlah aset</b>                                | <b>59.416.843.431</b>                    | <b>Total assets</b>                                  |
| <b>LIABILITAS DAN DANA SYIRKAH TEMPORER</b>       |                                          | <b>LIABILITIES AND TEMPORARY SYIRKAH FUNDS</b>       |
| Liabilitas segera                                 | 116.395.779                              | Liabilities due immediately                          |
| Simpanan                                          | 9.227.129.653                            | Deposits                                             |
| Simpanan dari bank lain                           | 59.392.525                               | Deposits from other banks                            |
| Bagi hasil yang belum dibagikan                   | 68.302.948                               | Undistributed revenue sharing                        |
| Liabilitas akseptasi                              | 14.280.969                               | Acceptance payables                                  |
| Pinjaman yang diterima                            | 500.000.000                              | Fund borrowings                                      |
| Dana syirkah temporer                             | 45.596.964.196                           | Temporary syirkah funds                              |
| <b>Total liabilitas dan dana syirkah temporer</b> | <b>55.582.466.070</b>                    | <b>Total liabilities and temporary syirkah funds</b> |

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Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan. Nilai wajar yang diungkapkan berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2022 dan 2021 dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal tersebut. (lanjutan)

The table below presents a comparison between the carrying value and fair value of financial assets and liabilities. The fair value is disclosed based on relevant available information as of December 31, 2022 and 2021 and it is not updated to reflect changes in market condition occurring after that date. (continued)

| <b>31 Desember / December 31, 2021</b>            |                                          |                                                      |
|---------------------------------------------------|------------------------------------------|------------------------------------------------------|
|                                                   | Nilai Tercatat/<br><i>Carrying value</i> | Nilai wajar/<br><i>Fair value</i>                    |
| <b>ASET</b>                                       |                                          | <b>ASSETS</b>                                        |
| Kas                                               | 745.190.145                              | Cash                                                 |
| Giro dan penempatan pada                          |                                          | Current accounts and placements                      |
| Bank Indonesia                                    | 6.502.230.839                            | with Bank Indonesia                                  |
| Giro pada bank lain                               | 397.510.597                              | Current accounts with other banks                    |
| Penempatan pada Bank lain                         | 4.087.938                                | Placement with other banks                           |
| Investasi pada surat berharga                     | 26.935.960.511                           | Investments in marketable securities                 |
| Piutang                                           | 7.703.444.459                            | Receivable                                           |
| Piutang <i>qardh</i>                              | 689.169.326                              | Funds of <i>qardh</i>                                |
| Pembiayaan <i>mudharabah</i>                      | 526.139.969                              | Mudharabah financing                                 |
| Pembiayaan <i>musyarakah</i>                      | 9.122.394.120                            | Musyarakah financing                                 |
| Penyertaan saham                                  | 407.711.237                              | Investment in shares                                 |
| Tagihan akseptasi                                 | 127.446.769                              | Acceptance receivables                               |
| Aset pajak tangguhan                              | 140.464.747                              | Deferred tax assets                                  |
| Aset lain-lain                                    | 3.428.533.199                            | Other assets                                         |
| <b>Jumlah aset</b>                                | <b>56.730.283.856</b>                    | <b>Total assets</b>                                  |
| <b>LIABILITAS DAN DANA SYIRKAH TEMPORER</b>       |                                          | <b>LIABILITIES AND TEMPORARY SYIRKAH FUNDS</b>       |
| Liabilitas segera                                 | 1.083.107.314                            | Liabilities due immediately                          |
| Simpanan                                          | 9.676.428.401                            | Deposits                                             |
| Simpanan dari bank lain                           | 78.846.208                               | Deposits from other banks                            |
| Bagi hasil yang belum dibagikan                   | 39.711.545                               | Undistributed revenue sharing                        |
| Liabilitas akseptasi                              | 25.270.423                               | Acceptance payables                                  |
| Pinjaman yang diterima                            | 100.000.000                              | Fund borrowings                                      |
| Dana syirkah temporer                             | 43.358.179.674                           | Temporary syirkah funds                              |
| <b>Total liabilitas dan dana syirkah temporer</b> | <b>54.361.543.565</b>                    | <b>Total liabilities and temporary syirkah funds</b> |

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Pada tanggal 31 Desember 2022 dan 2021, rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dihitung berdasarkan Peraturan Otoritas Jasa Keuangan No. 21/POJK.03/2014 tanggal 18 November 2014 tentang kewajiban penyediaan Modal Minimum Bank Umum Syariah, yang mencabut peraturan sebelumnya; dan berdasarkan Surat Edaran OJK No.12/SEOJK.03/2015 tanggal 27 April 2015. Rasio KPMM tersebut adalah sebagai berikut:

|                                                                             | <b>31 Desember/<br/>December 31,<br/>2022</b> | <b>31 Desember/<br/>December 31,<br/>2021</b> |
|-----------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <b>MODAL INTI</b>                                                           |                                               |                                               |
| Modal disetor                                                               | 2.297.736.324                                 | 1.103.435.151                                 |
| Komponen Modal Lainnya                                                      | 2.498.451.142                                 | 3.735.435.189                                 |
| Jumlah modal inti                                                           | <u>4.796.187.466</u>                          | <u>4.838.870.340</u>                          |
| <b>MODAL PELENGKAP</b>                                                      |                                               |                                               |
| Pinjaman subordinasi                                                        | 2.000.000.000                                 | 100.000.000                                   |
| Cadangan umum penyisihan kerugian aset produktif (maksimum 1,25% dari ATMR) | 176.309.869                                   | 247.070.480                                   |
| Jumlah modal pelengkap                                                      | <u>2.176.309.869</u>                          | <u>347.070.480</u>                            |
| <b>Total Modal</b>                                                          | <b>6.972.497.335</b>                          | <b>5.185.940.820</b>                          |
| <b>Aset Tertimbang Menurut Risiko (ATMR)</b>                                |                                               |                                               |
| ATMR Risiko Kredit                                                          | 19.330.326.830                                | 19.727.215.702                                |
| ATMR Risiko Pasar                                                           | 33.998.130                                    | 12.747.880                                    |
| ATMR Risiko Operasional                                                     | <u>1.958.456.250</u>                          | <u>2.086.823.750</u>                          |
| Total Aset Tertimbang Menurut Risiko                                        | <b>21.322.781.210</b>                         | <b>21.826.787.332</b>                         |
| <b>RASIO KPMM</b>                                                           |                                               |                                               |
| Rasio CET 1                                                                 | 22,49%                                        | 22,17%                                        |
| Rasio Tier 1                                                                | 22,49%                                        | 22,17%                                        |
| Rasio Tier 2                                                                | <u>10,21%</u>                                 | <u>1,59%</u>                                  |
| Total Rasio                                                                 | <u>32,70%</u>                                 | <u>23,76%</u>                                 |
| <b>Rasio KPMM yang diwajibkan</b>                                           | <b>10,00 - 11,00%</b>                         | <b>10,00 - 11,00%</b>                         |

**46. CAPITAL ADEQUACY RATIO**

As of December 31, 2022 and 2021, the Minimum Required Capital Adequacy Ratio (CAR) is calculated based on Regulation of Financial Services Authority (OJK) No.21/POJK.03/2014 dated November 18, 2014 regarding Sharia Bank Minimum Required Capital, which revokes the previous regulation; and based on OJK circular Letter No. 12/SEOJK.03/2015 dated April 27, 2015. The CARs are as follows:

|                                                                                                |
|------------------------------------------------------------------------------------------------|
| <b>PRIMARY CAPITAL</b>                                                                         |
| Paid-in capital                                                                                |
| Other Equity Component                                                                         |
| Total primary capital                                                                          |
| <b>SECONDARY CAPITAL</b>                                                                       |
| Subordinated financing                                                                         |
| General reserve of allowance for impairment losses of earning assets (maximum at 1.25% of RWA) |
| Total secondary capital                                                                        |
| <b>Total Capital</b>                                                                           |
| <b>Risk Weighted assets (RWA)</b>                                                              |
| RWA For Financing Risk                                                                         |
| RWA For Market Risk                                                                            |
| RWA For Operational Risk                                                                       |
| Total Risk Weighted Assets                                                                     |
| <b>Capital Adequacy Ratio</b>                                                                  |
| CET 1 ratio                                                                                    |
| Tier 1 Ratio                                                                                   |
| Tier 2 Ratio                                                                                   |
| Total Ratio                                                                                    |
| <b>Required CAR</b>                                                                            |

**47. POSISI DEvisa NETO**

Risiko nilai tukar merupakan risiko yang timbul karena adanya selisih posisi valuta asing yang dimiliki Bank yang tercermin dalam Posisi Devisa Neto (PDN) baik secara individual maupun secara keseluruhan. Termasuk dalam posisi valuta asing tersebut yaitu posisi *trading book* yang dilakukan dengan tujuan untuk mendapatkan keuntungan transaksi valuta asing dalam jangka pendek maupun posisi *banking book* dalam rangka pengendalian PDN.

**47. NET OPEN POSITION**

Exchange rate risk is the risk due to the differences of foreign exchange positions held by the Bank which is reflected in the Net Open Position (NOP) either individually or as a whole. Included in the foreign exchange position is the position of the trading book which is carried out either to gain foreign exchange transaction income in the short-term period or banking book positions in order to control NOP.



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Berikut adalah PDN Bank pada tanggal 31 Desember 2022 dan 2021 sebagai berikut:

The Bank's NOP as of December 31, 2022 and 2021  
is as follows:

| Mata uang                                                   | 31 Desember / December 31, 2022 |                            |                                             | Currencies                                                           |
|-------------------------------------------------------------|---------------------------------|----------------------------|---------------------------------------------|----------------------------------------------------------------------|
|                                                             | Aset/<br>Assets                 | Liabilitas/<br>Liabilities | Posisi Devisa<br>Neto/<br>Net Open Position |                                                                      |
| <b>Laporan Posisi Keuangan*)</b>                            |                                 |                            |                                             | <b>Statement of Financial Position*)</b>                             |
| Dolar Amerika Serikat                                       | 2.433.840.450                   | 2.493.871.196              | 60.030.746                                  | United States Dollar                                                 |
| Euro                                                        | 3.294.886                       | 67                         | 3.294.819                                   | Euro                                                                 |
| Ringgit Malaysia                                            | 162.615.084                     | 1.108.118                  | 161.506.966                                 | Malaysian Ringgit                                                    |
| Dolar Singapura                                             | 4.800.630                       | 1.729.358                  | 3.071.272                                   | Singapore Dollar                                                     |
| Riyal Arab Saudi                                            | 2.702.727                       | --                         | 2.702.727                                   | Saudi Arabian Riyal                                                  |
| Yen Jepang                                                  | 398.410                         | --                         | 398.410                                     | Japanese Yen                                                         |
| Dinar Kuwait                                                | 508.742                         | --                         | 508.742                                     | Kuwaiti Dinar                                                        |
| <b>Jumlah</b>                                               | <b>2.608.160.929</b>            | <b>2.496.708.739</b>       | <b>231.513.682</b>                          | <b>Total</b>                                                         |
| <b>Laporan Posisi Keuangan dan Rekening Administratif*)</b> |                                 |                            |                                             | <b>Statement of Financial Position and Administrative Accounts*)</b> |
| Dolar Amerika Serikat                                       | 2.644.506.008                   | 2.654.135.993              | 9.629.985                                   | United States Dollar                                                 |
| Euro                                                        | 3.294.886                       | 67                         | 3.294.819                                   | Euro                                                                 |
| Ringgit Malaysia                                            | 181.382.211                     | 193.699.066                | 12.316.855                                  | Malaysian Ringgit                                                    |
| Dolar Singapura                                             | 4.800.630                       | 1.729.358                  | 3.071.272                                   | Singapore Dollar                                                     |
| Riyal Arab Saudi                                            | 2.702.727                       | --                         | 2.702.727                                   | Saudi Arabian Riyal                                                  |
| Yen Jepang                                                  | 398.410                         | --                         | 398.410                                     | Japanese Yen                                                         |
| Dinar Kuwait                                                | 508.742                         | --                         | 508.742                                     | Kuwaiti Dinar                                                        |
| <b>Jumlah</b>                                               | <b>2.837.593.614</b>            | <b>2.849.564.484</b>       | <b>31.922.810</b>                           | <b>Total</b>                                                         |
| Modal (Catatan 46)                                          |                                 |                            | <b>6.972.497.335</b>                        | Capital (Note 46)                                                    |
| Rasio PDN (Laporan Posisi Keuangan)                         |                                 |                            | <b>3,32%</b>                                | NOP Ratio (Statement of Financial Position)                          |
| Rasio PDN (Keseluruhan)                                     |                                 |                            | <b>0,46%</b>                                | NOP Ratio (Overall)                                                  |

| Mata uang                                                   | 31 Desember / December 31, 2021 |                            |                                             | Currencies                                                           |
|-------------------------------------------------------------|---------------------------------|----------------------------|---------------------------------------------|----------------------------------------------------------------------|
|                                                             | Aset/<br>Assets                 | Liabilitas/<br>Liabilities | Posisi Devisa<br>Neto/<br>Net Open Position |                                                                      |
| <b>Laporan Posisi Keuangan*)</b>                            |                                 |                            |                                             | <b>Statement of Financial Position*)</b>                             |
| Dolar Amerika Serikat                                       | 3.494.581.921                   | 3.468.809.159              | 25.772.762                                  | United States Dollar                                                 |
| Euro                                                        | 1.830.622                       | 336.033                    | 1.494.589                                   | Euro                                                                 |
| Ringgit Malaysia                                            | 25.784.540                      | 2.851.969                  | 22.932.571                                  | Malaysian Ringgit                                                    |
| Dolar Singapura                                             | 2.596.718                       | 1.822.231                  | 774.487                                     | Singapore Dollar                                                     |
| Riyal Arab Saudi                                            | 1.899.728                       | --                         | 1.899.728                                   | Saudi Arabian Riyal                                                  |
| Yen Jepang                                                  | 169.996                         | --                         | 169.996                                     | Japanese Yen                                                         |
| Dinar Kuwait                                                | 471.096                         | --                         | 471.096                                     | Kuwaiti Dinar                                                        |
| <b>Jumlah</b>                                               | <b>3.527.334.621</b>            | <b>3.473.819.392</b>       | <b>53.515.229</b>                           | <b>Total</b>                                                         |
| <b>Laporan Posisi Keuangan dan Rekening Administratif*)</b> |                                 |                            |                                             | <b>Statement of Financial Position and Administrative Accounts*)</b> |
| Dolar Amerika Serikat                                       | 4.358.145.268                   | 4.360.580.439              | 2.435.171                                   | United States Dollar                                                 |
| Euro                                                        | 1.830.622                       | 336.033                    | 1.494.589                                   | Euro                                                                 |
| Ringgit Malaysia                                            | 816.363.639                     | 815.699.173                | 664.466                                     | Malaysian Ringgit                                                    |
| Dolar Singapura                                             | 2.596.718                       | 1.822.231                  | 774.487                                     | Singapore Dollar                                                     |
| Riyal Arab Saudi                                            | 1.899.728                       | --                         | 1.899.728                                   | Saudi Arabian Riyal                                                  |
| Yen Jepang                                                  | 169.996                         | --                         | 169.996                                     | Japanese Yen                                                         |
| Dinar Kuwait                                                | 471.096                         | --                         | 471.096                                     | Kuwaiti Dinar                                                        |
| <b>Jumlah</b>                                               | <b>5.181.477.067</b>            | <b>5.178.437.876</b>       | <b>7.909.533</b>                            | <b>Total</b>                                                         |
| Modal (Catatan 46)                                          |                                 |                            | <b>5.185.940.820</b>                        | Capital (Note 46)                                                    |
| Rasio PDN (Laporan Posisi Keuangan)                         |                                 |                            | <b>1,03%</b>                                | NOP Ratio (Statement of Financial Position)                          |
| Rasio PDN (Keseluruhan)                                     |                                 |                            | <b>0,15%</b>                                | NOP Ratio (Overall)                                                  |

\*) Merupakan penjumlahan absolut dari selisih aset dan liabilitas.

\*) Total absolute differences between Assets and Liabilities.

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**48. PERJANJIAN PENTING**

Bank menandatangani beberapa perjanjian penting seperti yang tersebut dibawah:

- a. Perjanjian Kerjasama dengan PT Karlin Mastrindo tentang Pengadaan *Seat Management* Perangkat *Desktop* dan *Notebook* dengan nilai kontrak sebesar Rp13.550.400. Perjanjian ini berlaku mulai pada tanggal 23 November 2022 dan akan berakhir pada tanggal 31 Desember 2031.
- b. Perjanjian Kerjasama dengan PT Citra Sentosa Solusindo tentang Pengadaan dan Pemeliharaan Perangkat *Storage* dan *Backup* untuk *Data Center* (DC) dan *Disaster Recovery Center* (DRC) *Core Banking* Bank Muamalat dengan nilai sebesar Rp11.400.000. Perjanjian ini berlaku mulai pada tanggal 04 Oktober 2022 dan akan berakhir pada tanggal 03 Juli 2025.
- c. Perjanjian Kerjasama dengan PT Nomina Teknograsi Indodata tentang Pemeliharaan *Firewall Fortinet*, dengan nilai kontrak sebesar Rp1.900.000. Perjanjian ini berlaku mulai pada tanggal 04 Oktober 2022 dan akan berakhir pada tanggal 02 Februari 2023.
- d. Perjanjian Kerjasama dengan PT Nomina Teknograsi Indodata tentang Pengadaan dan Pemeliharaan *Server VMware* untuk Pemenuhan *Gap DC-DRC* dengan nilai sebesar Rp1.324.640. Perjanjian ini berlaku mulai pada tanggal 26 September 2022 dan akan berakhir pada tanggal 30 September 2025.
- e. Perjanjian Layanan Sistem *Web Application Firewall* (WAF) dengan PT Prima Integrasi Solusindo, dengan nilai kontrak sebesar Rp1.159.950. Perjanjian ini berlaku mulai pada tanggal 05 Desember 2022 dan akan berakhir pada tanggal 06 Oktober 2023.
- f. Perjanjian Kerjasama dengan PT Defender Nusa Semesta tentang Pengadaan dan Pengelolaan *Security Operation Center* (SOC) dan *Security Device Management* (SDM) dengan nilai kontrak sebesar Rp1.015.650. Perjanjian ini berlaku mulai pada tanggal 25 Oktober 2022 dan akan berakhir pada tanggal 31 Juli 2023.
- g. Perjanjian Layanan *payroll* Bank Muamalat bagi Karyawan Nasabah dengan NPCI Provinsi Papua, dengan nilai kontrak sebesar Rp1.000.000. Perjanjian ini berlaku mulai pada tanggal 01 November 2022 dan akan berakhir pada tanggal 01 November 2027.

**48. SIGNIFICANT AGREEMENTS**

The Bank has signed several important agreements as described below:

- a. Agreement with PT Karlin Mastrindo regarding the Procurement of *Seat Management* of *Desktop Device* and *Notebook*, with a value of Rp13,550,400. This agreement shall come into effect on November 23, 2022 and will expire on December 31, 2031.
- b. Agreement with PT Citra Sentosa Solusindo regarding the Procurement and Maintenance of *Storage Devices* and *Backup* for *Data Center* (DC) and *Disaster Recovery Center* (DRC) of *Core Banking* of Bank Muamalat with a value of Rp11,400,000. This agreement came into effect on October 04, 2022, and will expire on July 03, 2025.
- c. Agreement with PT Nomina Teknograsi Indodata regarding the Maintenance of *Firewall Fortinet*, with a value of Rp1,900,000. This agreement came into effect on October 04, 2022 and will expire on February 02, 2023.
- d. Agreement with PT Nomina Teknograsi Indodata regarding the Procurement and Maintenance of *VMware Server* for Fulfillment of *DC-DRC Gap*, with a value of Rp1,324,640. This agreement came into effect on September 26, 2022, and will expire on September 30, 2025.
- e. Agreement of *Web Application Firewall* (WAF) System Service with PT Prima Integrasi Solusindo, with a value of Rp1,159,950. This agreement came into effect on December 5, 2022 and will expire on October 06, 2023.
- f. Agreement with PT Defender Nusa Semesta regarding the Procurement and Management of *Security Operation Center* (SOC) and *Security Device Management* (SDM), with a value of Rp1,015,650. This agreement came into effect on October 25, 2022 and will expire on July 31, 2023.
- g. Bank Muamalat *Payroll Service Agreement* for Customer Employees with NPCI Papua Province, with a value of Rp1,000,000. This agreement came into effect on November 01, 2022 and will expire on November 01, 2027.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut  
(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended  
(Expressed in thousands of Rupiah,  
unless otherwise stated)

**48. PERJANJIAN PENTING (Lanjutan)**

Bank menandatangani beberapa perjanjian penting seperti yang tersebut dibawah:

- h. Perjanjian Kerjasama dengan PT Nomina Teknograsi Indodata tentang Pengadaan *Seat Management* Perangkat *Desktop* dan *Notebook* pada tanggal 23 Mei 2019 dengan nilai kontrak sebesar Rp15.398.884. Perjanjian ini berlaku mulai pada tanggal 23 Mei 2019 dan akan berakhir pada tanggal 22 Mei 2022.
- i. Perjanjian Kerjasama dengan PT Citra Sentosa Solusindo tentang Pengadaan *Infrastructure Storage* dan *Facility* dengan nilai sebesar Rp5.925.000. Perjanjian ini berlaku mulai pada tanggal 2 Desember 2019 dan akan berakhir pada tanggal 25 November 2022.
- j. Perjanjian Kerjasama dengan PT Simian Solutions tentang Jasa Implementasi Aplikasi *Medallion Sales*, dengan nilai kontrak sebesar Rp2.650.000. Perjanjian ini berlaku mulai pada tanggal 22 Desember 2020 dan akan berakhir pada tanggal 31 Desember 2026.
- k. Perjanjian Kerjasama dengan PT Mastersystem Infotama tentang Pengadaan Lisensi Microsoft Office 365, dengan nilai kontrak sebesar Rp2.845.000. Perjanjian ini berlaku mulai pada tanggal 16 Maret 2020 dan akan berakhir pada tanggal 31 Desember 2022.
- l. Addendum Pertama Perjanjian Kerjasama dengan PT Midas Daya Teknologi tentang Pengadaan Lisensi *My Oracle Support Flexcube* dan *Annual Technical Support Oracle Core Banking MCB*, dengan nilai kontrak sebesar Rp8.880.000. Perjanjian ini berlaku mulai pada tanggal 1 April 2020 dan akan berakhir pada tanggal 31 Desember 2021.
- m. Perjanjian Layanan IMS dengan PT Infinitium Solutions, dengan nilai kontrak sebesar Rp1.005.000. Perjanjian ini berlaku mulai pada tanggal 1 April 2020 dan akan berakhir pada tanggal 26 Februari 2023.
- n. Addendum Pertama Perjanjian Kerjasama dengan PT Data Center Integrasi tentang *Maintenance* Perangkat Data Center Mujair, dengan nilai kontrak sebesar Rp1.090.000. Perjanjian ini berlaku mulai pada tanggal 26 Februari 2020 dan akan berakhir pada tanggal 31 Desember 2021.
- o. Perjanjian Kerjasama dengan PT Bumi Amarta Teknologi Mandiri tentang Pengadaan dan *Maintenance* Aplikasi *Regulatory Report ANTASENA* dan *SLIK*, dengan nilai kontrak sebesar Rp5.359.000. Perjanjian ini berlaku mulai pada tanggal 22 Juli 2020 dan akan berakhir pada tanggal 15 Mei 2023.

**48. SIGNIFICANT AGREEMENTS (Continued)**

The Bank has signed several important agreements as described below:

- h. Agreement with PT Nomina Teknograsi Indodata regarding the Procurement of Desktop Device of Seat Management and Notebook, with a value of Rp15,398,884. This agreement came into effect on May 23, 2019 and will expire on May 22, 2022.
- i. Agreement with PT Citra Sentosa Solusindo regarding the Procurement of Infrastructure Storage and Facility, with a value of Rp5,925,000. This agreement came into effect on December 2, 2019 and will expire on November 25, 2022.
- j. Agreement with PT Simian Solutions regarding Medallion Sales Application Implementation sServices, with a value of Rp2,650,000. This agreement came into effect on December 22, 2020 and will expire on December 31, 2026.
- k. Agreement with PT Mastersystem Infotama regarding Microsoft Office 365 Licence Procurement, with a value of Rp2,845,000. This agreement came into effect on March 16, 2020 and will expire on December 31, 2022.
- l. First Addendum agreement with PT Midas Daya Teknologi regarding the Procurement of My Oracle Support Flexcube Licence and Annual Technical Support of Oracle Core Banking MCB, with a value of Rp8,880,000. This agreement came into effect on April 1, 2020 and will expire on December 31, 2021.
- m. Agreement of IMS Service with PT Infinitium Solutions, with a value of Rp1,005,000. This agreement came into effect on April 1, 2020 and will expire on February 26, 2023.
- n. First Addendum agreement with PT Data Center Integrasi regarding Maintenance of Mujair Data Center Device, with a value of Rp1,090,000. This agreement came into effect on February 26, 2020 and will expire on December 31, 2021.
- o. Agreement with PT Bumi Amarta Teknologi Mandiri regarding the Procurement and Maintenance of Regulatory Report ANTASENA dan SLIK Application, with a value of Rp5,359,000. This agreement came into effect on July 22, 2020 and will expire on May 15, 2023.

**PT BANK MUAMALAT INDONESIA Tbk****CATATAN ATAS LAPORAN KEUANGAN**

Tanggal 31 Desember 2022

Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut

(Disajikan dalam Ribuan Rupiah,  
kecuali dinyatakan lain)**PT BANK MUAMALAT INDONESIA Tbk****NOTES TO FINANCIAL STATEMENTS**

As of December 31, 2022

And For The Year Then Ended

(Expressed in thousands of Rupiah,  
unless otherwise stated)**49. INFORMASI TAMBAHAN**

- Pada tanggal 31 Desember 2022 dan 2021 Bank memiliki rasio aset produktif yang diklasifikasikan *non-performing bruto* terhadap total aset produktif masing masing sebesar 2,11% dan 1,32%.
- Pada tanggal 31 Desember 2022 dan 2021 Bank memiliki piutang, pinjaman dan pembiayaan yang *non-performing (NPF) bruto* terhadap total piutang, pinjaman dan pembiayaan masing masing sebesar 2,78% dan 0,67%.
- Pada tanggal 31 Desember 2022 dan 2021 Bank memiliki piutang, pinjaman dan pembiayaan yang *non-performing (NPF) netto* terhadap total piutang, pinjaman dan pembiayaan masing masing sebesar 0,86% dan 0,08%.
- Rasio piutang dan pembiayaan terhadap total dana pihak ketiga masing masing pada tanggal 31 Desember 2022 dan 2021 sebesar 40,63% dan 38,33%.

**50. OPINI DEWAN PENGAWAS SYARIAH**

Berdasarkan surat No.100/B/CRD-SRT/VIII/2022 tanggal 24 Agustus 2022 dan No.022/B/CRD-SRT/II/2022 tanggal 21 Februari 2022, untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, Dewan Pengawas Syariah (DPS) Bank Muamalat menyatakan bahwa secara umum aspek syariah dalam operasional dan produk PT Bank Muamalat Indonesia, Tbk telah mengikuti fatwa dan ketentuan syariah yang dikeluarkan oleh Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) serta opini syariah dari DPS.

**51. PERISTIWA SETELAH TANGGAL LAPORAN KEUANGAN**

Tidak ada kejadian penting yang material dan relevan setelah tanggal 31 Desember 2022 sampai dengan tanggal Laporan Auditor Independen yang perlu diungkapkan dalam laporan keuangan ini.

**52. PENYELESAIAN LAPORAN KEUANGAN**

Manajemen Bank bertanggung jawab dalam penyusunan laporan keuangan yang telah diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 17 Februari 2023.

**49. ADDITIONAL INFORMATION**

- As of December 31, 2022 and 2021, the Bank's *non-performing earning assets (gross)* to total *earning assets* ratios are 2.11% and 1.32%, respectively.
- As of December 31, 2022 and 2021, the Bank's *gross non-performing financing (NPF)* to total *receivables, funds and financing* ratios are 2.78% and 0.67%, respectively.
- As of December 31, 2022 and 2021, the Bank's *net non-performing financing (NPF)* to total *receivables, funds and financing* ratios are 0.86% and 0.08%, respectively.
- The ratios of *receivables and financing* to total *deposits* as of December 31, 2022 and 2021 are 40.63% and 38.33%, respectively.

**50. OPINION OF THE SHARIA SUPERVISORY BOARD**

Based on letters No.100/B/CRD-SRT/VIII/2022 dated August 24, 2022 and No.022/B/CRD-SRT/II/2022 dated February 21, 2022, for the year ended December 31, 2022 and 2021, the Sharia Supervisory Board expresses an opinion that the operations and products of PT Bank Muamalat Indonesia, Tbk have complied with fatwa and sharia regulations issued by the National Sharia Board of Indonesian Ulama Council (DSN-MUI) and sharia opinion of DPS.

**51. SUBSEQUENT EVENTS**

There were no material and relevant important events after December 31, 2022 to the date of the Independent Auditor's Report that need to be disclosed in these financial statements.

**52. COMPLETION OF FINANCIAL STATEMENTS**

The Bank's management is responsible for the preparation of the financial statements that were completed and authorized for issue by the Board of Directors on February 17, 2023.

# LAMPIRAN

## Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 10/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah

### ATTACHMENT

Financial Services Authority Circular Letter No. 10/SEOJK.03/2020 concerning  
Transparency and Publication of Reports for Islamic Commercial Banks and Sharia  
Business Units

| Keterangan                                                                                                                                                                                                                                                                                     | Halaman<br>Page | Description                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PERIODE TAHUNAN</b>                                                                                                                                                                                                                                                                         |                 | <b>ANNUAL PERIOD</b>                                                                                                                                                                                                                                                    |
| 1. Ruang Lingkup                                                                                                                                                                                                                                                                               |                 | 1. Scope                                                                                                                                                                                                                                                                |
| a. Laporan publikasi keuangan dan informasi kinerja keuangan BUS tahunan meliputi:                                                                                                                                                                                                             | √               | a. Annual report of published financial statements and information on financial performance of Sharia Commercial Banks (BUS) covers:                                                                                                                                    |
| 1) informasi umum;                                                                                                                                                                                                                                                                             | √               | 1) general information;                                                                                                                                                                                                                                                 |
| 2) informasi kinerja keuangan;                                                                                                                                                                                                                                                                 | √               | 2) information on financial performance;                                                                                                                                                                                                                                |
| 3) eksposur risiko dan permodalan;                                                                                                                                                                                                                                                             | √               | 3) risk exposure and capital;                                                                                                                                                                                                                                           |
| 4) tata kelola;                                                                                                                                                                                                                                                                                | √               | 4) governance;                                                                                                                                                                                                                                                          |
| 5) laporan keuangan tahunan yang telah diaudit; dan                                                                                                                                                                                                                                            | √               | 5) audited financial statements; and                                                                                                                                                                                                                                    |
| 6) informasi terkait dengan kelompok usaha BUS.                                                                                                                                                                                                                                                | √               | 6) related information on BUS business group.                                                                                                                                                                                                                           |
| b. Uraian masing-masing ruang lingkup sebagai berikut:                                                                                                                                                                                                                                         |                 | b. Description of the respective scope of discussions are as follow:                                                                                                                                                                                                    |
| 1) Informasi Umum                                                                                                                                                                                                                                                                              |                 | 1) General Information                                                                                                                                                                                                                                                  |
| Informasi umum dalam laporan publikasi keuangan dan informasi kinerja keuangan tahunan BUS paling sedikit meliputi:                                                                                                                                                                            |                 | General information in the annual report of published financial statements and information on financial performance of BUS cover at the very least:                                                                                                                     |
| a) Ikhtisar Data Keuangan Penting                                                                                                                                                                                                                                                              | 8-10            | a) Financial Highlights                                                                                                                                                                                                                                                 |
| Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 2 (dua) Tahun Buku atau sejak BUS melakukan kegiatan usaha, bagi BUS yang melakukan kegiatan usaha kurang dari 2 (dua) tahun. Ikhtisar data keuangan penting paling sedikit meliputi: |                 | The Financial Highlights section presents financial information in a comparative format for 2 (two) financial years, or since the BUS began its business for BUS that has been in business for less than 2 (two) years. At the very least, financial highlights covers: |
| (1) net pendapatan setelah distribusi bagi hasil, imbalan, dan bonus;                                                                                                                                                                                                                          | 8               | (1) net revenues after distribution of profit sharing, fees and bonuses;                                                                                                                                                                                                |
| (2) laba/rugi operasional;                                                                                                                                                                                                                                                                     | 8               | (2) operating profit/loss;                                                                                                                                                                                                                                              |
| (3) laba/rugi sebelum pajak;                                                                                                                                                                                                                                                                   | 8               | (3) profit/loss before taxes;                                                                                                                                                                                                                                           |
| (4) laba/rugi bersih;                                                                                                                                                                                                                                                                          | 8               | (4) net profit/loss;                                                                                                                                                                                                                                                    |
| (5) total laba/rugi komprehensif;                                                                                                                                                                                                                                                              | 8               | (5) total comprehensive profit/loss;                                                                                                                                                                                                                                    |
| (6) laba bersih per saham;                                                                                                                                                                                                                                                                     | 8               | (6) net income per share;                                                                                                                                                                                                                                               |
| (7) jumlah aset;                                                                                                                                                                                                                                                                               | 8               | (7) total assets;                                                                                                                                                                                                                                                       |
| (8) jumlah liabilitas;                                                                                                                                                                                                                                                                         | 8               | (8) total liabilities;                                                                                                                                                                                                                                                  |
| (9) jumlah ekuitas;                                                                                                                                                                                                                                                                            | 8               | (9) total equity;                                                                                                                                                                                                                                                       |
| (10) aset produktif;                                                                                                                                                                                                                                                                           | 8               | (10) earning assets;                                                                                                                                                                                                                                                    |
| (11) dana pihak ketiga;                                                                                                                                                                                                                                                                        | 8               | (11) third party funds;                                                                                                                                                                                                                                                 |
| (12) pembiayaan yang diterima;                                                                                                                                                                                                                                                                 | 8               | (12) borrowings;                                                                                                                                                                                                                                                        |

| Keterangan                                                                                                                                                | Halaman<br>Page | Description                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (13) rasio keuangan, paling sedikit meliputi:                                                                                                             | 9               | (13) financial ratios, at least of:                                                                                                                              |
| i. rasio KPMM;                                                                                                                                            | 9               | i. CAR;                                                                                                                                                          |
| ii. rasio ROA;                                                                                                                                            | 9               | ii. ROA;                                                                                                                                                         |
| iii. rasio ROE;                                                                                                                                           | 9               | iii. ROE;                                                                                                                                                        |
| iv. rasio BOPO;                                                                                                                                           | 9               | iv. BOPO;                                                                                                                                                        |
| v. rasio CIR;                                                                                                                                             | 9               | v. CIR;                                                                                                                                                          |
| vi. persentase pelanggaran dan pelampauan BMPD;                                                                                                           | 9               | vi. percentage of LLL violation and exceedance;                                                                                                                  |
| vii. GWM;                                                                                                                                                 | 9               | vii. mandatory minimum reserves;                                                                                                                                 |
| viii. rasio PDN;                                                                                                                                          | 9               | viii. net open position;                                                                                                                                         |
| ix. rasio NPF gross dan net; dan                                                                                                                          | 9               | ix. NPF gross and NPF net; and                                                                                                                                   |
| x. rasio laba/rugi terhadap pendapatan; dan                                                                                                               | 9               | x. profit/loss to revenue ratio; and                                                                                                                             |
| (14) informasi lain yang relevan                                                                                                                          | 8-9             | (14) other relevant information.                                                                                                                                 |
| b) Profil BUS                                                                                                                                             | 63-165          | b) Profile of BUS                                                                                                                                                |
| Profil BUS paling sedikit meliputi:                                                                                                                       |                 | The profile of BUS covers at least:                                                                                                                              |
| (1) nama BUS termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada Tahun Buku;                              | 64              | (1) the name of BUS, including if there has been a change of name, the reason for the change, and effective date of name in the Fiscal Year;                     |
| (2) informasi mengenai kantor pusat BUS yang memungkinkan masyarakat dapat memperoleh informasi mengenai BUS meliputi:                                    | 65              | (2) information on the head office of BUS where the general public may obtain information about the BUS, covering:                                               |
| i. alamat;                                                                                                                                                | 65              | i. address;                                                                                                                                                      |
| ii. nomor telepon;                                                                                                                                        | 65              | ii. telephone number;                                                                                                                                            |
| iii. nomor faksimile;                                                                                                                                     | 65              | iii. fax number;                                                                                                                                                 |
| iv. alamat surat elektronik; dan                                                                                                                          | 65              | iv. e-mail address; and                                                                                                                                          |
| v. alamat situs web;                                                                                                                                      | 65              | v. web site address;                                                                                                                                             |
| (3) riwayat singkat BUS;                                                                                                                                  | 66              | (3) brief profile of BUS;                                                                                                                                        |
| (4) visi dan misi BUS;                                                                                                                                    | 72              | (4) vision and mission of BUS;                                                                                                                                   |
| (5) kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada Tahun Buku, serta jenis produk dan aktivitas;                     | 74              | (5) line(s) of business according to the latest articles of association, business activities performed in the Fiscal Year, and types of products and activities; |
| (6) struktur organisasi BUS, paling sedikit sampai dengan 1 (satu) tingkat di bawah direksi yang disertai dengan nama dan jabatan;                        | 104             | (6) organization structure of BUS, at the very least to 1 (one) level below the Directors, with name and position;                                               |
| (7) susunan dan komposisi pemegang saham, yaitu nama pemegang saham dan persentase kepemilikan saham, termasuk:                                           | 153-155         | (7) shareholding structure and composition, that is, names of shareholders and percentage of share-ownership, including:                                         |
| i. pemegang saham yang memiliki paling sedikit 5% (lima persen) saham BUS;                                                                                | 153             | i. shareholders with a minimum of 5% (five percent) of shares of the BUS;                                                                                        |
| ii. anggota direksi dan anggota dewan komisaris yang memiliki saham BUS;                                                                                  | 154             | ii. members of the board of directors and board of commissioners that hold shares of the BUS;                                                                    |
| iii. kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham BUS (jika ada); dan | 153             | iii. public shareholders, that is, shareholders that each held less than 5% (five percent) of shares of the BUS (if any); and                                    |

| Keterangan                                                                                                                                                                                                                                                                                                                                                           | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| iv. informasi mengenai pemegang saham pengendali BUS sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;                                                                                                                                                                                                                                   | 152             | iv. information on the controlling shareholder(s) of the BUS, up to the individual ultimate shareholders, presented in a schematic diagram or chart;                                                                                                                                                                                                                                                                                               |
| (8) profil Direksi, Dewan Komisaris, dan DPS, paling sedikit meliputi:                                                                                                                                                                                                                                                                                               | 108-135         | (8) profiles of the Board of Directors, Board of Commissioners, and the DPS (Sharia Supervisory Board), covering at least:                                                                                                                                                                                                                                                                                                                         |
| i. susunan Direksi, Dewan Komisaris, dan DPS, serta jabatan dan ringkasan riwayat hidup.                                                                                                                                                                                                                                                                             | ✓               | i. structure of the Board of Directors, Board of Commissioners and DPS, as well as position and curriculum vitae.                                                                                                                                                                                                                                                                                                                                  |
| Dalam hal terdapat perubahan susunan anggota Direksi, anggota Dewan Komisaris, dan/ atau anggota DPS yang terjadi setelah Tahun Buku berakhir sampai dengan batas waktu penyampaian laporan publikasi keuangan dan informasi kinerja keuangan tahunan, susunan yang dicantumkan yaitu susunan Direksi, Dewan Komisaris, dan/ atau DPS sebelum dan setelah perubahan; | ✓               | In the event of changes in the membership composition of the Board of Directors, Board of Commissioners and/ or DPS occurring subsequent to the end of the Fiscal Year and up to the deadline for submission of the annual report of published financial statements and information on financial performance, membership composition of the Board of Directors, Board of Commissioners and DPS shall be presented both prior and after the change; |
| ii. foto terbaru;                                                                                                                                                                                                                                                                                                                                                    | ✓               | ii. latest photograph;                                                                                                                                                                                                                                                                                                                                                                                                                             |
| iii. usia;                                                                                                                                                                                                                                                                                                                                                           | ✓               | iii. age;                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| iv. kewarganegaraan;                                                                                                                                                                                                                                                                                                                                                 | ✓               | iv. citizenship;                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| v. riwayat pendidikan;                                                                                                                                                                                                                                                                                                                                               | ✓               | v. education;                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| vi. riwayat jabatan, meliputi informasi:                                                                                                                                                                                                                                                                                                                             | ✓               | vi. work history, with information on:                                                                                                                                                                                                                                                                                                                                                                                                             |
| (i) nomor dan tanggal akta pengesahan, persetujuan, dan/atau pencatatan dari instansi yang berwenang atas penunjukan sebagai anggota direksi, anggota dewan komisaris, dan anggota DPS;                                                                                                                                                                              | ✓               | (i) number and date of deed of ratification, letter of approval and/or record from the relevant authority regarding the appointment as member of the Board of Directors, Board of Commissioners or DPS;                                                                                                                                                                                                                                            |
| (ii) rangkap jabatan anggota direksi, anggota dewan komisaris, dan anggota DPS (jika ada); dan                                                                                                                                                                                                                                                                       | ✓               | (ii) concurrent position(s) of members of the Board of Directors, Board of Commissioners and DPS (if any); and                                                                                                                                                                                                                                                                                                                                     |
| (iii) pengalaman dan periode kerja, baik di dalam maupun di luar BUS;                                                                                                                                                                                                                                                                                                | ✓               | (iii) prior work experience and period of service, in or outside the BUS;                                                                                                                                                                                                                                                                                                                                                                          |
| vii. pendidikan dan/atau pelatihan yang telah diikuti anggota Direksi, anggota Dewan Komisaris, dan anggota DPS selama Tahun Buku (jika ada); dan                                                                                                                                                                                                                    | ✓               | vii. education and/or training attended by members of the Board of Directors, Board of Commissioners, and DPS during the Fiscal Year (if any); and                                                                                                                                                                                                                                                                                                 |
| viii. hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris, dan/atau pemegang saham pengendali (jika ada) dan nama anggota direksi, anggota dewan komisaris, dan/atau pemegang saham pengendali tersebut;                                                                                  | ✓               | viii. financial, management and share ownership relations, and/or family relationship with members of the Board of Directors, members of the Board of Commissioners, and/or controlling shareholders (if any) and names of the members of the Board of Directors, members of the Board of Commissioners, and/or the controlling shareholder;                                                                                                       |



| Keterangan                                                                                                                                                                                                                                     | Halaman<br>Page | Description                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (9) profil singkat pejabat eksekutif, yang meliputi susunan, jabatan, dan ringkasan riwayat hidup;                                                                                                                                             | 136-140         | (9) brief profiles of executive officers, with structure, position and summary curriculum vitae;                                                                                                                                                       |
| (10) jumlah pegawai dan deskripsi sebaran tingkat pendidikan dan usia pegawai dalam Tahun Buku;                                                                                                                                                | 141-143         | (10) number of employees and employee grouping by education and age in the Fiscal Year;                                                                                                                                                                |
| (11) nama dan alamat lembaga dan/atau profesi penunjang.                                                                                                                                                                                       | 162-163         | (11) names and address of supporting professionals/institutions.                                                                                                                                                                                       |
| Dalam hal terdapat lembaga dan/atau profesi penunjang yang memberikan jasa secara berkala kepada BUS, misalnya kantor akuntan publik dan notaris, diungkapkan informasi mengenai jasa yang diberikan, komisi (fee), dan periode penugasan; dan | √               | In the event of supporting professionals/institutions that provide regular services to the BUS, such as a public accountant firm or notary, should be disclosed information on services provided, commission (fee) paid, and period of assignment; and |
| (12) penghargaan dan/atau sertifikasi yang diterima BUS, baik yang berskala nasional maupun internasional dalam Tahun Buku terakhir (jika ada), yang meliputi:                                                                                 | 14-15           | (12) award and/or certification received by the BUS, at the national and international level, in the last Fiscal Year (if any), that covers:                                                                                                           |
| i. nama penghargaan dan/atau sertifikasi;                                                                                                                                                                                                      | √               | i. name of award and/or certification;                                                                                                                                                                                                                 |
| ii. badan atau lembaga yang memberikan penghargaan dan/atau sertifikasi; dan                                                                                                                                                                   | √               | ii. organization/institution that issued the award and/or certification; and                                                                                                                                                                           |
| iii. masa berlaku penghargaan dan/atau sertifikasi (jika ada).                                                                                                                                                                                 | √               | iii. validity period of award and/or certification (if any).                                                                                                                                                                                           |
| c) Laporan Direksi                                                                                                                                                                                                                             | 42-57           | c) Report of the Board of Directors                                                                                                                                                                                                                    |
| Laporan Direksi paling sedikit meliputi uraian singkat mengenai kinerja BUS yang terdiri atas:                                                                                                                                                 |                 | The report of the Board of Directors should at least present brief information on the performance of the BUS, comprising of:                                                                                                                           |
| (1) strategi dan kebijakan yang ditetapkan;                                                                                                                                                                                                    | 47              | (1) strategy and policies taken;                                                                                                                                                                                                                       |
| (2) perbandingan antara hasil yang dicapai dengan yang ditargetkan;                                                                                                                                                                            | 49              | (2) comparison between achievements and targets;                                                                                                                                                                                                       |
| (3) kendala yang dihadapi BUS;                                                                                                                                                                                                                 | 46              | (3) constraints faced by the BUS;                                                                                                                                                                                                                      |
| (4) gambaran tentang prospek usaha;                                                                                                                                                                                                            | 50              | (4) overview of business prospects;                                                                                                                                                                                                                    |
| (5) penerapan tata kelola BUS;                                                                                                                                                                                                                 | 53              | (5) implementation of governance at the BUS;                                                                                                                                                                                                           |
| (6) perubahan komposisi anggota direksi dan alasan perubahannya (jika ada);                                                                                                                                                                    | 55              | (6) changes in membership composition of the Board of Directors and the reason for such changes (if any);                                                                                                                                              |
| (7) aktivitas utama;                                                                                                                                                                                                                           | 88              | (7) primary activities;                                                                                                                                                                                                                                |
| (8) teknologi informasi;                                                                                                                                                                                                                       | 54              | (8) information technology;                                                                                                                                                                                                                            |
| (9) penyaluran pembiayaan kepada nasabah UMKM;                                                                                                                                                                                                 | 190             | (9) financing to customers in the MSME segment;                                                                                                                                                                                                        |
| (10) persentase imbalan penghimpunan dan penyaluran dana;                                                                                                                                                                                      | -               | (10) percentage of fees in funding and financing;                                                                                                                                                                                                      |
| (11) perkembangan perekonomian dan target pasar;                                                                                                                                                                                               | 45              | (11) economic development and market target;                                                                                                                                                                                                           |
| (12) jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri;                                                                                                                                                                          | 89              | (12) business partners and networks, domestic and/or overseas;                                                                                                                                                                                         |
| (13) jumlah, jenis, dan lokasi jaringan kantor BUS;                                                                                                                                                                                            | 89-101          | (13) number, type and location of branch offices of BUS;                                                                                                                                                                                               |
| (14) kepemilikan direksi, dewan komisaris, dan pemegang saham dalam kelompok usaha BUS;                                                                                                                                                        | -               | (14) ownership by the Board of Directors, Board of Commissioners and shareholders in the business group of BUS;                                                                                                                                        |
| (15) perubahan penting yang terjadi pada BUS dan kelompok usaha BUS dalam tahun yang bersangkutan;                                                                                                                                             | 44              | (15) significant changes occurring at the BUS and business group of BUS in the current year;                                                                                                                                                           |

| Keterangan                                                                                                                                                                                                                                                           | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                   |
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| (16) hal penting yang diperkirakan terjadi pada masa mendatang; dan                                                                                                                                                                                                  | 52              | (16) prediction of significant future issues; and                                                                                                                                                                                                                                             |
| (17) sumber daya manusia, meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia.                                                                                                                                                      | 54              | (17) information on human resources, covering number, education level, training and competence development programs attended.                                                                                                                                                                 |
| d) Laporan Dewan Komisaris                                                                                                                                                                                                                                           | 30-39           | d) Report of the Board of Commissioners                                                                                                                                                                                                                                                       |
| Laporan Dewan Komisaris paling sedikit meliputi:                                                                                                                                                                                                                     |                 | The report of the Board of Commissioners should at least covers:                                                                                                                                                                                                                              |
| (1) penilaian terhadap kinerja direksi mengenai pengelolaan BUS;                                                                                                                                                                                                     | 32              | (1) assessment of the performance of the Board of Directors in the management of the BUS;                                                                                                                                                                                                     |
| (2) hasil pengawasan terhadap implementasi strategi BUS;                                                                                                                                                                                                             | 34              | (2) supervision on the implementation of strategies of the BUS;                                                                                                                                                                                                                               |
| (3) tanggapan atas prospek usaha BUS yang disusun oleh direksi;                                                                                                                                                                                                      | 35              | (3) opinion on the business prospects of BUS as prepared by the Board of Directors;                                                                                                                                                                                                           |
| (4) tanggapan atas penerapan tata kelola BUS;                                                                                                                                                                                                                        | 36              | (4) opinion on the implementation of governance at the BUS;                                                                                                                                                                                                                                   |
| (5) perubahan komposisi anggota dewan komisaris dan alasan perubahannya (jika ada); dan                                                                                                                                                                              | 37              | (5) changes in the membership composition of the Board of Commissioners and the reason for such changes (if any); and                                                                                                                                                                         |
| (6) frekuensi dan mekanisme pemberian nasihat kepada anggota Direksi.                                                                                                                                                                                                | 35              | (6) frequency and mechanism for advising the members of the Board of Directors.                                                                                                                                                                                                               |
| 2) Informasi Kinerja Keuangan                                                                                                                                                                                                                                        | 166-221         | 2) Information on Financial Performance                                                                                                                                                                                                                                                       |
| Informasi kinerja keuangan meliputi analisis dan pembahasan manajemen yang memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lain dengan penekanan pada perubahan material yang terjadi dalam Tahun Buku, yang paling sedikit meliputi: |                 | Information on financial performance includes a management discussion and analysis presenting an analysis and discussion of financial statements accounts and other important information with an emphasis on material changes that occurred during the Fiscal Year, which at least includes: |
| a) tinjauan kinerja per segmen usaha antara lain segmen konsumen, segmen ritel, atau segmen korporasi paling sedikit mengenai:                                                                                                                                       | 175-186         | a) review of performance by business segments, such as consumer, retail or corporate segments, at least covering:                                                                                                                                                                             |
| (1) pendapatan; dan                                                                                                                                                                                                                                                  | 175-186         | (1) revenues; and                                                                                                                                                                                                                                                                             |
| (2) profitabilitas;                                                                                                                                                                                                                                                  | 175-186         | (2) profitability;                                                                                                                                                                                                                                                                            |
| b) tinjauan kinerja keuangan yang mencakup perbandingan kinerja keuangan tahun berjalan dengan tahun sebelumnya, penjelasan mengenai penyebab adanya perubahan dan dampak perubahan tersebut, yang paling sedikit meliputi:                                          | 187-200         | b) review of financial performance, comparing current year financial performance with those in the preceding year, as well as explanation for changes in the accounts and the impact of such changes, covering at least:                                                                      |
| (1) penyaluran dana (investasi dan pembiayaan) dan total aset;                                                                                                                                                                                                       |                 | (1) fund disbursement (investment and financing) and total assets;                                                                                                                                                                                                                            |
| (2) dana pihak ketiga dan sumber pendanaan lain;                                                                                                                                                                                                                     | 190             | (2) third party funds and other sources of funding;                                                                                                                                                                                                                                           |
| (3) ekuitas;                                                                                                                                                                                                                                                         | 191             | (3) equity;                                                                                                                                                                                                                                                                                   |
| (4) pendapatan, beban, laba/rugi, penghasilan komprehensif lain, dan total laba/rugi komprehensif; dan                                                                                                                                                               | 191             | (4) revenues, expenses, profit/loss, other comprehensive income, and total comprehensive profit/loss; and                                                                                                                                                                                     |
| (5) arus kas;                                                                                                                                                                                                                                                        | 193             | (5) cash flows;                                                                                                                                                                                                                                                                               |
| c) analisis kualitas aset produktif dan rasio keuangan;                                                                                                                                                                                                              | 188             | c) analysis of earning asset quality and financial ratios;                                                                                                                                                                                                                                    |
| d) struktur permodalan;                                                                                                                                                                                                                                              | 202             | d) capital structure;                                                                                                                                                                                                                                                                         |
| e) informasi atau fakta material yang terjadi setelah tanggal laporan akuntan publik (jika ada);                                                                                                                                                                     | 203             | e) material information or fact subsequent to the date of public accountant report (if any);                                                                                                                                                                                                  |

| Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| f) aspek pemasaran produk dan aktivitas BUS, paling sedikit mengenai strategi pemasaran dan pangsa pasar;                                                                                                                                                                                                                                                                                                                                                                                                    | 207             | f) marketing aspects of products and activities of the BUS, containing at least information on marketing strategy and market share;                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| g) uraian mengenai dividen selama 2 (dua) Tahun Buku terakhir (jika ada), paling sedikit:                                                                                                                                                                                                                                                                                                                                                                                                                    | 208             | g) description of dividend distribution during the last 2 (two) Fiscal Years (if any), disclosing at least:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| (1) kebijakan dividen;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 208             | (1) dividend policy;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| (2) tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen nonkas;                                                                                                                                                                                                                                                                                                                                                                                                                               | -               | (2) date of payment of cash dividend and/or date of distribution of non-cash dividend;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| (3) jumlah dividen per saham, baik berupa kas maupun nonkas;                                                                                                                                                                                                                                                                                                                                                                                                                                                 | -               | (3) earning per share, cash or non-cash;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| (4) jumlah pembayaran dividen per tahun;                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | -               | (4) amount of dividend payment in the year;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| (5) perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap BUS dan dampaknya terhadap laporan keuangan (jika ada); dan                                                                                                                                                                                                                                                                                                                                                        | 213             | (5) changes in laws and regulations with significant impact to the BUS and the impact thereof to the financial statements (if any); and                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| (6) perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada);                                                                                                                                                                                                                                                                                                                                                                                                                | 221             | (6) changes in accounting policies, reason for such changes, and the impact thereof to the financial statements (if any);                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| h) laporan distribusi bagi hasil;                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 199             | h) report of distribution of profit sharing;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| i) laporan sumber dan penyaluran dana zakat dan wakaf; dan                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 199             | i) report of sources and utilization of zakat and wakaf funds; and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| j) laporan sumber dan penggunaan dana kebajikan.                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 200             | j) report of sources and utilization of social donation funds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 3) Eksposur Risiko dan Permodalan                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 251-332         | 3) Risk exposure and capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Ruang lingkup eksposur risiko dan permodalan mengacu pada Lampiran Surat Edaran Otoritas Jasa Keuangan ini.                                                                                                                                                                                                                                                                                                                                                                                                  |                 | The scope of discussions on risk exposure and capital shall refers to the Attachment to this OJK Circular Letter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 4) Tata Kelola                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 334-597         | 4) Governance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| a) Informasi tata kelola                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 334-597         | a) Information on governance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Dalam hal BUS mengungkapkan informasi tata kelola sebagai bagian yang tidak terpisahkan dari laporan publikasi keuangan dan informasi kinerja keuangan tahunan, ruang lingkup informasi tata kelola sesuai dengan ketentuan peraturan perundang-undangan mengenai pelaksanaan <i>Good Corporate Governance</i> bagi bank umum syariah dan unit usaha syariah serta Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah. | √               | In the event that BUS discloses information on governance as an inseparable part of the annual report of published financial statements and information on financial performance, the scope of governance information is in accordance with the provisions of laws and regulations regarding the implementation of good corporate governance for sharia commercial banks and sharia business units as well as regulations of the Financial Services Authority concerning the implementation of governance in providing remuneration for sharia commercial banks and sharia business units. |
| b) Laporan Keberlanjutan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 598             | b) Sustainability Report                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| (1) Laporan keberlanjutan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, Emiten, dan Perusahaan Publik.                                                                                                                                                                                                                                                                                                                      | √               | (1) The sustainability report should conform with relevant regulations from OJK on the implementation of sustainable finance for financial services institutions, issuers, and public companies.                                                                                                                                                                                                                                                                                                                                                                                           |

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| Dalam hal BUS menyusun laporan keberlanjutan sebagai bagian yang tidak terpisahkan dari laporan publikasi keuangan dan informasi kinerja keuangan tahunan, ruang lingkup laporan keberlanjutan sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, Emiten, dan Perusahaan Publik.                            | √               | In the event that BUS prepares the sustainability report as an inseparable part of the annual report of published financial statements and information on financial performance, the scope of such sustainability report should conform with relevant regulations from OJK on the implementation of sustainable finance for financial services institutions, issuers, and public companies.           |
| (2) Laporan tanggung jawab sosial dan lingkungan BUS sesuai dengan ketentuan peraturan perundang-undangan mengenai tanggung jawab sosial dan lingkungan perseroan terbatas.<br><br>Informasi mengenai tanggung jawab sosial dan lingkungan meliputi kebijakan, jenis program, dan biaya yang dikeluarkan, antara lain terkait aspek:                                                    | √               | (2) Social and environmental responsibility report of the BUS in accordance with laws and regulations on social and environmental responsibility for limited liability companies.<br><br>Information on social and environmental responsibility covers management policies, types of programs, and costs expended, among other things in aspects of:                                                  |
| (a) lingkungan hidup;                                                                                                                                                                                                                                                                                                                                                                   | √               | (a) environment;                                                                                                                                                                                                                                                                                                                                                                                      |
| (b) praktik ketenagakerjaan;                                                                                                                                                                                                                                                                                                                                                            | √               | (b) labor practices;                                                                                                                                                                                                                                                                                                                                                                                  |
| (c) praktik kegiatan institusi yang sehat;                                                                                                                                                                                                                                                                                                                                              | √               | (c) sound institutional practices;                                                                                                                                                                                                                                                                                                                                                                    |
| (d) konsumen; dan                                                                                                                                                                                                                                                                                                                                                                       | √               | (d) consumer; and                                                                                                                                                                                                                                                                                                                                                                                     |
| (e) pengembangan masyarakat.                                                                                                                                                                                                                                                                                                                                                            | √               | (e) community development.                                                                                                                                                                                                                                                                                                                                                                            |
| Dalam hal BUS menyajikan informasi mengenai tanggung jawab sosial dan lingkungan pada laporan tersendiri seperti laporan tanggung jawab sosial dan lingkungan atau laporan keberlanjutan (sustainability report), BUS dikecualikan untuk mengungkapkan informasi mengenai tanggung jawab sosial dan lingkungan dalam laporan publikasi keuangan dan informasi kinerja keuangan tahunan. |                 | In the event that BUS presents information on social and environmental responsibility in a separate report such as in a social and environmental responsibility report or a sustainability report, the BUS is exempted from disclosing information regarding social and environmental responsibility in the annual report of published financial statements and information on financial performance. |
| 5) Laporan Keuangan yang Telah Diaudit                                                                                                                                                                                                                                                                                                                                                  | 602             | 5) Audited Financial Statements                                                                                                                                                                                                                                                                                                                                                                       |
| Laporan keuangan yang telah diaudit oleh akuntan publik dan kantor akuntan publik yang terdaftar di Otoritas Jasa Keuangan, yang meliputi:                                                                                                                                                                                                                                              |                 | The financial statements that have been audited by a public accountant and public accountant firm registered with the OJK, which covers:                                                                                                                                                                                                                                                              |
| a) laporan posisi keuangan;                                                                                                                                                                                                                                                                                                                                                             | √               | a) statement of financial position;                                                                                                                                                                                                                                                                                                                                                                   |
| b) laporan laba rugi dan penghasilan komprehensif lain;                                                                                                                                                                                                                                                                                                                                 | √               | b) statement of profit or loss and other comprehensive income;                                                                                                                                                                                                                                                                                                                                        |
| c) laporan perubahan ekuitas;                                                                                                                                                                                                                                                                                                                                                           | √               | c) statement of changes in equity;                                                                                                                                                                                                                                                                                                                                                                    |
| d) laporan arus kas; dan                                                                                                                                                                                                                                                                                                                                                                | √               | d) statement of cash flows; and                                                                                                                                                                                                                                                                                                                                                                       |
| e) catatan atas laporan keuangan, termasuk informasi mengenai komitmen dan kontinjensi.                                                                                                                                                                                                                                                                                                 | √               | e) notes to the financial statements, including information on commitments and contingencies.                                                                                                                                                                                                                                                                                                         |
| 6) Informasi Terkait dengan Kelompok Usaha BUS                                                                                                                                                                                                                                                                                                                                          | 158-162         | 6) Information related to the business group of BUS                                                                                                                                                                                                                                                                                                                                                   |
| Bagi BUS yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, menambahkan laporan publikasi keuangan dan informasi kinerja keuangan tahunan dengan:                                                                                                                                                                                                          |                 | For BUS that is part of a business group and/or that have a Subsidiary Entity, the following information should be included in the annual report of published financial statements and information on financial performance:                                                                                                                                                                          |
| a) struktur kelompok usaha BUS yang meliputi:                                                                                                                                                                                                                                                                                                                                           | 158-162         | a) structure of BUS business group, covering:                                                                                                                                                                                                                                                                                                                                                         |

| Keterangan                                                                                                                                                                                                                              | Halaman<br>Page | Description                                                                                                                                                                              |
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| (1) struktur kelompok usaha BUS, yang antara lain terdiri dari BUS, Entitas Anak, perusahaan terelasi, Entitas Induk sampai dengan <i>ultimate shareholder</i> ;                                                                        | 158             | (1) structure of BUS business group, comprising the BUS, Subsidiary Entity, Related Entity, Parent Entity, and up to the ultimate shareholder;                                           |
| (2) struktur keterkaitan kepengurusan dalam kelompok usaha BUS; dan                                                                                                                                                                     | 158-162         | (2) management relationship among companies in the BUS business group; and                                                                                                               |
| (3) pemegang saham yang bertindak atas nama pemegang saham lain ( <i>shareholders acting in concert</i> ).                                                                                                                              | 158-162         | (3) shareholders acting in concert                                                                                                                                                       |
| Pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan BUS, berdasarkan atau tidak berdasarkan suatu perjanjian;                    |                 | Shareholders acting in concert refer to individual or institutional shareholders with a common objective of controlling the BUS, with or without a formal agreement;                     |
| b) transaksi antara BUS dengan pihak berelasi dalam kelompok usaha BUS, dengan memperhatikan hal sebagai berikut:                                                                                                                       | 210-212         | b) transactions between the BUS and related parties in the BUS business group, with consideration of the followings:                                                                     |
| (1) informasi transaksi dengan pihak berelasi, baik yang dilakukan BUS maupun yang dilakukan oleh setiap entitas di dalam kelompok usaha BUS di bidang keuangan;                                                                        | 210-212         | (1) information on transactions with related parties, whether conducted by BUS or by any entity in the BUS business group in the financial sector;                                       |
| (2) pihak berelasi adalah pihak-pihak sebagaimana diatur dalam standar akuntansi keuangan;                                                                                                                                              | 210-212         | (2) related parties are parties defined as such in relevant financial accounting standards;                                                                                              |
| (3) jenis transaksi dengan pihak berelasi, antara lain:                                                                                                                                                                                 | 210-212         | (3) types of transaction with related parties, including:                                                                                                                                |
| (a) kepemilikan silang ( <i>cross shareholding</i> );                                                                                                                                                                                   | 210-212         | (a) cross shareholding;                                                                                                                                                                  |
| (b) transaksi dari suatu kelompok usaha yang bertindak untuk kepentingan kelompok usaha lain;                                                                                                                                           | 210-212         | (b) transactions by a business group performed in the interest of another business group;                                                                                                |
| (c) pengelolaan likuiditas jangka pendek dalam kelompok usaha;                                                                                                                                                                          | 210-212         | (c) short-term liquidity management in the business group;                                                                                                                               |
| (d) penyediaan dana yang diberikan atau diterima oleh entitas lain dalam satu kelompok usaha;                                                                                                                                           | 210-212         | (d) funding provided to, or received by, another entity in a business group;                                                                                                             |
| (e) eksposur kepada pemegang saham mayoritas antara lain dalam bentuk pinjaman, komitmen, dan kontinjensi; dan                                                                                                                          | 210-212         | (e) exposure to a majority shareholder in the form of, among others, loans, commitments and contingencies; and                                                                           |
| (f) pembelian, penjualan, dan/atau penyewaan aset dengan entitas lain dalam suatu kelompok usaha, termasuk yang dilakukan dengan <i>repurchase agreement (repo)</i> ;                                                                   | 210-212         | (f) transactions for the purchase, sale and/or rental of assets with another entity in the business group, including transactions with repurchase agreement (repo);                      |
| c) transaksi dengan pihak berelasi yang dilakukan oleh setiap entitas dalam kelompok usaha BUS di bidang keuangan;                                                                                                                      | 210-212         | c) transactions with related parties conducted by each entity in the BUS business group in the financial sector;                                                                         |
| d) penyediaan dana, komitmen, atau fasilitas lain yang dapat dipersamakan dengan itu dari setiap entitas yang berada dalam satu kelompok usaha dengan BUS kepada nasabah dan/atau pihak yang telah memperoleh penyaluran dana dari BUS; | 210-212         | d) the provision of funding, commitments or equivalent facilities from an entity in the BUS business group to the customers and/or parties that already received financing from the BUS; |

| Keterangan                                                                                                                                                                                                                                            | Halaman<br>Page | Description                                                                                                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| e) adanya larangan, batasan, dan/atau hambatan signifikan lain untuk melakukan transfer dana atau untuk pemenuhan modal yang dipersyaratkan oleh otoritas ( <i>regulatory capital</i> ) antara BUS dengan entitas lain dalam satu kelompok usaha; dan | 210-212         | e) existence of a prohibition, restriction, and/or other significant constraint to transfer funds or to fulfil the required regulatory capital between BUS and other entities in a business group; and                                                                 |
| f) nama dan alamat Entitas Anak, perusahaan asosiasi, perusahaan ventura bersama dimana BUS memiliki pengendalian bersama entitas, beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi BUS tersebut (jika ada).        | 162             | f) name and address of Subsidiary Entity, associated entities and joint venture entities where the BUS have a common control with the entity, along with the percentage of share-ownership, line of business, total assets and operational status of the BUS (if any). |
| c. BUS yang merupakan Emiten dan/atau Perusahaan Publik menambahkan ruang lingkup informasi sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan mengenai laporan tahunan emiten atau perusahaan publik.                                          | √               | c. The BUS that is an Issuer and/or a Public Company should include in addition the scope of information in accordance with the provisions of OJK Regulation regarding the annual report of issuer or public company.                                                  |

# REFERENSI SEOJK

No. 16/SEOJK.04/2021:

Laporan Tahunan Emiten atau Perusahaan Publik

## SEOJK Reference

No. 16/SEOJK.04/2021: Annual Report of Public Company

| Keterangan                                                                                                                                                                                                                                                                                                                                                                  | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I. Ketentuan Umum                                                                                                                                                                                                                                                                                                                                                           |                 | I. General Provision                                                                                                                                                                                                                                                                                                                                                                   |
| 1. Dalam Surat Edaran Otoritas Jasa Keuangan ini yang dimaksud dengan:                                                                                                                                                                                                                                                                                                      | √               | 1. In this Financial Services Authority Circular Letter what is meant by:                                                                                                                                                                                                                                                                                                              |
| a. Laporan Tahunan adalah laporan pertanggungjawaban Direksi dan Dewan Komisaris dalam melakukan pengelolaan dan pengawasan terhadap emiten atau perusahaan publik dalam kurun waktu 1 (satu) tahun buku kepada rapat umum pemegang saham yang disusun berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan mengenai Laporan Tahunan emiten atau perusahaan publik. | √               | a. The Annual Report is a report on the Board of Directors and Board of Commissioners accountability in managing and supervising issuers or public companies within a period of 1 (one) fiscal year to the general meeting of shareholders prepared based on the provisions of the Financial Services Authority Regulation concerning the Annual Report of issuers or public companies |
| b. Emiten adalah pihak yang melakukan penawaran umum.                                                                                                                                                                                                                                                                                                                       | √               | b. Issuers are parties who make public offerings                                                                                                                                                                                                                                                                                                                                       |
| c. Perusahaan Publik adalah perseroan yang sahamnya telah dimiliki paling sedikit oleh 300 (tiga ratus) pemegang saham dan memiliki modal disetor paling sedikit Rp3.000.000.000,00 (tiga miliar rupiah) atau suatu jumlah pemegang saham dan modal disetor yang ditetapkan oleh Otoritas Jasa Keuangan.                                                                    | √               | c. A Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority                                                                                                 |
| d. Perusahaan Terbuka adalah Emiten yang telah melakukan penawaran umum efek bersifat ekuitas atau Perusahaan Publik.                                                                                                                                                                                                                                                       | √               | d. A Public Company is an Issuer that has made a public offering of equity securities or a Publically-listed Company                                                                                                                                                                                                                                                                   |
| e. Laporan Keberlanjutan ( <i>Sustainability Report</i> ) adalah laporan yang diumumkan kepada masyarakat yang memuat kinerja ekonomi, keuangan, sosial, dan lingkungan hidup suatu lembaga jasa keuangan, Emiten, dan Perusahaan Publik dalam menjalankan bisnis berkelanjutan.                                                                                            | √               | e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business                                                                                                                                           |
| f. Direksi:                                                                                                                                                                                                                                                                                                                                                                 | √               | f. Board of Directors:                                                                                                                                                                                                                                                                                                                                                                 |
| 1) bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Direksi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan                                                                                                                                           | √               | 1) For an Issuer or a Public Company in the form of a limited liability company, it is the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and                                                                                                           |
| 2) bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melaksanakan pengelolaan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang-undangan mengenai badan hukum tersebut.                                                                                                                                | √               | 2) For an Issuer or a Public Company in the form of a legal entity other than a limited liability company, it is the body that carries out the management of the legal entity as referred to in the laws and regulations concerning the legal entity.                                                                                                                                  |



| Keterangan |                                                                                                                                                                                                                                                                                                                                                 | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                     |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| g.         | Dewan Komisaris:                                                                                                                                                                                                                                                                                                                                | √               | g. Board of Commissioners:                                                                                                                                                                                                                                                                                                                      |
| 1)         | bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Dewan Komisaris sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan                                                                                                          | √               | 1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and                                                                      |
| 2)         | bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melakukan pengawasan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang-undangan mengenai badan hukum tersebut.                                                                                                           | √               | 2) For the Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.                                                                                                               |
| h.         | Rapat Umum Pemegang Saham yang selanjutnya disingkat RUPS:                                                                                                                                                                                                                                                                                      | √               | h. General Meeting of Shareholders hereinafter abbreviated as GMS:                                                                                                                                                                                                                                                                              |
| 1)         | bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan                                                                                                      | √               | 1) For an Issuer or a Public Company in the form of a limited liability company, it is the GMS as referred to in the Financial Services Authority Regulation concerning the Planning and Organizing of the General Meeting of Shareholders of a Public Company; and                                                                             |
| 2)         | bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang mempunyai wewenang yang tidak diberikan kepada organ yang melaksanakan fungsi pengurusan dan fungsi pengawasan, dalam batas yang ditentukan dalam peraturan perundang-undangan dan/atau anggaran dasar yang mengatur badan hukum tersebut. | √               | 2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that has authority that is not given to any other body that carries out management and supervisory functions, within the limits specified in the legislation and/or articles of association governing the legal entity. |
| 2.         | Laporan Tahunan Emiten atau Perusahaan Publik merupakan sumber informasi penting bagi investor atau pemegang saham sebagai salah satu dasar pertimbangan dalam pengambilan keputusan investasi dan sarana pengawasan terhadap Emiten atau Perusahaan Publik.                                                                                    | √               | 2. The Annual Report of Issuers or Public Companies is an important source of information for investors or shareholders as one of the basic considerations in making investment decisions and a means of supervision of Issuers or Public Companies.                                                                                            |
| 3.         | Seiring dengan perkembangan pasar modal dan meningkatnya kebutuhan investor atau pemegang saham atas keterbukaan informasi, Direksi dan Dewan Komisaris dituntut untuk menyajikan informasi yang berkualitas, akurat, dan akuntabel melalui Laporan Tahunan Emiten atau Perusahaan Publik.                                                      | √               | 3. Along with the development of the capital market and the increasing need for information disclosure by investors or shareholders, the Board of Directors and the Board of Commissioners are required to present quality, accurate, and accountable information through the Annual Reports of Issuers or Public Companies.                    |
| 4.         | Laporan Tahunan yang disusun secara teratur dan informatif dapat memberikan kemudahan bagi investor atau pemegang saham dan pemangku kepentingan dalam memperoleh informasi yang dibutuhkan.                                                                                                                                                    | √               | 4. Annual Reports that are prepared regularly and informatively can provide convenience for investors or shareholders and stakeholders in obtaining the required information.                                                                                                                                                                   |
| 5          | Surat Edaran Otoritas Jasa Keuangan ini merupakan pedoman bagi Emiten atau Perusahaan Publik yang wajib diterapkan dalam menyusun Laporan Tahunan dan Laporan Keberlanjutan.                                                                                                                                                                    | √               | 5 This Financial Services Authority Circular is a guideline for Issuers or Public Companies that must be applied in preparing Annual Reports and Sustainability Reports.                                                                                                                                                                        |
| II.        | Bentuk Laporan Tahunan                                                                                                                                                                                                                                                                                                                          |                 | II. Format of Annual Report                                                                                                                                                                                                                                                                                                                     |
| 1.         | Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik.                                                                                                                                                                                                                                                            | √               | 1. Annual Report should be presented in the printed format and in electronic document copy..                                                                                                                                                                                                                                                    |
| 2.         | Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik.                                                                                                                                                  | √               | 2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.                                                                                                                                                                                  |

| Keterangan                                                                                                                                                                                                                                                                            | Halaman<br>Page | Description                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami.                                                                                            | √               | 3. The Annual Report may present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.                                                                           |
| 4. Laporan Tahunan yang disajikan dalam bentuk salinan dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam format pdf.                                                                                                                                                 | √               | 4. The Annual Report presented in electronic document format is the Annual Report converted into pdf format.                                                                                                                                                                 |
| III. Isi Laporan Tahunan                                                                                                                                                                                                                                                              |                 | III. Content Of Annual Report                                                                                                                                                                                                                                                |
| 1. Laporan Tahunan paling sedikit memuat informasi mengenai:                                                                                                                                                                                                                          |                 | 1. Annual Report should contain at least the following information:                                                                                                                                                                                                          |
| a. Ikhtisar data keuangan penting;                                                                                                                                                                                                                                                    | 8               | a. Summary of key financial information;                                                                                                                                                                                                                                     |
| b. Informasi saham (jika ada);                                                                                                                                                                                                                                                        | 11              | b. Stock information (if any);                                                                                                                                                                                                                                               |
| c. Laporan Direksi;                                                                                                                                                                                                                                                                   | 42              | c. The Board of Directors report;                                                                                                                                                                                                                                            |
| d. Laporan Dewan Komisaris;                                                                                                                                                                                                                                                           | 30              | d. The Board of Commissioners report;                                                                                                                                                                                                                                        |
| e. Profil Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                              | 63              | e. Profile of Issuer or Public Company;                                                                                                                                                                                                                                      |
| f. Analisis dan pembahasan manajemen;                                                                                                                                                                                                                                                 | 166             | f. Management discussion and analysis;                                                                                                                                                                                                                                       |
| g. Tata kelola Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                         | 334             | g. Corporate governance applied by the Issuer or Public Company;                                                                                                                                                                                                             |
| h. Tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik;                                                                                                                                                                                                                | 598             | h. Corporate social and environmental responsibility of the Issuer or Public Company;                                                                                                                                                                                        |
| i. Laporan keuangan tahunan yang telah diaudit; dan                                                                                                                                                                                                                                   | 602             | i. Audited annual report; and                                                                                                                                                                                                                                                |
| j. Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan;                                                                                                                                                                          | 60-61           | j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;                                                                                                                                                         |
| 2. Uraian Isi Laporan Tahunan                                                                                                                                                                                                                                                         |                 | 2. Description of Content of Annual Report                                                                                                                                                                                                                                   |
| a. Ikhtisar Data Keuangan Penting                                                                                                                                                                                                                                                     |                 | a. Summary of Key Financial Information                                                                                                                                                                                                                                      |
| Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: | 8-9             | Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain: |
| 1) pendapatan/penjualan;                                                                                                                                                                                                                                                              | 8               | 1) income/sales;                                                                                                                                                                                                                                                             |
| 2) laba bruto;                                                                                                                                                                                                                                                                        | 8               | 2) gross profit;                                                                                                                                                                                                                                                             |
| 3) laba (rugi);                                                                                                                                                                                                                                                                       | 8               | 3) profit (loss);                                                                                                                                                                                                                                                            |
| 4) jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali;                                                                                                                                                                           | 8               | 4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;                                                                                                                                                                     |
| 5) total laba (rugi) komprehensif;                                                                                                                                                                                                                                                    | 8               | 5) total comprehensive profit (loss);                                                                                                                                                                                                                                        |
| 6) jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali;                                                                                                                                                              | 8               | 6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;                                                                                                                                                       |
| 7) laba (rugi) per saham;                                                                                                                                                                                                                                                             | 8               | 7) earning (loss) per share;                                                                                                                                                                                                                                                 |
| 8) jumlah aset;                                                                                                                                                                                                                                                                       | 8               | 8) total assets;                                                                                                                                                                                                                                                             |
| 9) jumlah liabilitas;                                                                                                                                                                                                                                                                 | 8               | 9) total liabilities;                                                                                                                                                                                                                                                        |
| 10) jumlah ekuitas;                                                                                                                                                                                                                                                                   | 8               | 10) total equities;                                                                                                                                                                                                                                                          |
| 11) rasio laba (rugi) terhadap jumlah aset;                                                                                                                                                                                                                                           | 9               | 11) profit (loss) to total assets ratio;                                                                                                                                                                                                                                     |
| 12) rasio laba (rugi) terhadap ekuitas;                                                                                                                                                                                                                                               | 9               | 12) profit (loss) to equities ratio;                                                                                                                                                                                                                                         |
| 13) rasio laba (rugi) terhadap pendapatan/ penjualan;                                                                                                                                                                                                                                 | 9               | 13) profit (loss) to income ratio;                                                                                                                                                                                                                                           |
| 14) rasio lancar;                                                                                                                                                                                                                                                                     | 9               | 14) current ratio;                                                                                                                                                                                                                                                           |
| 15) rasio liabilitas terhadap ekuitas;                                                                                                                                                                                                                                                | 9               | 15) liabilities to equities ratio;                                                                                                                                                                                                                                           |

| Keterangan                                                                                                                                                                                                                                                                                                                                               | Halaman<br>Page | Description                                                                                                                                                                                                                              |
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| 16) rasio liabilitas terhadap jumlah aset; dan                                                                                                                                                                                                                                                                                                           | 9               | 16) liabilities to total assets ratio; and                                                                                                                                                                                               |
| 17) informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya;                                                                                                                                                                                                                                        | 8-9             | 17) other information and financial ratios relevant to the Issuer or Public Company and type of industry;                                                                                                                                |
| b. Informasi Saham                                                                                                                                                                                                                                                                                                                                       | 11              | b. Stock Information                                                                                                                                                                                                                     |
| Informasi Saham (jika ada) paling sedikit memuat:                                                                                                                                                                                                                                                                                                        |                 | Stock Information (if any) at least contains:                                                                                                                                                                                            |
| 1) saham yang telah diterbitkan untuk setiap masa triwulan (jika ada) yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit meliputi:                                                                                                                                                                              | -               | 1) shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:                                                                                                                               |
| a) jumlah saham yang beredar;                                                                                                                                                                                                                                                                                                                            | 11              | a) number of outstanding shares;                                                                                                                                                                                                         |
| b) kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan;                                                                                                                                                                                                                                                                         | -               | b) market capitalization based on the price at the Stock Exchange where the shares listed on;                                                                                                                                            |
| c) harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan                                                                                                                                                                                                                                         | -               | c) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and                                                                                                                    |
| d) volume perdagangan pada Bursa Efek tempat saham dicatatkan;                                                                                                                                                                                                                                                                                           | -               | d) share volume at the Stock Exchange where the shares listed on;                                                                                                                                                                        |
| Informasi pada huruf a) diungkap oleh Emiten yang merupakan Perusahaan Terbuka yang sahamnya tercatat maupun tidak tercatat di Bursa Efek;                                                                                                                                                                                                               |                 | Information in point a) should be disclosed by the Issuer, the public company whose shares is listed or not listed in the Stock Exchange;                                                                                                |
| Informasi pada huruf b), c), dan huruf d) hanya diungkapkan jika Emiten merupakan Perusahaan Terbuka dan sahamnya tercatat di Bursa Efek;                                                                                                                                                                                                                |                 | Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;                                                                                        |
| 2) dalam hal terjadi aksi korporasi, seperti pemecahan saham ( <i>stock split</i> ), penggabungan saham ( <i>reverse stock</i> ), dividen saham, saham bonus, dan perubahan nilai nominal saham, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai:                                                      | 12              | 2) in the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:                 |
| a) tanggal pelaksanaan aksi korporasi;                                                                                                                                                                                                                                                                                                                   | -               | a) date of corporate action;                                                                                                                                                                                                             |
| b) rasio pemecahan saham ( <i>stock split</i> ), penggabungan saham ( <i>reverse stock</i> ), dividen saham, saham                                                                                                                                                                                                                                       | -               | b) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;                                                                                                                                          |
| c) jumlah saham beredar sebelum dan sesudah aksi korporasi; dan                                                                                                                                                                                                                                                                                          | -               | c) number of outstanding shares prior to and after corporate action; and                                                                                                                                                                 |
| d) jumlah efek konversi yang dilaksanakan (jika ada); dan                                                                                                                                                                                                                                                                                                | -               | d) The number of convertible securities exercised (if any); and                                                                                                                                                                          |
| e) harga saham sebelum dan sesudah aksi korporasi;                                                                                                                                                                                                                                                                                                       | -               | e) share price prior to and after corporate action;                                                                                                                                                                                      |
| 3) dalam hal terjadi penghentian sementara perdagangan saham ( <i>suspension</i> ), dan/atau penghapusan pencatatan saham ( <i>delisting</i> ) dalam tahun buku, Emiten atau Perusahaan Publik menjelaskan alasan penghentian sementara perdagangan saham ( <i>suspension</i> ) dan/atau penghapusan pencatatan saham ( <i>delisting</i> ) tersebut; dan | 12              | 3) in the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and |

| Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                  |
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| 4) dalam hal penghentian sementara perdagangan saham ( <i>suspension</i> ) dan/ atau penghapusan pencatatan saham ( <i>delisting</i> ) sebagaimana dimaksud pada angka 3) masih berlangsung hingga akhir periode Laporan Tahunan, Emiten atau Perusahaan Publik menjelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham ( <i>suspension</i> ) dan/ atau penghapusan pencatatan saham ( <i>delisting</i> ) tersebut; | 12              | 4) in the event that the suspension and/ or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting; |
| c. Laporan Direksi                                                                                                                                                                                                                                                                                                                                                                                                                                          | 42-57           | c. The Board of Directors Report                                                                                                                                                                                                                                                             |
| Laporan Direksi paling sedikit memuat:                                                                                                                                                                                                                                                                                                                                                                                                                      |                 | The Board of Directors Report should at least contain the following items:                                                                                                                                                                                                                   |
| 1) uraian singkat mengenai kinerja Emiten atau Perusahaan Publik, paling sedikit meliputi:                                                                                                                                                                                                                                                                                                                                                                  | 45-50           | 1) the performance of the Issuer or Public Company, at least covering:                                                                                                                                                                                                                       |
| a) strategi dan kebijakan strategis Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                                                          | 47              | a) strategy and strategic policies of the Issuer or Public Company;                                                                                                                                                                                                                          |
| b) peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                          | 48              | b) Role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies;                                                                                                                                                                           |
| c) proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                      | 47              | c) Process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy;                                                                                                                                                                  |
| d) perbandingan antara hasil yang dicapai dengan yang ditargetkan; dan                                                                                                                                                                                                                                                                                                                                                                                      | 49              | d) comparison between achievement of results and targets; and                                                                                                                                                                                                                                |
| e) kendala yang dihadapi Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                                                                     | 46              | e) challenges faced by the Issuer or Public Company;                                                                                                                                                                                                                                         |
| 2) gambaran tentang prospek usaha;                                                                                                                                                                                                                                                                                                                                                                                                                          | 50              | 2) description on business prospects;                                                                                                                                                                                                                                                        |
| 3) penerapan tata kelola Emiten atau Perusahaan Publik; dan                                                                                                                                                                                                                                                                                                                                                                                                 | 53              | 3) implementation of good corporate governance by Issuer or Public Company; and                                                                                                                                                                                                              |
| 4) perubahan komposisi anggota Direksi dan alasan perubahannya (jika ada);                                                                                                                                                                                                                                                                                                                                                                                  | 55              | 4) changes in the composition of the Board of Directors and the reason behind (if any);                                                                                                                                                                                                      |
| d. Laporan Dewan Komisaris                                                                                                                                                                                                                                                                                                                                                                                                                                  | 30-39           | d. The Board of Commissioners Report                                                                                                                                                                                                                                                         |
| Laporan Dewan Komisaris paling sedikit memuat:                                                                                                                                                                                                                                                                                                                                                                                                              |                 | The Board of Commissioners Report should at least contain the following items:                                                                                                                                                                                                               |
| 1) Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                                   | 32              | 1) Assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;                                                                                                                                                                                     |
| 2) Pengawasan terhadap implementasi strategi Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                                                 | 34              | 2) Supervision on the implementation of the strategy of the Issuer or Public Company;                                                                                                                                                                                                        |
| 3) Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi;                                                                                                                                                                                                                                                                                                                                                                    | 35              | 3) View on the business prospects of the Issuer or Public Company as established by the Board of Directors;                                                                                                                                                                                  |
| 4) Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                                                      | 36              | 4) View on the implementation of the corporate governance by the Issuer or Public Company;                                                                                                                                                                                                   |
| 5) Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya (jika ada); dan                                                                                                                                                                                                                                                                                                                                                                      | 37              | 5) Changes in the composition of the Board of Commissioners and the reason behind (if any); and                                                                                                                                                                                              |
| 6) Frekuensi dan cara pemberian nasihat kepada anggota Direksi;                                                                                                                                                                                                                                                                                                                                                                                             | 37              | 6) Frequency and manner of providing advice to members of the Board of Directors;                                                                                                                                                                                                            |
| e. Profil Emiten atau Perusahaan Publik                                                                                                                                                                                                                                                                                                                                                                                                                     | 63-165          | e. Profile of the Issuer or Public Company                                                                                                                                                                                                                                                   |
| Profil Emiten atau Perusahaan Publik paling sedikit memuat:                                                                                                                                                                                                                                                                                                                                                                                                 | 64              | Profile of the Issuer or Public Company should cover at least:                                                                                                                                                                                                                               |
| 1) Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku;                                                                                                                                                                                                                                                                                                       | 65              | 1) Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review;                                                                                                                                  |

| Keterangan                                                                                                                                                                                                                   | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                 |
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| 2) Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi:                      | 65              | 2) access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:                                                                                                                                                                                        |
| a) Alamat;                                                                                                                                                                                                                   | 65              | a) Address;                                                                                                                                                                                                                                                                                                                                                                 |
| b) Nomor telepon;                                                                                                                                                                                                            | 65              | b) Telephone number;                                                                                                                                                                                                                                                                                                                                                        |
| c) Nomor faksimile;                                                                                                                                                                                                          | 65              | c) Facsimile number;                                                                                                                                                                                                                                                                                                                                                        |
| d) Alamat surat elektronik; dan                                                                                                                                                                                              | 65              | d) E-mail address; and                                                                                                                                                                                                                                                                                                                                                      |
| e) Alamat Situs Web;                                                                                                                                                                                                         | 65              | e) Website address;                                                                                                                                                                                                                                                                                                                                                         |
| 3) Riwayat singkat Emiten atau Perusahaan Publik;                                                                                                                                                                            | 66              | 3) Brief history of the Issuer or Public Company;                                                                                                                                                                                                                                                                                                                           |
| 4) Visi dan misi Emiten atau Perusahaan Publik;                                                                                                                                                                              | 72              | 4) Vision and mission of the Issuer or Public Company;                                                                                                                                                                                                                                                                                                                      |
| 5) Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan;                                                                         | 74              | 5) Line of business according to the latest Articles of Association, and types of products and/or services produced;                                                                                                                                                                                                                                                        |
| 6) Wilayah operasional Emiten atau Perusahaan Publik;                                                                                                                                                                        | 89              | 6) Operational area of the Issuer or Public Company                                                                                                                                                                                                                                                                                                                         |
| 7) Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi, disertai dengan nama dan jabatan;                                          | 104             | 7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;                                                                                                                                                                                                                 |
| 8) daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan                                                                                | 164             | 8) List of industry association memberships both on a national and international scale related to the implementation of sustainable finance;                                                                                                                                                                                                                                |
| 9) Profil Direksi, paling sedikit memuat:                                                                                                                                                                                    | 124-133         | 9) The Board of Directors profiles include:                                                                                                                                                                                                                                                                                                                                 |
| a) Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab;                                                                                                                                                             | 124-133         | a) Name and short description of duties and functions;                                                                                                                                                                                                                                                                                                                      |
| b) Foto terbaru;                                                                                                                                                                                                             | 124-133         | b) Latest photograph;                                                                                                                                                                                                                                                                                                                                                       |
| c) Usia;                                                                                                                                                                                                                     | 124-133         | c) Age;                                                                                                                                                                                                                                                                                                                                                                     |
| d) Kewarganegaraan;                                                                                                                                                                                                          | 124-133         | d) Citizenship;                                                                                                                                                                                                                                                                                                                                                             |
| e) Riwayat pendidikan;                                                                                                                                                                                                       | 124-133         | e) Education;                                                                                                                                                                                                                                                                                                                                                               |
| f) Riwayat jabatan, meliputi informasi:                                                                                                                                                                                      |                 | f) history position, covering information on:                                                                                                                                                                                                                                                                                                                               |
| (1) Dasar hukum penunjukan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan;                                                                                                                     | 124-133         | (1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;                                                                                                                                                                                                                                                                   |
| (2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya (jika ada); dan                                                                                    | 124-133         | (2) Dual position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and                                                                                                                                                                                                                  |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;                                                                                                                    | 124-133         | (3) Working experience and period in and outside the Issuer or Public Company;                                                                                                                                                                                                                                                                                              |
| g) hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; | 124-133         | g) Affiliation with other members of the Board of Directors, members of the Board of Commissioners, majority and controlling shareholders, either directly or indirectly to individual owners, including names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and |

| Keterangan                                                                                                                                                                                                | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                           |
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| h) Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut;                                     | 55              | h) Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed;                                                                                             |
| 10) Profil Dewan Komisaris, paling sedikit memuat:                                                                                                                                                        | 114-123         | 10) The Board of Commissioners profiles, at least include:                                                                                                                                                                                                                                                                            |
| a) Nama;                                                                                                                                                                                                  | 114-123         | a) Name;                                                                                                                                                                                                                                                                                                                              |
| b) Foto terbaru;                                                                                                                                                                                          | 114-123         | b) Latest photograph;                                                                                                                                                                                                                                                                                                                 |
| c) Usia;                                                                                                                                                                                                  | 114-123         | c) Age;                                                                                                                                                                                                                                                                                                                               |
| d) Kewarganegaraan;                                                                                                                                                                                       | 114-123         | d) Citizenship;                                                                                                                                                                                                                                                                                                                       |
| e) Riwayat pendidikan;                                                                                                                                                                                    | 114-123         | e) Education;                                                                                                                                                                                                                                                                                                                         |
| f) Riwayat jabatan, meliputi informasi:                                                                                                                                                                   |                 | f) History position, covering information on:                                                                                                                                                                                                                                                                                         |
| (1) Dasar hukum penunjukan sebagai anggota Dewan Komisaris yang bukan merupakan Komisaris Independen pada Emiten atau Perusahaan Publik yang bersangkutan;                                                | 114-123         | (1) Legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;                                                                                                                                                                                 |
| (2) Dasar hukum penunjukan pertama kali sebagai anggota Dewan Komisaris yang merupakan Komisaris Independen pada Emiten atau Perusahaan Publik yang bersangkutan;                                         | 114-123         | (2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;                                                                                                                                                                             |
| (3) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan                                                                 | 114-123         | (3) Dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and                                                                                                                                                                             |
| (4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;                                                                                                 | 114-123         | (4) Working experience and period in and outside the Issuer or Public Company;                                                                                                                                                                                                                                                        |
| g) Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafilias | 114-123         | g) Affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter; |
| h) Pernyataan independensi Komisaris Independen dalam hal Komisaris Independen telah menjabat lebih dari 2 (dua) periode (jika ada);                                                                      | 114-123         | h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);                                                                                                                                                                        |
| i) Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut;                     | 37              | i) Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;                                                                                     |



| Keterangan                                                                                                                                                                                                                                                                                                                                          | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                                                           |
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| 11) Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya;              | -               | 11) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report;                                                          |
| 12) Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku;                                                                                                                                                                                                          | 141-143         | 12) Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the fiscal year; Disclosure of information can be presented in tabular form.                                                                                                                                                                                                                       |
| 13) Nama pemegang saham dan persentase kepemilikan pada akhir tahun buku, yang terdiri dari:                                                                                                                                                                                                                                                        | 153-155         | 13) Names of shareholders and ownership percentage at the end of the fiscal year, including:                                                                                                                                                                                                                                                                                                                          |
| a) Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                    | 153             | a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;                                                                                                                                                                                                                                                                                                                                  |
| b) Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik; dan                                                                                                                                                                                                                                               | 154             | b) Commissioners and Directors who own shares of the Issuers or Public Company; and                                                                                                                                                                                                                                                                                                                                   |
| c) Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham emiten atau perusahaan publik;                                                                                                                                                                                  | 153             | c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;                                                                                                                                                                                                                                                                 |
| 14) Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; | 154             | 14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners; |
| 15) Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi:                                                                                                                                                                                                                                                  | 155             | 15) Number of shareholders and ownership percentage at the end of the fiscal year, based on:                                                                                                                                                                                                                                                                                                                          |
| a) Kepemilikan institusi lokal;                                                                                                                                                                                                                                                                                                                     | 155             | a) Ownership of local institutions;                                                                                                                                                                                                                                                                                                                                                                                   |
| b) Kepemilikan institusi asing;                                                                                                                                                                                                                                                                                                                     | 155             | b) Ownership of foreign institutions;                                                                                                                                                                                                                                                                                                                                                                                 |
| c) Kepemilikan individu lokal; dan                                                                                                                                                                                                                                                                                                                  | 155             | c) Ownership of local individual; and                                                                                                                                                                                                                                                                                                                                                                                 |
| d) Kepemilikan individu asing;                                                                                                                                                                                                                                                                                                                      | 155             | d) Ownership of foreign individual;                                                                                                                                                                                                                                                                                                                                                                                   |
| 16) Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan;                                                                                                                                        | 152             | 16) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;                                                                                                                                                                                                                |
| 17) Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas, beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi Emiten atau Perusahaan Publik tersebut (jika ada);                                                            | 159             | 17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any);                                                                                                                                                                     |
| Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut;                                                                                                                                                                                                                                                                    |                 | For subsidiaries, include the addresses of the said subsidiaries;                                                                                                                                                                                                                                                                                                                                                     |



| Keterangan                                                                                                                                                                                                                                                                            | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                     |
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| 18) Kronologi pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama Bursa Efek dimana saham Emiten atau Perusahaan Publik dicatatkan (jika ada);                                                                 | 156             | 18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;                                                                |
| 19) Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada); | 157             | 19) Other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any); |
| 20) Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliannya meliputi:                                                                                                                                                        | 162             | 20) Information on the use of a Public Accountant (AP) and a Public Accounting firm (KAP) services and their networks/associations/alliances include:                                                                                                                                           |
| a) nama dan alamat;                                                                                                                                                                                                                                                                   | 162             | a) name and address;                                                                                                                                                                                                                                                                            |
| b) periode penugasan;                                                                                                                                                                                                                                                                 | 162             | b) period of assignment;                                                                                                                                                                                                                                                                        |
| c) informasi jasa audit dan/atau non audit yang diberikan;                                                                                                                                                                                                                            | 162             | c) informasi jasa audit dan/atau non audit yang diberikan;                                                                                                                                                                                                                                      |
| d) biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan                                                                                                                                                                      | 162             | d) Audit and/or non-audit fees for each assignment given during the fiscal year; and                                                                                                                                                                                                            |
| e) dalam hal AP dan KAP beserta jaringan/asosiasi/aliannya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan                                                                                                                          | 162             | e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and                                                                                                                           |
| 21) Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP;                                                                                                                                                                                                 | 163             | 21) Name and address of capital market supporting institutions and/or professionals other than AP and KAP                                                                                                                                                                                       |
| f. Analisis dan Pembahasan Manajemen                                                                                                                                                                                                                                                  | 166-221         | f. Management Discussion and Analysis                                                                                                                                                                                                                                                           |
| Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat:                                                         |                 | Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:                                                            |
| 1) Tinjauan operasi per segmen operasi sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai:                                                                                                                                                           | 175-186         | 1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:                                                                                                                                                                        |
| a) Produksi, yang meliputi proses, kapasitas, dan perkembangannya;                                                                                                                                                                                                                    | 175-186         | a) Production, including process, capacity, and growth;                                                                                                                                                                                                                                         |
| b) Pendapatan/penjualan; dan                                                                                                                                                                                                                                                          | 175-186         | b) Income/sales; and                                                                                                                                                                                                                                                                            |
| c) Profitabilitas;                                                                                                                                                                                                                                                                    | 175-186         | c) Profitability;                                                                                                                                                                                                                                                                               |
| 2) Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai:                                                                  | 187-200         | 2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:                                                             |
| a) Aset lancar, aset tidak lancar, dan total aset;                                                                                                                                                                                                                                    | 187             | a) Current assets, non-current assets, and total assets;                                                                                                                                                                                                                                        |
| b) Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas;                                                                                                                                                                                                         | 188             | b) Short term liabilities, long term liabilities, total liabilities;                                                                                                                                                                                                                            |
| c) Ekuitas;                                                                                                                                                                                                                                                                           | 191             | c) Equities;                                                                                                                                                                                                                                                                                    |
| d) Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan                                                                                                                                                                   | 191             | d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and                                                                                                                                                               |
| e) Arus kas                                                                                                                                                                                                                                                                           | 193             | e) Cash flows                                                                                                                                                                                                                                                                                   |
| 3) Kemampuan membayar utang dengan menyajikan perhitungan rasio yang relevan;                                                                                                                                                                                                         | 201             | 3) The capacity to pay debts by including the computation of relevant ratios;                                                                                                                                                                                                                   |

| Keterangan |                                                                                                                                                                                                            | Halaman<br>Page | Description                                                                                                                                                                                     |
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| 4)         | Tingkat kolektibilitas piutang emiten atau perusahaan publik dengan menyajikan perhitungan rasio yang relevan;                                                                                             | 201             | 4) Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;                                                                        |
| 5)         | Struktur modal ( <i>capital structure</i> ) dan kebijakan manajemen atas struktur modal ( <i>capital structure</i> ) tersebut disertai dasar penentuan kebijakan dimaksud;                                 | 202             | 5) Capital structure and management policies concerning capital structure, including the basis for determining the said policy;                                                                 |
| 6)         | Bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi:                                                                                              | 202             | 6) discussion on material ties for the investment of capital goods, including the explanation on at least:                                                                                      |
| a)         | Tujuan dari ikatan tersebut;                                                                                                                                                                               | -               | a) The purpose of such ties;                                                                                                                                                                    |
| b)         | Sumber dana yang diharapkan untuk memenuhi ikatan tersebut;                                                                                                                                                | -               | b) Source of funds expected to fulfill the said ties;                                                                                                                                           |
| c)         | Mata uang yang menjadi denominasi; dan                                                                                                                                                                     | -               | c) Currency of denomination; and                                                                                                                                                                |
| d)         | Langkah yang direncanakan emiten atau perusahaan publik untuk melindungi risiko dari posisi mata uang asing yang terkait;                                                                                  | -               | d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;                                                                             |
| 7)         | Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi:                                                                                            | 203             | 7) Discussion on investment of capital goods which was realized in the last fiscal year, at least include:                                                                                      |
| a)         | Jenis investasi barang modal;                                                                                                                                                                              | 203             | a) Type of investment of capital goods;                                                                                                                                                         |
| b)         | Tujuan investasi barang modal; dan                                                                                                                                                                         | 203             | b) Objective of the investment of capital goods; and                                                                                                                                            |
| c)         | Nilai investasi barang modal yang dikeluarkan;                                                                                                                                                             | 203             | c) Value of the investment of capital goods;                                                                                                                                                    |
| 8)         | Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada);                                                                                                                      | 203             | 8) Material Information and facts that occurring after the date of the accountant's report (if any);                                                                                            |
| 9)         | Prospek usaha dari emiten atau perusahaan publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya; | 203             | 9) Information on the prospects of the Issuer or the Company in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source; |
| 10)        | Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai:                                                                                                  | 205-206         | 10) Comparison between target/projection at beginning of year and result (realization), concerning:                                                                                             |
| a)         | Pendapatan/penjualan;                                                                                                                                                                                      | 206             | a) Income/sales;                                                                                                                                                                                |
| b)         | Laba (rugi);                                                                                                                                                                                               | 206             | b) Profit (loss);                                                                                                                                                                               |
| c)         | Struktur modal ( <i>capital structure</i> );                                                                                                                                                               | 206             | c) Capital structure; or                                                                                                                                                                        |
| d)         | Kebijakan dividen; atau                                                                                                                                                                                    | 206             | d) Dividend policy; or                                                                                                                                                                          |
| e)         | Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;                                                                                                                                      | 206             | e) Others that deemed necessary for the Issuer or Public Company;                                                                                                                               |
| 11)        | Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai:                                                                                                 | 206             | 11) Target/projection at most for the next one year of the Issuer or Public Company, concerning:                                                                                                |
| a)         | Pendapatan/penjualan;                                                                                                                                                                                      | 206             | a) Income/sales;                                                                                                                                                                                |
| b)         | Laba (rugi);                                                                                                                                                                                               | 206             | b) Profit (loss);                                                                                                                                                                               |
| c)         | Struktur modal ( <i>capital structure</i> );                                                                                                                                                               | 206             | c) Capital structure; or                                                                                                                                                                        |
| d)         | Kebijakan dividen; atau                                                                                                                                                                                    | 206             | d) Dividend policy;                                                                                                                                                                             |
| e)         | Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik;                                                                                                                                      | 206             | e) Or others that deemed necessary for the Issuer or Public Company;                                                                                                                            |
| 12)        | Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar;                                                                      | 207             | 12) Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;                                                 |
| 13)        | Uraian mengenai dividen selama 2 (dua) tahun buku terakhir (jika ada), paling sedikit:                                                                                                                     | 208             | 13) Description regarding the dividend policy during the last 2 (two) fiscal years, at least:                                                                                                   |
| a)         | Kebijakan dividen;                                                                                                                                                                                         | 208             | a) Dividend policy;                                                                                                                                                                             |

| Keterangan                                                                                                                             |                                                                                                                                                                                                                                                                                                | Halaman<br>Page | Description                                                                                                                                                                                                                                                                           |
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| b)                                                                                                                                     | Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas;                                                                                                                                                                                                                    | -               | b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend;                                                                                                                                                                                         |
| c)                                                                                                                                     | Jumlah dividen per saham (kas dan/atau non kas); dan                                                                                                                                                                                                                                           | -               | c) Amount of cash per share (cash and/or non cash); and                                                                                                                                                                                                                               |
| d)                                                                                                                                     | Jumlah dividen per tahun yang dibayar;                                                                                                                                                                                                                                                         | -               | d) Amount of dividend per year paid;                                                                                                                                                                                                                                                  |
| Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut. |                                                                                                                                                                                                                                                                                                | -               | Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.                                                                                   |
| 14)                                                                                                                                    | Realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan:                                                                                                                                                                                                                              | 210             | 14) Use of proceeds from Public Offerings, under the condition of:                                                                                                                                                                                                                    |
| a)                                                                                                                                     | Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan                                                                    | 210             | a) during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and                                                          |
| b)                                                                                                                                     | Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut;                                                                             | -               | b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;                                    |
| 15)                                                                                                                                    | Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi Afiliasi, dan transaksi yang mengandung benturan kepentingan, yang terjadi pada tahun buku, antara lain memuat:             | 210             | 15) Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include: |
| a)                                                                                                                                     | Tanggal, nilai, dan objek transaksi;                                                                                                                                                                                                                                                           | 210             | a) Transaction date, value, and object;                                                                                                                                                                                                                                               |
| b)                                                                                                                                     | Nama pihak yang melakukan transaksi;                                                                                                                                                                                                                                                           | 210             | b) Name of transacting parties;                                                                                                                                                                                                                                                       |
| c)                                                                                                                                     | Sifat hubungan Afiliasi (jika ada);                                                                                                                                                                                                                                                            | 210             | c) Nature of related parties (if any);                                                                                                                                                                                                                                                |
| d)                                                                                                                                     | Penjelasan mengenai kewajaran transaksi; dan                                                                                                                                                                                                                                                   | 211             | d) Description of the fairness of the transaction; and                                                                                                                                                                                                                                |
| e)                                                                                                                                     | Pemenuhan ketentuan terkait;                                                                                                                                                                                                                                                                   | 212             | e) Compliance with related rules and regulations;                                                                                                                                                                                                                                     |
| f)                                                                                                                                     | dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi:                                                                                                   |                 | f) In the event that there is an affiliation relationship, apart from disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:                                                                                   |
| 1)                                                                                                                                     | Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar ( <i>arms-length principle</i> ); dan | 212             | 1) A statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out in accordance with generally accepted business practices, by complying with the arms-length principle; and     |

| Keterangan                                                                                                                                                                                                                                                                                                                                                                | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                                           |
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| 2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar ( <i>arms-length principle</i> );                                                                                | 212             | 2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, by complying with the arms-length principle;                                                                                                                                   |
| g) Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut.                                                                                                                                                           | 213             | g) For affiliated transactions or material transactions which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously; |
| h) Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; | -               | h) For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;   |
| i) Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut;                                                                                                                                                                                                                                           | -               | i) In the event that there is no affiliated transaction and/or conflict of interest transaction, then this shall be disclosed;                                                                                                                                                                                                                                                                        |
| 16) Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan                                                                                                                                                                                           | 213             | 16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and                                                                                                                                                                                                                                                                    |
| 17) Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada);                                                                                                                                                                                                                                                                             | 221             | 17) Changes in the accounting policy, rationale and impact on the financial statement (if any);                                                                                                                                                                                                                                                                                                       |
| g. Tata Kelola Emiten atau Perusahaan Publik                                                                                                                                                                                                                                                                                                                              | 334-597         | g. Corporate Governance of the Issuer or Public Company                                                                                                                                                                                                                                                                                                                                               |
| Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai:                                                                                                                                                                                                                                                                                  |                 | Corporate Governance of the Issuer or Public Company contains at least:                                                                                                                                                                                                                                                                                                                               |
| 1) RUPS, paling sedikit memuat:                                                                                                                                                                                                                                                                                                                                           | 374-404         | 1) GMS, at least contains:                                                                                                                                                                                                                                                                                                                                                                            |
| a) Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi:                                                                                                                                                                                                                                                                      | 374-404         | a) Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year prior to the fiscal year include:                                                                                                                                                                                                                                                                             |
| 1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan                                                                                                                                                                                                                                                          | 374-404         | 1) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year realized in the fiscal year; and                                                                                                                                                                                                                                                                                 |
| 2) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan;                                                                                                                                                                                                                                    | 374-404         | 2) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that have not been realized and the reasons for not realizing them;                                                                                                                                                                                                                                              |

| Keterangan                                                                                                                                                                                                       | Halaman<br>Page | Description                                                                                                                                                                                                                                                                           |
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| b) dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut;                                        | 374-404         | b) In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed;                                                                                                                    |
| 2) Direksi, mencakup antara lain:                                                                                                                                                                                | 436-453         | 2) The Board of Directors, covering:                                                                                                                                                                                                                                                  |
| a) Tugas dan tanggung jawab masing-masing anggota Direksi;                                                                                                                                                       | 437             | a) The tasks and responsibilities of each member of the Board of Directors;                                                                                                                                                                                                           |
| b) Pernyataan bahwa Direksi memiliki pedoman atau piagam ( <i>charter</i> ) Direksi;                                                                                                                             | 440             | b) Statement that the Board of Directors has already have board manual or charter;                                                                                                                                                                                                    |
| c) Kebijakan dan pelaksanaan tentang frekuensi rapat Direksi, termasuk rapat bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk tingkat kehadiran dalam RUPS;          | 479             | c) Policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS;           |
| d) pelatihan dan/atau peningkatan kompetensi anggota Direksi:                                                                                                                                                    | 451             | d) Training and/or competency development of members of the Board of Directors:                                                                                                                                                                                                       |
| (1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan                                                      | 449             | (1) Policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and                                                                                  |
| (2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada);                                                                                                          | 144             | (2) Training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any);                                                                                                                                                                 |
| e) penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat:                                                                                     | 452             | e) The Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain:                                                                                              |
| (1) prosedur penilaian kinerja; dan                                                                                                                                                                              | 452             | (1) Performance appraisal procedures; and                                                                                                                                                                                                                                             |
| (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan                                                                                                 | 452             | (2) The criteria used are performance achievements during the fiscal year, are competence and attendance at meetings; and                                                                                                                                                             |
| f) dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut.                                                               | -               | f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.                                                                                                 |
| 3) Dewan Komisaris, mencakup antara lain:                                                                                                                                                                        | 418-435         | 3) The Board of Commissioners, among others include:                                                                                                                                                                                                                                  |
| a) Tugas dan tanggung jawab Dewan Komisaris;                                                                                                                                                                     | 419             | a) Duties and responsibilities of the Board of Commissioners;                                                                                                                                                                                                                         |
| b) Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam ( <i>charter</i> ) Dewan Komisaris;                                                                                                             | 421             | b) Statement that the Board of Commissioner has already have the board manual or charter;                                                                                                                                                                                             |
| c) Kebijakan dan pelaksanaan tentang frekuensi rapat Dewan Komisaris, termasuk rapat bersama Direksi, dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk tingkat kehadiran dalam RUPS;; | 476             | c) Policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS; |

| Keterangan                                                                                                                                                                  | Halaman<br>Page | Description                                                                                                                                                                                           |
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| d) pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris:                                                                                                       | 429             | d) Training and/or competency improvement of members of the Board of Commissioners:                                                                                                                   |
| (1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan | 429             | (1) Policy on competency training and/or development of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and |
| (2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada);                                                             | 143             | (2) Competency training and/or development attended by members of the Board of Commissioners in the fiscal year (if any);                                                                             |
| e) penilaian terhadap kinerja anggota Direksi dan anggota Dewan Komisaris dan pelaksanaannya, paling sedikit memuat:                                                        | 460-467         | e) The assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering:                                                                  |
| (1) Prosedur pelaksanaan penilaian kinerja;                                                                                                                                 | 460-467         | (1) procedure for the implementation of performance assessment;                                                                                                                                       |
| (2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan                                                            | 460-467         | (2) Criteria used are performance achievements during the fiscal year, competency and attendance at meetings; and                                                                                     |
| (3) Pihak yang melakukan penilaian;                                                                                                                                         | 460-467         | (3) Assessor;                                                                                                                                                                                         |
| f) penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi:                                             | 430             | f) Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes:                   |
| (1) prosedur penilaian kinerja; dan                                                                                                                                         | 430             | (1) Performance appraisal procedures; and                                                                                                                                                             |
| (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat;                                                                | 430             | (2) The criteria used are performance achievements during the fiscal year, competency and attendance at meetings;                                                                                     |
| 4) Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat:                                                                                              | 468-471         | 4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:                                                                                   |
| a) prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan                                  | 468-471         | a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and              |
| b) prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain:                                                                                            | 468-471         | b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:                                                                             |
| (1) prosedur penetapan remunerasi Direksi dan Dewan Komisaris;                                                                                                              | 468-471         | (1) Procedures for determining remuneration for the Board of Directors and the Board of Commissioners;                                                                                                |
| (2) struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan                                                                | 468-471         | (2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and                                                     |
| (3) besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris;                                                                                          | 468-471         | (3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners                                                                                     |



| Keterangan |                                                                                                                                                                                          | Halaman<br>Page | Description                                                                                                                                                             |
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| 5)         | Dewan Pengawas Syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat: | 406-417         | 5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing: |
|            | a) nama;                                                                                                                                                                                 | 409             | a) name;                                                                                                                                                                |
|            | b) dasar hukum pengangkatan dewan pengawas syariah;                                                                                                                                      | 406             | b) Legal basis for the appointment of the sharia supervisory board;                                                                                                     |
|            | c) periode penugasan dewan pengawas syariah;                                                                                                                                             | 409             | c) Period of assignment of the sharia supervisory board;                                                                                                                |
|            | d) tugas dan tanggung jawab Dewan Pengawas Syariah; dan                                                                                                                                  | 406             | d) duty and responsibility of Sharia Supervisory Board; and                                                                                                             |
|            | e) frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan Prinsip Syariah di Pasar Modal terhadap Emiten atau Perusahaan Publik;                                      | 413             | e) frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market;    |
| 6)         | Komite Audit, mencakup antara lain:                                                                                                                                                      | 492-502         | 6) Audit Committee, among others covering:                                                                                                                              |
|            | a) Nama dan jabatannya dalam keanggotaan komite;                                                                                                                                         | 496-499         | a) Name and position in the committee;                                                                                                                                  |
|            | b) Usia;                                                                                                                                                                                 | 496-499         | b) Age;                                                                                                                                                                 |
|            | c) Kewarganegaraan;                                                                                                                                                                      | 496-499         | c) Citizenship;                                                                                                                                                         |
|            | d) Riwayat pendidikan;                                                                                                                                                                   | 496-499         | d) Education background;                                                                                                                                                |
|            | e) Riwayat jabatan, meliputi informasi:                                                                                                                                                  | 496-499         | e) History of position; including:                                                                                                                                      |
|            | (1) Dasar hukum untuk pengangkatan sebagai anggota komite;                                                                                                                               | 496-499         | (1) Legal basis for appointment as committee member;                                                                                                                    |
|            | (2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan                                                | 496-499         | (2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and                      |
|            | (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;                                                                                | 496-499         | (3) working experience and period in and outside the Issuer or Public Company;                                                                                          |
|            | f) Periode dan masa jabatan anggota Komite Audit;                                                                                                                                        | 495             | f) Period and terms of office of the member of Audit Committee;                                                                                                         |
|            | g) Pernyataan independensi Komite Audit;                                                                                                                                                 | 499             | g) statement of independence of the Audit Committee;                                                                                                                    |
|            | h) Pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan                                                                                                     | 145             | h) Training and/or competency improvement that have been followed in the fiscal year (if any);                                                                          |
|            | i) Kebijakan dan pelaksanaan tentang frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut;                                                       | 500             | i) Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and               |
|            | j) Pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam ( <i>charter</i> ) Komite Audit;                                           | 502             | j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;                                                      |
| 7)         | Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat:                                                                                         | 503-512         | 7) The nomination and remuneration committee or function of the Issuer or Public Company, at least containing:                                                          |
|            | a) Nama dan jabatannya dalam keanggotaan komite;                                                                                                                                         | 507-508         | a) Name and position in committee membership;                                                                                                                           |
|            | b) Usia;                                                                                                                                                                                 | 507-508         | b) Age;                                                                                                                                                                 |
|            | c) Kewarganegaraan;                                                                                                                                                                      | 507-508         | c) Nationality;                                                                                                                                                         |
|            | d) Riwayat pendidikan;                                                                                                                                                                   | 507-508         | d) Educational history;                                                                                                                                                 |
|            | e) Riwayat jabatan, meliputi informasi:                                                                                                                                                  | 507-508         | e) Position history, including information on:                                                                                                                          |
|            | (1) Dasar hukum penunjukan sebagai anggota komite;                                                                                                                                       | 507-508         | (1) Legal basis for appointment as committee member;                                                                                                                    |



| Keterangan                                                                                                                                                                                                    | Halaman<br>Page | Description                                                                                                                                                                                                                                          |
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| (2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan                                                                     | 507-508         | (2) Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and                                                                              |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;                                                                                                     | 507-508         | (3) Work experience and period of time both inside and outside the Issuer or Public Company;                                                                                                                                                         |
| f) Periode dan masa jabatan anggota komite;                                                                                                                                                                   | 506             | f) Period and term of office of the committee members;                                                                                                                                                                                               |
| g) Pernyataan independensi komite;                                                                                                                                                                            | 509             | g) Statement of committee independence;                                                                                                                                                                                                              |
| h) Pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan                                                                                                                          | 146             | h) Training and/or competency improvement that have been followed in the fiscal year (if any);                                                                                                                                                       |
| i) Uraian tugas dan tanggung jawab;                                                                                                                                                                           | 504             | i) Description of duties and responsibilities;                                                                                                                                                                                                       |
| j) Pernyataan bahwa telah memiliki pedoman atau piagam ( <i>charter</i> ) komite;                                                                                                                             | 503             | j) A statement that it has a guideline or charter;                                                                                                                                                                                                   |
| k) Kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut;                                                                                        | 509             | k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting;                                                                                                                                   |
| l) uraian singkat pelaksanaan kegiatan pada tahun buku; dan                                                                                                                                                   | 510             | l) Brief description of the implementation of activities in the fiscal year; and                                                                                                                                                                     |
| m) dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan:         | -               | m) In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:                                               |
| (1) alasan tidak dibentuknya komite; dan                                                                                                                                                                      | -               | (1) Reasons for not forming the committee; and                                                                                                                                                                                                       |
| (2) pihak yang melaksanakan fungsi nominasi dan remunerasi;                                                                                                                                                   | -               | (2) The party carrying out the nomination and remuneration function;                                                                                                                                                                                 |
| 8) Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris, paling sedikit memuat: | 512-527         | 8) Other committees owned by Issuers or Public Companies in order to support the functions and tasks of the Board of Directors (if any) and / or committees that support the functions and duties of the Board of Commissioners, the least contains: |
| a) Nama dan jabatannya dalam keanggotaan komite;                                                                                                                                                              | 512-527         | a) Name and position in the Committee;                                                                                                                                                                                                               |
| b) Usia;                                                                                                                                                                                                      | 512-527         | b) Age;                                                                                                                                                                                                                                              |
| c) Kewarganegaraan;                                                                                                                                                                                           | 512-527         | c) Citizenship;                                                                                                                                                                                                                                      |
| d) Riwayat pendidikan;                                                                                                                                                                                        | 512-527         | d) Education background;                                                                                                                                                                                                                             |
| e) Riwayat jabatan, meliputi informasi:                                                                                                                                                                       | 512-527         | e) History of position, including:                                                                                                                                                                                                                   |
| (1) Dasar hukum penunjukan sebagai anggota komite;                                                                                                                                                            | 512-527         | (1) Legal basis for the appointment as member of the committee;                                                                                                                                                                                      |
| (2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan                                                                     | 512-527         | (2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and                                                                                                   |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;                                                                                                     | 512-527         | (3) Working experience and period in and outside the Issuer or Public Company;                                                                                                                                                                       |
| f) Periode dan masa jabatan anggota komite;                                                                                                                                                                   | 512-527         | f) Period and terms of office of the member of Audit Committee;                                                                                                                                                                                      |

| Keterangan                                                                                                             | Halaman<br>Page | Description                                                                                                                                |
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| g) Pernyataan independensi komite;                                                                                     | 512-527         | g) Statement of committee independence;                                                                                                    |
| h) Pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan                                   | 146             | h) Training and/or competency improvement that have been followed in the fiscal year (if any); and                                         |
| i) Uraian tugas dan tanggung jawab;                                                                                    | 512-527         | i) Description of duties and responsibilities;                                                                                             |
| j) Pernyataan bahwa telah memiliki pedoman atau piagam ( <i>charter</i> ) komite;                                      | 512-527         | j) A statement that the committee has had guidelines or charters;                                                                          |
| k) Kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; | 512-527         | k) Policies and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting; and |
| l) uraian singkat pelaksanaan kegiatan pada tahun buku; dan                                                            | 512-527         | l) A brief description of the committee's activities for the fiscal year;                                                                  |
| 9) Sekretaris Perusahaan, mencakup antara lain:                                                                        | 559-562         | 9) Corporate Secretary, including:                                                                                                         |
| a) nama;                                                                                                               | 559             | a) name;                                                                                                                                   |
| b) domisili;                                                                                                           | 559             | b) domicile;                                                                                                                               |
| c) riwayat jabatan, meliputi informasi:                                                                                | 560             | c) history of position, including:                                                                                                         |
| (1) dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan                                                          | 560             | (1) legal basis for the appointment as Corporate Secretary; and                                                                            |
| (2) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;              | 560             | (2) working experience and period in and outside the Issuer or Public Company;                                                             |
| d) riwayat pendidikan;                                                                                                 | 560             | d) education background;                                                                                                                   |
| e) pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; dan                                                    | 147             | e) education and/or training during the year under review; and                                                                             |
| f) uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku;                                             | 561             | f) brief description on the implementation of duties of the Corporate Secretary in the year under review;                                  |
| 10) Unit Audit Internal, mencakup antara lain:                                                                         | 563-567         | 10) Internal Audit Unit, among others including:                                                                                           |
| a) Nama kepala Unit Audit Internal;                                                                                    | 565             | a) Name of Head of Internal Audit Unit;                                                                                                    |
| b) Riwayat jabatan, meliputi informasi:                                                                                | 565             | b) History of position, including:                                                                                                         |
| (1) Dasar hukum penunjukan sebagai Kepala Audit Internal; dan                                                          | 565             | (1) Legal basis for the appointment as Head of Internal Audit Unit; and                                                                    |
| (2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik;              | 565             | (2) Working experience and period in and outside the Issuer or Public Company;                                                             |
| c) Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada);                                             | 565             | c) Qualification or certification as internal auditor (if any);                                                                            |
| d) Pendidikan dan/atau pelatihan yang diikuti dalam tahun buku;                                                        | 149             | d) Education and/or training during the year under review;                                                                                 |
| e) Struktur dan kedudukan Unit Audit Internal;                                                                         | 564             | e) Structure and position of Internal Audit Unit;                                                                                          |
| f) Uraian tugas dan tanggung jawab;                                                                                    | 565             | f) Description of duties and responsibilities;                                                                                             |
| g) Pernyataan bahwa telah memiliki pedoman atau piagam ( <i>charter</i> ) Unit Audit Internal; dan                     | 563             | g) Statement that the Internal Audit Unit has already have Internal Audit Unit charter; and                                                |
| h) Uraian singkat pelaksanaan tugas Unit Audit Internal pada tahun buku;                                               | 567             | h) Brief description on the implementation of duty of Internal Audit Unit during the year under review;                                    |

| Keterangan |                                                                                                                                                                                                             | Halaman<br>Page | Description                                                                                                                                                                                                                                       |
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| 11)        | Uraian mengenai sistem pengendalian internal ( <i>internal control</i> ) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:                                                       | 568-572         | 11) Description on internal control system adopted by the Issuer or Public Company, at least covering:                                                                                                                                            |
| a)         | Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan                                                                                                   | 570             | a) Financial and operational control, and compliance to the other prevailing rules; and                                                                                                                                                           |
| b)         | Tinjauan atas efektivitas sistem pengendalian internal;                                                                                                                                                     | 571             | b) Review on the effectiveness of internal control systems;                                                                                                                                                                                       |
| c)         | Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal;                                                                                                                    | 572             | c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;                                                                                                                              |
| 12)        | Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai:                                                                                                        | 251-332         | 12) Risk management system implemented by the company, at least includes:                                                                                                                                                                         |
| a)         | Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik;                                                                                                                               | 251-332         | a) General description about the company's risk management system the Issuer or Public Company;                                                                                                                                                   |
| b)         | Jenis risiko dan cara pengelolaannya; dan                                                                                                                                                                   | 251-332         | b) Types of risk and the management; and                                                                                                                                                                                                          |
| c)         | Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik;                                                                                                                            | 251-332         | c) Review the effectiveness of the risk management system applied by the Issuer or Public Company;                                                                                                                                                |
| d)         | Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko;                                                                                                       | 251-332         | d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;                                                                                                    |
| 13)        | Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), antara lain meliputi:                         | 582             | 13) Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain:                                           |
| a)         | Pokok perkara/gugatan;                                                                                                                                                                                      | 582             | a) Substance of the case/claim;                                                                                                                                                                                                                   |
| b)         | Status penyelesaian perkara/gugatan; dan                                                                                                                                                                    | 582             | b) Status of settlement of case/claim; and                                                                                                                                                                                                        |
| c)         | Pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik;                                                                                                                                                 | 582             | c) Potential impacts on the condition of the Issuer or Public Company;                                                                                                                                                                            |
| 14)        | Informasi tentang sanksi administratif yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan Direksi, oleh otoritas Pasar Modal dan otoritas lainnya pada tahun buku (jika ada); | 583             | 14) information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any); |
| 15)        | Informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi:                                                                                                                                        | 587-588         | 15) information about codes of conduct of the Issuer or Public Company, includes:                                                                                                                                                                 |
| a)         | Pokok-pokok kode etik;                                                                                                                                                                                      | 587             | a) Key points of the code of conduct;                                                                                                                                                                                                             |
| b)         | Bentuk sosialisasi kode etik dan upaya penegakannya; dan                                                                                                                                                    | 587             | b) Socialization of the code of conduct and enforcement; and                                                                                                                                                                                      |
| c)         | Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik;                                                                               | 588             | c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;                                                                                        |

| Keterangan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Halaman Page | Description                                                                                                                                                                                                                                                                        |
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| 16) Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen ( <i>management stock ownership program/MSOP</i> ) dan/atau program kepemilikan saham oleh karyawan ( <i>employee stock ownership program/ESOP</i> ); Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen ( <i>management stock ownership program/MSOP</i> ) dan/atau program kepemilikan saham oleh karyawan ( <i>employee stock ownership program/ESOP</i> ), informasi yang diungkapkan paling sedikit memuat: | -            | 16) A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or program employee stock ownership (ESOP); |
| a) jumlah saham dan/atau opsi;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | -            | a) Number of shares and/or options;                                                                                                                                                                                                                                                |
| b) jangka waktu pelaksanaan;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | -            | b) Implementation period;                                                                                                                                                                                                                                                          |
| c) persyaratan karyawan dan/atau manajemen yang berhak; dan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | -            | c) Requirements for eligible employees and/or management; and                                                                                                                                                                                                                      |
| d) harga pelaksanaan atau penentuan harga pelaksanaan;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | -            | d) Exercise price or determination of exercise price;                                                                                                                                                                                                                              |
| 17) Uraian singkat mengenai kebijakan pengungkapan informasi mengenai:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 456          | 17) A brief description of the information disclosure policy regarding:                                                                                                                                                                                                            |
| a) Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 456          | a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and                                             |
| b) Pelaksanaan atas kebijakan dimaksud;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 456          | b) Implementation of the policy;                                                                                                                                                                                                                                                   |
| 18) Uraian mengenai sistem pelaporan pelanggaran ( <i>whistleblowing system</i> ) di Emiten atau Perusahaan Publik (jika ada), antara lain meliputi:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 596-597      | 18) Description of whistleblowing system at the Issuer or Public Company (if any), among others include:                                                                                                                                                                           |
| a) Cara penyampaian laporan pelanggaran;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 596          | a) Mechanism for violation reporting;                                                                                                                                                                                                                                              |
| b) Perlindungan bagi pelapor;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 597          | b) Protection for the whistleblower;                                                                                                                                                                                                                                               |
| c) Penanganan pengaduan;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 597          | c) Handling of violation reports;                                                                                                                                                                                                                                                  |
| d) Pihak yang mengelola pengaduan; dan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 597          | d) Unit responsible for handling of violation report; and                                                                                                                                                                                                                          |
| e) Hasil dari penanganan pengaduan, paling sedikit meliputi:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 597          | e) Results from violation report handling, at least includes:                                                                                                                                                                                                                      |
| (1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 597          | (1) Number of complaints received and processed during the fiscal year; and                                                                                                                                                                                                        |
| (2) Tindak lanjut pengaduan;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 597          | (2) Follow up of complaints;                                                                                                                                                                                                                                                       |
| 19) Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 589-594      | 19) A description of the anti-corruption policy of the Issuer or Public Company, at least containing:                                                                                                                                                                              |
| a) program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa ( <i>kickbacks</i> ), <i>fraud</i> , suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 589-594      | a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratification in Issuers or Public Companies; and                                                                                                                         |
| b) pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 589-594      | b) Anti-corruption training/ socialization to employees of Issuers or Public Companies;                                                                                                                                                                                            |
| 20) Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka bagi Emiten yang menerbitkan Efek Bersifat Ekuitas atau Perusahaan Publik, meliputi:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 353-371      | 20) Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:                                                                                                                         |

| Keterangan                                                                                                                                                                                                                                                                                                                                                                                               | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                         |
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| a) pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau                                                                                                                                                                                                                                                                                                                                     | 353-371         | a) statement regarding recommendation that have been implemented; and/or                                                                                                                                                                                                                                                                                                            |
| b) penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada);                                                                                                                                                                                                                                                                                        | 353-371         | b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);                                                                                                                                                                                                                                                 |
| h. Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik                                                                                                                                                                                                                                                                                                                                    | 598-601         | h. Social and Environmental Responsibility of the Issuer or Public Company                                                                                                                                                                                                                                                                                                          |
| 1) Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat:                                            | 598-601         | 1) The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at least includes:                                     |
| a) penjelasan strategi keberlanjutan;                                                                                                                                                                                                                                                                                                                                                                    | -               | a) Explanation of the sustainability strategy;                                                                                                                                                                                                                                                                                                                                      |
| b) ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup);                                                                                                                                                                                                                                                                                                                                 | 600             | b) Overview of sustainability aspects (economic, social, and environmental);                                                                                                                                                                                                                                                                                                        |
| c) profil singkat Emiten atau Perusahaan Publik;                                                                                                                                                                                                                                                                                                                                                         | -               | c) Brief profile of the Issuer or Public Company;                                                                                                                                                                                                                                                                                                                                   |
| d) penjelasan Direksi;                                                                                                                                                                                                                                                                                                                                                                                   | -               | d) Explanation of the Board of Directors;                                                                                                                                                                                                                                                                                                                                           |
| e) tata kelola keberlanjutan;                                                                                                                                                                                                                                                                                                                                                                            | -               | e) Sustainability governance;                                                                                                                                                                                                                                                                                                                                                       |
| f) kinerja keberlanjutan;                                                                                                                                                                                                                                                                                                                                                                                | -               | f) Sustainability performance;                                                                                                                                                                                                                                                                                                                                                      |
| g) verifikasi tertulis dari pihak independen, jika ada;                                                                                                                                                                                                                                                                                                                                                  | -               | g) Written verification from an independent party, if any;                                                                                                                                                                                                                                                                                                                          |
| h) lembar umpan balik ( <i>feedback</i> ) untuk pembaca, jika ada; dan                                                                                                                                                                                                                                                                                                                                   | -               | h) Feedback sheet for readers, if any; and                                                                                                                                                                                                                                                                                                                                          |
| i) tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya;                                                                                                                                                                                                                                                                                                                | -               | i) The response of the Issuer or Public Company to the previous year's report feedback;                                                                                                                                                                                                                                                                                             |
| 2) Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;                                                                       | √               | 2) The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;                                                                   |
| 3) Informasi Laporan Keberlanjutan ( <i>Sustainability Report</i> ) pada angka 1) dapat:                                                                                                                                                                                                                                                                                                                 | √               | 3) Information on the Sustainability Report in number 1) can:                                                                                                                                                                                                                                                                                                                       |
| a) diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau                                                                                                                                                                                    | √               | a) Disclosed in other relevant sections outside the Social and Environmental Responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or                                                                                                                                       |
| b) merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik; | √               | b) Refers to other sections outside the Social and Environmental Responsibility section by still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company; |

| Keterangan |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4)         | Laporan Keberlanjutan ( <i>Sustainability Report</i> ) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan;                                                                                                                                                                                                                                                                                                                                                  | √               | 4) The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 5)         | Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus:                                                                                                                                                                                                                                                                                                                                                                                                              | √               | 5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:                                                                                                                                                                                                                                                                                                                                                                                                                         |
| a)         | memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | √               | a) Contains all the information as referred to in number 1); and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| b)         | disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan ( <i>Sustainability Report</i> ) Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini;                                                                                                                                                                                                                                                                                                            | √               | b) Prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;                                                                                                                                                                                                                                                                                                                                    |
| 6)         | Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan                                                                                                                                                                                                                                        | √               | 6) In the event that the Sustainability Report is presented separately from the Annual Report, then the Social and Environmental Responsibility section contains information that information on Social and Environmental Responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and                                                                                                                                                                                                                                  |
| 7)         | Penyampaian Laporan Keberlanjutan ( <i>Sustainability Report</i> ) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan.                                                                                                                                                                                                                                                                                                                                                                              | √               | 7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the Annual Report.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| i          | Laporan Keuangan Tahunan yang Telah Diaudit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 602             | i Audited Annual Financial Statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|            | Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia dan telah diaudit oleh Akuntan. Laporan keuangan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai laporan berkala Perusahaan Efek dalam hal Emiten merupakan Perusahaan Efek; dan |                 | Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and |
| j          | Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 60-61           | j Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|            | Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini.                                                                                                                                                                                             |                 | Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority.                                                                                                                                          |

# Kriteria Annual Report Awards

## Annual Report Award Criteria

| Keterangan                                |                                                                                                                                                                                                                                              | Halaman Page | Description                                                                                                                                                                                                                    |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>I. Umum</b>                            |                                                                                                                                                                                                                                              | ✓            | <b>General</b>                                                                                                                                                                                                                 |
| 1                                         | Laporan tahunan disajikan dalam bahasa Indonesia yang baik dan benar dan dianjurkan menyajikan juga dalam bahasa Inggris                                                                                                                     | ✓            | The Annual Report shall be written in good and correct Indonesian, and is recommended to be presented in English                                                                                                               |
| 2                                         | Laporan tahunan dicetak dengan kualitas yang baik dan menggunakan jenis dan ukuran huruf yang mudah dibaca                                                                                                                                   | ✓            | The Annual Report shall be printed with good quality using readable type and size of fonts                                                                                                                                     |
| 3                                         | Laporan tahunan mencantumkan identitas perusahaan dengan jelas                                                                                                                                                                               |              | The Annual Report shall present clear identity of the company                                                                                                                                                                  |
| 4                                         | Nama perusahaan dan tahun <i>annual report</i> ditampilkan di:                                                                                                                                                                               |              | Company name and the Annual Report financial year shall be presented on:                                                                                                                                                       |
|                                           | a. Sampul muka;                                                                                                                                                                                                                              | ✓            | a. Front Cover;                                                                                                                                                                                                                |
|                                           | b. Samping;                                                                                                                                                                                                                                  | ✓            | b. Side Cover;                                                                                                                                                                                                                 |
|                                           | c. Sampul belakang; dan                                                                                                                                                                                                                      | ✓            | c. Back Cover; and                                                                                                                                                                                                             |
|                                           | d. Setiap halaman.                                                                                                                                                                                                                           | ✓            | d. Every page                                                                                                                                                                                                                  |
| 5                                         | Laporan tahunan ditampilkan di <i>website</i> perusahaan                                                                                                                                                                                     | ✓            | The Annual Report shall be posted in the company's website                                                                                                                                                                     |
|                                           | Mencakup laporan tahunan terkini dan paling kurang 4 tahun terakhir.                                                                                                                                                                         |              | Including the latest Annual Report as well as those for the last four years, at least.                                                                                                                                         |
| <b>II. Ikhtisar Data Keuangan Penting</b> |                                                                                                                                                                                                                                              | 8-9          | <b>Key Financial Highlights</b>                                                                                                                                                                                                |
| 1                                         | Informasi hasil usaha perusahaan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun Informasi memuat antara lain:     | 8            | Income statement in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years Information contains the following:   |
|                                           | a. Penjualan/pendapatan usaha;                                                                                                                                                                                                               | 8            | a. Income;                                                                                                                                                                                                                     |
|                                           | b. Laba (rugi):                                                                                                                                                                                                                              | 8            | b. Profit (loss):                                                                                                                                                                                                              |
|                                           | • Diatribusikan kepada pemilik entitas induk; dan                                                                                                                                                                                            | 8            | • Attributable to equity holders of the parent entity; and                                                                                                                                                                     |
|                                           | • Diatribusikan kepada kepentingan non-pengendali;                                                                                                                                                                                           | 8            | • Attributable to non controlling interest;                                                                                                                                                                                    |
|                                           | c. Penghasilan komprehensif periode berjalan:                                                                                                                                                                                                | 8            | c. Total comprehensive profit (loss):                                                                                                                                                                                          |
|                                           | • Diatribusikan kepada pemilik entitas induk; dan                                                                                                                                                                                            | 8            | • Attributable to equity holders of the parent entity; and                                                                                                                                                                     |
|                                           | • Diatribusikan kepada kepentingan non-pengendali; dan                                                                                                                                                                                       | 8            | • Attributable to non controlling interest;                                                                                                                                                                                    |
|                                           | d. Laba (rugi) per saham.                                                                                                                                                                                                                    | 8            | d. Earning (loss) per share.                                                                                                                                                                                                   |
|                                           | <b>Catatan:</b> Apabila perusahaan tidak memiliki entitas anak, perusahaan menyajikan laba (rugi) dan penghasilan komprehensif periode berjalan secara total.                                                                                |              | <b>Note:</b> If the company does not have subsidiaries, the profit (loss) and other comprehensive income is presented in total.                                                                                                |
| 2                                         | Informasi posisi keuangan perusahaan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun Informasi memuat antara lain: | 8            | Financial position in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years Information contains the following: |
|                                           | a. Jumlah investasi pada entitas asosiasi;                                                                                                                                                                                                   | 8            | a. Total investment on associates;                                                                                                                                                                                             |
|                                           | b. Jumlah aset;                                                                                                                                                                                                                              | 8            | b. Total assets                                                                                                                                                                                                                |
|                                           | c. Jumlah liabilitas; dan                                                                                                                                                                                                                    | 8            | c. Total liabilities; and                                                                                                                                                                                                      |
|                                           | d. Jumlah ekuitas.                                                                                                                                                                                                                           | 8            | d. Total equity.                                                                                                                                                                                                               |



| Keterangan                                      |                                                                                                                                                                                          | Halaman<br>Page | Description                                                                                                                                                                             |
|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3                                               | Rasio keuangan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika perusahaan tersebut menjalankan kegiatan usahanya selama kurang dari 3 (tiga) tahun | 9               | Financial ratio in comparison for 3 (three) financial years or since the commencement of business if the company has been running its business activities for less than 3 (three) years |
|                                                 | Informasi memuat 5 (lima) rasio keuangan yang umum dan relevan dengan industri perusahaan.                                                                                               |                 | Information covers 5 (five) financial ratios, which are generally applied and relevant to the company's industry.                                                                       |
| 4                                               | Informasi harga saham dalam bentuk tabel dan grafik                                                                                                                                      | 11              | Share price information in tables and charts                                                                                                                                            |
|                                                 | a. Jumlah saham yang beredar;                                                                                                                                                            | 11              | a. Number of shares outstanding;                                                                                                                                                        |
|                                                 | b. Informasi dalam bentuk tabel yang memuat:                                                                                                                                             |                 | b. The table forms contain the following information:                                                                                                                                   |
|                                                 | • Kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan;                                                                                                          | -               | • Market capitalization based on share price on the Stock Exchange where the shares are listed;                                                                                         |
|                                                 | • Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan                                                                          | -               | • Highest, lowest and closing share price based on share price on the Stock Exchange where the shares are listed; and                                                                   |
|                                                 | • Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan.                                                                                                                      | -               | • Trading volume of shares on the Stock Exchange where the shares are listed.                                                                                                           |
|                                                 | c. Informasi dalam bentuk grafik yang memuat paling kurang:                                                                                                                              | -               | c. The graph forms contain at least the following information:                                                                                                                          |
|                                                 | • Harga penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan                                                                                                         | -               | • The closing price of shares based on share price on the Stock Exchange where the shares are listed; and                                                                               |
|                                                 | • Volume perdagangan saham pada Bursa Efek tempat saham dicatatkan.                                                                                                                      | -               | • Trading volume of shares on the Stock Exchange where the shares are listed                                                                                                            |
|                                                 | Untuk setiap masa triwulan dalam 2 (dua) tahun buku terakhir.                                                                                                                            |                 | For each quarter in the latest 2 (two) financial years.                                                                                                                                 |
| 5                                               | <b>Catatan:</b> apabila perusahaan tidak memiliki kapitalisasi pasar, informasi harga saham, dan volume perdagangan saham, agar diungkapkan.                                             |                 | <b>Note:</b> Should be disclosed if the company does not have market capitalization, share price, and share trading volume.                                                             |
|                                                 | Informasi mengenai obligasi, sukuk atau obligasi konversi yang masih beredar dalam 2 (dua) tahun buku terakhir                                                                           | 13              | Information regarding outstanding bonds, sukuk or convertible bonds, in 2 (two) latest financial years                                                                                  |
|                                                 | Informasi memuat:                                                                                                                                                                        |                 | Information contains:                                                                                                                                                                   |
|                                                 | a. Jumlah obligasi/sukuk/obligasi konversi yang beredar (outstanding);                                                                                                                   | 13              | a. Number of outstanding bonds, sukuk or convertible bonds;                                                                                                                             |
|                                                 | b. Tingkat bunga/imbilan;                                                                                                                                                                | 13              | b. Interest rate/yield;                                                                                                                                                                 |
|                                                 | c. Tanggal jatuh tempo; dan                                                                                                                                                              | 13              | c. Maturity date; and                                                                                                                                                                   |
|                                                 | d. Peringkat obligasi/sukuk tahun 2018 dan 2019.                                                                                                                                         | 13              | d. Rating of bonds/sukuk in 2018 and 2019.                                                                                                                                              |
|                                                 | <b>Catatan:</b> apabila perusahaan tidak memiliki obligasi/sukuk/obligasi konversi, agar diungkapkan.                                                                                    |                 | Note: Should be disclosed if the company does not have outstanding bonds, sukuk or convertible bonds.                                                                                   |
| <b>III. Laporan Dewan Komisaris dan Direksi</b> |                                                                                                                                                                                          | 30-55           | <b>Board of Commissioners and Board of Directors' Reports</b>                                                                                                                           |
| 1                                               | Laporan Dewan Komisaris<br>Memuat hal-hal sebagai berikut:                                                                                                                               | 30-39           | Board of Commissioners' Report<br>Contain the following:                                                                                                                                |
|                                                 | a. Penilaian atas kinerja Direksi mengenai pengelolaan perusahaan dan dasar penilaiannya;                                                                                                | 32              | a. Assessment on the performance of the Board of Directors in managing the company and the basis for such evaluation;                                                                   |
|                                                 | b. Pandangan atas prospek usaha perusahaan yang disusun oleh Direksi dan dasar pertimbangannya;                                                                                          | 35              | b. Views on the business prospects of the company as prepared by the Board of Directors and the basis for such consideration;                                                           |
|                                                 | c. Pandangan atas penerapan/pengelolaan whistleblowing system (WBS) di perusahaan dan peran Dewan Komisaris dalam WBS tersebut; dan                                                      | 36              | c. Views on the implementation/management of the company's whistleblowing system (WBS), and the role of the Board of Commissioners in the WBS; and                                      |
|                                                 | d. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya.                                                                                                               | 37              | d. Changes in the composition of the Board of Commissioners (if any) and the reason for such changes.                                                                                   |

|            | Keterangan                                                                                                                                                                                                                                                                                                                  | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                        |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2          | Laporan Direksi<br>Memuat hal-hal sebagai berikut:                                                                                                                                                                                                                                                                          | 42-57           | Board of Directors' report<br>Contain the following:                                                                                                                                                                                                                                                                               |
|            | a. Analisis atas kinerja perusahaan, yang mencakup antara lain:                                                                                                                                                                                                                                                             | 45-50           | a. Analysis of the company's performance, covering among others:                                                                                                                                                                                                                                                                   |
|            | • kebijakan strategis;                                                                                                                                                                                                                                                                                                      | 47              | • strategic policies;                                                                                                                                                                                                                                                                                                              |
|            | • perbandingan antara hasil yang dicapai dengan yang ditargetkan; dan                                                                                                                                                                                                                                                       | 49              | • comparison between targets and achievements; and                                                                                                                                                                                                                                                                                 |
|            | • kendala-kendala yang dihadapi perusahaan dan langkah-langkah penyelesaiannya;                                                                                                                                                                                                                                             | 46              | • challenges faced by the company and initiatives to deal with those challenges;                                                                                                                                                                                                                                                   |
|            | b. Analisis tentang prospek usaha;                                                                                                                                                                                                                                                                                          | 50              | b. Analysis on business prospects;                                                                                                                                                                                                                                                                                                 |
|            | c. Perkembangan penerapan tata kelola perusahaan pada tahun buku; dan                                                                                                                                                                                                                                                       | 53              | c. Developments in the implementation of GCG during the fiscal year; and                                                                                                                                                                                                                                                           |
|            | d. Perubahan komposisi anggota Direksi (jika ada) dan alasan perubahannya.                                                                                                                                                                                                                                                  | 55              | d. Changes in the composition of the Board of Directors (if any) and the reason for such changes.                                                                                                                                                                                                                                  |
| 3          | Tanda tangan anggota Dewan Komisaris dan anggota Direksi<br>Memuat hal-hal sebagai berikut:                                                                                                                                                                                                                                 | 60-61           | Signatures of members of the Board of Commissioners and Board of Directors<br>Contain the following:                                                                                                                                                                                                                               |
|            | a. Tanda tangan dituangkan pada lembaran tersendiri;                                                                                                                                                                                                                                                                        | ✓               | a. Signatures on a separate page;                                                                                                                                                                                                                                                                                                  |
|            | b. Pernyataan bahwa Dewan Komisaris dan Direksi bertanggung jawab penuh atas kebenaran isi laporan tahunan;                                                                                                                                                                                                                 | ✓               | b. Statement of responsibility of the Board of Commissioners and Board of Directors for the accuracy of the contents of the Annual Report;                                                                                                                                                                                         |
|            | c. Ditandatangani seluruh anggota Dewan Komisaris dan anggota Direksi dengan menyebutkan nama dan jabatannya; dan                                                                                                                                                                                                           | ✓               | c. Signed by all members of the Board of Commissioners and Board of Directors by stating their names and position; and                                                                                                                                                                                                             |
|            | d. Penjelasan tertulis dalam surat tersendiri dari yang bersangkutan dalam hal terdapat anggota Dewan Komisaris atau anggota Direksi yang tidak menandatangani laporan tahunan, atau penjelasan tertulis dalam surat tersendiri dari anggota yang lain dalam hal tidak terdapat penjelasan tertulis dari yang bersangkutan. | -               | d. Written explanation in separate letter from the person(s) concerned in the event that member(s) of Board of Commissioners or Board of Directors fail to sign the annual report; or: written explanation in separate letter from other member(s) in the event that there is no written explanation from the person(s) concerned. |
| <b>IV.</b> | <b>Profil Perusahaan</b>                                                                                                                                                                                                                                                                                                    | <b>63-165</b>   | <b>Company Profile</b>                                                                                                                                                                                                                                                                                                             |
| 1          | Nama dan alamat lengkap perusahaan<br>Informasi memuat antara lain: nama dan alamat, kode pos, no. Telp, no. Fax, e-mail, dan website.                                                                                                                                                                                      | 64-65           | Name and complete address of the company<br>Information contains, among others, name and address, post code, telephone number, fax, e-mail and website.                                                                                                                                                                            |
| 2          | Riwayat singkat perusahaan<br>Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan.<br><b>Catatan:</b> apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan                                                       | 66<br>-         | Brief history of the company<br>Contain among others: date/year of establishment, name of the company, change of name (if any), and effective date of the change of name.<br>Note: to be disclosed if the company never had a change of name                                                                                       |
| 3          | Bidang usaha<br>Uraian mengenai antara lain:                                                                                                                                                                                                                                                                                | 74-88           | Line of business<br>Description of, among others:                                                                                                                                                                                                                                                                                  |
|            | a. Kegiatan usaha perusahaan menurut anggaran dasar terakhir;                                                                                                                                                                                                                                                               | 74              | a. The line of business as stated in the latest Articles of Association;                                                                                                                                                                                                                                                           |
|            | b. Kegiatan usaha yang dijalankan; dan                                                                                                                                                                                                                                                                                      | 74              | b. Business activities; and                                                                                                                                                                                                                                                                                                        |
|            | c. Produk dan/atau jasa yang dihasilkan.                                                                                                                                                                                                                                                                                    | 77              | c. Product and/or services offered.                                                                                                                                                                                                                                                                                                |
| 4          | Struktur Organisasi<br>Dalam bentuk bagan, meliputi nama dan jabatan paling kurang sampai dengan struktur satu tingkat di bawah Direksi.                                                                                                                                                                                    | 104             | Organization structure<br>Diagram of organization structure, containing name and position of personnel up to one level below Director, at least                                                                                                                                                                                    |
| 5          | Visi, Misi, dan Budaya Perusahaan<br>Mencakup:                                                                                                                                                                                                                                                                              | 72-73           | Vision, Mission and Corporate Culture<br>Covers:                                                                                                                                                                                                                                                                                   |
|            | a. Visi perusahaan;                                                                                                                                                                                                                                                                                                         | 72              | a. Vision;                                                                                                                                                                                                                                                                                                                         |
|            | b. Misi perusahaan;                                                                                                                                                                                                                                                                                                         | 72              | b. Mission;                                                                                                                                                                                                                                                                                                                        |
|            | c. Keterangan bahwa visi dan misi tersebut telah direvisi dan disetujui oleh Direksi/Dewan Komisaris pada tahun buku; dan                                                                                                                                                                                                   | 72              | c. Statement that the vision and mission have been reviewed and approved by the Board of Commissioners/Directors in the fiscal year; and                                                                                                                                                                                           |
|            | d. Pernyataan mengenai budaya perusahaan ( <i>corporate culture</i> ) yang dimiliki perusahaan.                                                                                                                                                                                                                             | 73              | d. Statement on the corporate culture.                                                                                                                                                                                                                                                                                             |

|   | Keterangan                                                                                                                                                                                 | Halaman<br>Page | Description                                                                                                                                                                                                       |
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| 6 | Identitas dan riwayat hidup singkat anggota Dewan Komisaris Informasi memuat antara lain:                                                                                                  | 114-123         | Profiles of members of the Board of Commissioners<br>Contain information on:                                                                                                                                      |
|   | a. Nama;                                                                                                                                                                                   | √               | a. Name;                                                                                                                                                                                                          |
|   | b. Jabatan dan periode jabatan (termasuk jabatan pada perusahaan atau lembaga lain);                                                                                                       | √               | b. Position and period in position (including position(s) held at other company/institution);                                                                                                                     |
|   | c. Umur;                                                                                                                                                                                   | √               | c. Age;                                                                                                                                                                                                           |
|   | d. Domisili;                                                                                                                                                                               | √               | d. Domicile;                                                                                                                                                                                                      |
|   | e. Pendidikan (Bidang Studi dan Lembaga Pendidikan);                                                                                                                                       | √               | e. Education (study field and education institution);                                                                                                                                                             |
|   | f. Pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat); dan                                                                                                                         | √               | f. Work experience (position, company, and period in position); and                                                                                                                                               |
|   | g. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Dewan Komisaris di Perusahaan sejak pertama kali ditunjuk.                                                                    | √               | g. History of assignments (period and position) as member of the Board of Commissioners at the company since the first appointment.                                                                               |
| 7 | Identitas dan riwayat hidup singkat anggota Direksi Informasi memuat antara lain:                                                                                                          | 124-133         | Profiles of members of the Board of Directors<br>Contain information on:                                                                                                                                          |
|   | a. Nama;                                                                                                                                                                                   | √               | a. Name;                                                                                                                                                                                                          |
|   | b. Jabatan dan periode jabatan (termasuk jabatan pada perusahaan atau lembaga lain);                                                                                                       | √               | b. Position and period in position (including position(s) held at other company/institution);                                                                                                                     |
|   | c. Umur;                                                                                                                                                                                   | √               | c. Age;                                                                                                                                                                                                           |
|   | d. Domisili;                                                                                                                                                                               | √               | d. Domicile;                                                                                                                                                                                                      |
|   | e. Pendidikan (Bidang Studi dan Lembaga Pendidikan);                                                                                                                                       | √               | e. Education (study field and education institution);                                                                                                                                                             |
|   | f. Pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat); dan                                                                                                                         | √               | f. Work experience (position, company, and period in position); and                                                                                                                                               |
|   | g. Riwayat penunjukkan (periode dan jabatan) sebagai anggota Direksi di Perusahaan sejak pertama kali ditunjuk.                                                                            | √               | g. History of assignments (period and position) as member of the Board of Directors at the company since the first appointment.                                                                                   |
| 8 | Jumlah karyawan (komparatif 2 tahun) dan data pengembangan kompetensi karyawan yang mencerminkan adanya kesempatan untuk masing-masing level organisasi Informasi memuat antara lain:      | 141-143         | Total number of employees (comparative for 2 years) and data on employee competence development programs reflecting equal opportunities for each level of the organization<br>Information contains, among others: |
|   | a. Jumlah karyawan untuk masing-masing level organisasi;                                                                                                                                   | 142             | a. Number of employees at each level of the organization;                                                                                                                                                         |
|   | b. Jumlah karyawan untuk masing-masing tingkat pendidikan;                                                                                                                                 | 143             | b. Number of employees by education;                                                                                                                                                                              |
|   | c. Jumlah karyawan berdasarkan status kepegawaian;                                                                                                                                         | 142             | c. Number of employees by employment status;                                                                                                                                                                      |
|   | d. Data pengembangan kompetensi karyawan yang telah dilakukan pada tahun buku yang terdiri dari pihak (level jabatan) yang mengikuti pelatihan, jenis pelatihan, dan tujuan pelatihan; dan | 143             | d. Data on employee competence development programs during the fiscal year, concerning position of participants, type of training, and purpose of training; and                                                   |
|   | e. Biaya pengembangan kompetensi karyawan yang telah dikeluarkan pada tahun buku.                                                                                                          | 143             | e. The costs of employee competence development programs in the fiscal year.                                                                                                                                      |
| 9 | Komposisi Pemegang saham Mencakup antara lain:                                                                                                                                             | 153-155         | Shareholders composition<br>Covering among others:                                                                                                                                                                |
|   | a. Rincian nama pemegang saham yang meliputi 20 pemegang saham terbesar dan persentase kepemilikannya;                                                                                     | 153             | a. Names of the 20 largest shareholders and their shareholding percentage;                                                                                                                                        |
|   | b. Rincian pemegang saham dan persentase kepemilikannya meliputi:                                                                                                                          |                 | b. Details of shareholders and shareholding percentage:                                                                                                                                                           |
|   | • Nama pemegang saham yang memiliki 5% atau lebih saham; dan                                                                                                                               | 153             | • Names of shareholders with 5% or more shareholding; and                                                                                                                                                         |
|   | • Kelompok pemegang saham masyarakat dengan kepemilikan saham masing-masing kurang dari 5%.                                                                                                | 153             | • Group of public shareholders with individual shareholding of less than 5% each.                                                                                                                                 |
|   | c. Nama Direktur dan Komisaris serta persentase kepemilikan sahamnya secara langsung dan tidak langsung.                                                                                   | 154             | c. Names of Director and Commissioner with direct or indirect share-ownership and the percentage of such shareholding.                                                                                            |
|   | <b>Catatan:</b> apabila Direktur dan Komisaris tidak memiliki saham langsung dan tidak langsung, agar diungkapkan.                                                                         |                 | <b>Note:</b> should be disclosed if the Director and Commissioner does not own shares, directly or indirectly.                                                                                                    |

|    | Keterangan                                                                                                                                                                                              | Halaman<br>Page | Description                                                                                                                                                         |
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| 10 | Daftar entitas anak dan/atau entitas asosiasi<br>Dalam bentuk tabel memuat informasi antara lain:                                                                                                       | 162             | List of subsidiaries and/or associated entities<br>In table form, containing:                                                                                       |
|    | a. Nama entitas anak dan/atau asosiasi;                                                                                                                                                                 | 162             | a. Name of subsidiary and/or associated entity;                                                                                                                     |
|    | b. Persentase kepemilikan saham;                                                                                                                                                                        | 162             | b. Share-ownership percentage;                                                                                                                                      |
|    | c. Keterangan tentang bidang usaha entitas anak dan/atau entitas asosiasi; dan                                                                                                                          | 162             | c. Line of business of subsidiary and/or associated entity; and                                                                                                     |
|    | d. Keterangan status operasi entitas anak dan/atau entitas asosiasi (telah beroperasi atau belum beroperasi).                                                                                           | 162             | d. Operational status of subsidiary and/or associated entity (in commercial operation/not yet in commercial operation).                                             |
| 11 | Struktur grup perusahaan                                                                                                                                                                                | 158             | Corporate group structure                                                                                                                                           |
|    | Struktur grup perusahaan dalam bentuk bagan yang menggambarkan entitas induk, entitas anak, entitas asosiasi, <i>joint venture</i> , dan <i>special purpose vehicle</i> (SPV).                          |                 | Diagram of corporate group structure involving relationship of the parent company, subsidiary, associated entity, joint venture, and special purpose vehicle (SPV). |
| 12 | Kronologi penerbitan saham (termasuk private placement) dan/atau pencatatan saham dari awal penerbitan sampai dengan akhir tahun buku                                                                   | 156             | Chronology of share listing (including private placement) and/or share listing from the share issuance up to the end of the fiscal year                             |
|    | Mencakup antara lain:                                                                                                                                                                                   |                 | Covers, among others:                                                                                                                                               |
|    | a. Tahun penerbitan saham, jumlah saham, nilai nominal saham, dan harga penawaran saham untuk masing-masing tindakan korporasi ( <i>corporate action</i> );                                             | 156             | a. Year of share issuance, number of shares issued, par value, and share offer price, for each separate corporate action;                                           |
|    | b. Jumlah saham tercatat setelah masing-masing tindakan korporasi ( <i>corporate action</i> ); dan                                                                                                      | 156             | b. Total number of shares outstanding following the corporate action; and                                                                                           |
|    | c. Nama bursa dimana saham perusahaan dicatatkan.                                                                                                                                                       | 156             | c. The stock exchange where the shares are listed.                                                                                                                  |
|    | <b>Catatan:</b> apabila perusahaan tidak memiliki kronologi pencatatan saham, agar diungkapkan.                                                                                                         |                 | <b>Note:</b> should be disclosed if the company does not have a chronology of share listing.                                                                        |
| 13 | Kronologi penerbitan dan/atau pencatatan efek lainnya dari awal penerbitan sampai dengan akhir tahun buku                                                                                               | 157             | Chronology of other securities issuance and/or listing from the time of issuance up until the end of the fiscal year                                                |
|    | Mencakup antara lain:                                                                                                                                                                                   |                 | Covers, among others:                                                                                                                                               |
|    | a. Nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/imbalan efek lainnya, dan tanggal jatuh tempo efek lainnya;                                                                          | 157             | a. Name of security instrument, year of issuance, interest rate/yield of securities, and maturity date;                                                             |
|    | b. Nilai penawaran efek lainnya;                                                                                                                                                                        | 157             | b. Offering price of other securities;                                                                                                                              |
|    | c. Nama bursa dimana efek lainnya dicatatkan; dan                                                                                                                                                       | 157             | c. The stock exchange where the securities are listed; and                                                                                                          |
|    | d. Peringkat efek.                                                                                                                                                                                      | 157             | d. Rating of securities.                                                                                                                                            |
|    | <b>Catatan:</b> apabila perusahaan tidak memiliki kronologi penerbitan dan pencatatan efek lainnya, agar diungkapkan                                                                                    |                 | <b>Note:</b> should be disclosed if the company does not have chronology of other securities issuance/listing                                                       |
| 14 | Nama dan alamat lembaga dan/atau profesi penunjang Informasi memuat antara lain:                                                                                                                        | 162-163         | Name and address of supporting institutions and/or professionals<br>Covers, among others:                                                                           |
|    | a. Nama dan alamat BAE/pihak yang mengadministrasikan saham perusahaan;                                                                                                                                 | 163             | a. Name and address of the company's Share Registrar;                                                                                                               |
|    | b. Nama dan alamat Kantor Akuntan Publik; dan                                                                                                                                                           | 162             | b. Name and address of Public Accountant Firm; and                                                                                                                  |
|    | c. Nama dan alamat perusahaan pemeringkat efek.                                                                                                                                                         | 163             | c. Name and address of rating agencies.                                                                                                                             |
| 15 | Penghargaan yang diterima dalam tahun buku terakhir dan/atau sertifikasi yang masih berlaku dalam tahun buku terakhir baik yang berskala nasional maupun internasional<br>Informasi memuat antara lain: | 14-15           | Awards received during the fiscal year, or valid certification in the fiscal year, at both national and international levels<br>Covers, among others:               |
|    | a. Nama penghargaan dan/atau sertifikasi;                                                                                                                                                               | ✓               | a. Name of award and/or certification;                                                                                                                              |
|    | b. Tahun perolehan penghargaan dan/atau sertifikasi;                                                                                                                                                    | ✓               | b. Year received/issued;                                                                                                                                            |
|    | c. Badan pemberi penghargaan dan/atau sertifikasi; dan                                                                                                                                                  | ✓               | c. Name of institution that issued the award/certification; and                                                                                                     |
|    | d. Masa berlaku (untuk sertifikasi).                                                                                                                                                                    | ✓               | d. Validity period (certification).                                                                                                                                 |

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| 16         | Nama dan alamat entitas anak dan/atau kantor cabang atau kantor perwakilan (jika ada)<br>Memuat informasi antara lain:                                                                                                                                                                | 159-161         | Name and address of subsidiaries and/or branch offices or representative offices (if any)<br>Covers information on:                                                                                                                                                             |
|            | a. Nama dan alamat entitas anak; dan                                                                                                                                                                                                                                                  | ✓               | a. Name and address of subsidiaries; and                                                                                                                                                                                                                                        |
|            | b. Nama dan alamat kantor cabang/perwakilan.                                                                                                                                                                                                                                          | ✓               | b. Name and address of branch/representative office.                                                                                                                                                                                                                            |
|            | <b>Catatan:</b> apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan                                                                                                                                                                |                 | <b>Note:</b> should be disclosed if the company does not have a subsidiary, branch office or representative office.                                                                                                                                                             |
| 17         | Informasi pada <i>Website</i> Perusahaan<br>Meliputi paling kurang:                                                                                                                                                                                                                   | 165             | Information in the corporate website<br>Covers at the very least:                                                                                                                                                                                                               |
|            | a. Informasi pemegang saham sampai dengan pemilik akhir individu;                                                                                                                                                                                                                     | ✓               | a. Information of shareholders up to the individual ultimate shareholder;                                                                                                                                                                                                       |
|            | b. Isi Kode Etik;                                                                                                                                                                                                                                                                     | ✓               | b. Contents of the Code of Conduct;                                                                                                                                                                                                                                             |
|            | c. Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan; | ✓               | c. Information on the General Meeting of Shareholders (GMS), covering at least agenda of the GMS, summary of GMS resolutions, and information of pertinent dates, namely the dates of GMS announcement, GMS invitation, GMS event, and announcement of summary GMS resolutions; |
|            | d. Laporan keuangan tahunan terpisah (5 tahun terakhir);                                                                                                                                                                                                                              | ✓               | d. Annual financial statements (last 5 years);                                                                                                                                                                                                                                  |
|            | e. Profil Dewan Komisaris dan Direksi; dan                                                                                                                                                                                                                                            | ✓               | e. Profiles of the Board of Commissioners and Directors; and                                                                                                                                                                                                                    |
|            | f. Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal.                                                                                                                                                                                                   | ✓               | f. Board manual/Charter of the BoC, BoD, Committees and Internal Audit Unit.                                                                                                                                                                                                    |
| 18         | Pendidikan dan/atau pelatihan Dewan Komisaris, Direksi, Komite-komite, Sekretaris Perusahaan, dan Unit Audit Internal<br>Meliputi paling kurang informasi (jenis dan pihak yang relevan dalam mengikuti):                                                                             | 143-151         | Training and education for Board of Commissioners, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit<br>Cover at least information of type of training and participant of:                                                                           |
|            | a. Pendidikan dan/atau pelatihan untuk Dewan Komisaris;                                                                                                                                                                                                                               | 143             | a. Training and/or education for Board of Commissioners;                                                                                                                                                                                                                        |
|            | b. Pendidikan dan/atau pelatihan untuk Direksi;                                                                                                                                                                                                                                       | 144             | b. Training and/or education for Board of Directors;                                                                                                                                                                                                                            |
|            | c. Pendidikan dan/atau pelatihan untuk Komite Audit;                                                                                                                                                                                                                                  | 145             | c. Training and/or education for Audit Committee;                                                                                                                                                                                                                               |
|            | d. Pendidikan dan/atau pelatihan untuk Komite Nominasi dan Remunerasi;                                                                                                                                                                                                                | 146             | d. Training and/or education for Nomination and Remuneration Committee;                                                                                                                                                                                                         |
|            | e. Pendidikan dan/atau pelatihan untuk Komite Lainnya;                                                                                                                                                                                                                                | 146             | e. Training and/or education for other Committee(s);                                                                                                                                                                                                                            |
|            | f. Pendidikan dan/atau pelatihan untuk Sekretaris Perusahaan; dan                                                                                                                                                                                                                     | 147             | f. Training and/or education for Corporate Secretary; and                                                                                                                                                                                                                       |
|            | g. Pendidikan dan/atau pelatihan untuk Unit Audit Internal yang diikuti pada tahun buku.                                                                                                                                                                                              | 149             | g. Training and/or education for Internal Audit Unit. During the fiscal year.                                                                                                                                                                                                   |
|            | <b>Catatan:</b> apabila tidak terdapat pendidikan dan/atau pelatihan pada tahun buku, agar diungkapkan                                                                                                                                                                                |                 | <b>Note:</b> should be disclosed if there is no training and/or education during the fiscal year                                                                                                                                                                                |
| <b>V.</b>  | <b>Analisis dan Pembahasan Manajemen atas Kinerja Perusahaan</b>                                                                                                                                                                                                                      | 166-221         | <b>Management Discussion and Analysis on the Company Performance</b>                                                                                                                                                                                                            |
| 1          | Tinjauan operasi per segmen usaha<br>Memuat uraian mengenai:                                                                                                                                                                                                                          | 175-186         | Operation review per business segment<br>Includes analysis on:                                                                                                                                                                                                                  |
|            | a. Penjelasan masing-masing segmen usaha.                                                                                                                                                                                                                                             | ✓               | a. Elaboration on each business segment.                                                                                                                                                                                                                                        |
|            | b. Kinerja per segmen usaha, antara lain:                                                                                                                                                                                                                                             | ✓               | b. Performance of each business segment, among others:                                                                                                                                                                                                                          |
|            | • Produksi;                                                                                                                                                                                                                                                                           | ✓               | • Production;                                                                                                                                                                                                                                                                   |
|            | • Peningkatan/penurunan kapasitas produksi;                                                                                                                                                                                                                                           | ✓               | • Increase/Decrease of production capacity;                                                                                                                                                                                                                                     |
|            | • Penjualan/pendapatan usaha; dan                                                                                                                                                                                                                                                     | ✓               | • Sales/income; and                                                                                                                                                                                                                                                             |
|            | • Profitabilitas.                                                                                                                                                                                                                                                                     | ✓               | • Profitability.                                                                                                                                                                                                                                                                |

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|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 | <p>Uraian atas kinerja keuangan perusahaan</p> <p>Analisis kinerja keuangan yang mencakup perbandingan antara kinerja keuangan tahun yang bersangkutan dengan tahun sebelumnya dan penyebab kenaikan/ penurunan suatu akun (dalam bentuk narasi dan tabel), antara lain mengenai:</p> <p>a. Aset lancar, aset tidak lancar, dan total aset;</p> <p>b. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas;</p> <p>c. Ekuitas;</p> <p>d. Penjualan/pendapatan usaha, beban, laba (rugi), penghasilan komprehensif lain, dan penghasilan komprehensif periode berjalan; dan</p> <p>e. Arus kas.</p>                      | <p>187-200</p> <p>187</p> <p>188</p> <p>191</p> <p>191</p> <p>193</p> | <p>Description on the Company's financial performance</p> <p>An analysis comparing the performance of the current year and that of the previous year (in the form of narration and tables) and the reasons for the increase/ decrease of the accounts, including in:</p> <p>a. Current assets, non-current assets, and total assets;</p> <p>b. Short-term liabilities, long-term liabilities, and total liabilities;</p> <p>c. Equity;</p> <p>d. Sales/operating revenues, expenses, Profit (Loss), other comprehensive income, comprehensive income for the current year; and</p> <p>e. Cash flows.</p> |
| 3 | <p>Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan</p> <p>Penjelasan tentang:</p> <p>a. Kemampuan membayar hutang, baik jangka pendek maupun jangka panjang; dan</p> <p>b. Tingkat kolektibilitas piutang.</p>                                                                                                                                                                                                                                                                                | <p>201</p> <p>201</p> <p>201</p>                                      | <p>Discussion and analysis on solvability and level of the company receivables collectibility, by presenting relevant ratio calculation in line with the company's type of industry</p> <p>Explanation on:</p> <p>a. Solvability, both short term and long term; and</p> <p>b. Level of receivables collectibility.</p>                                                                                                                                                                                                                                                                                  |
| 4 | <p>Bahasan tentang struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal (<i>capital structure policy</i>)</p> <p>Penjelasan atas:</p> <p>a. Rincian struktur modal (<i>capital structure</i>) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas; dan</p> <p>b. Kebijakan manajemen atas struktur modal (<i>capital structure policies</i>); dan</p> <p>c. Dasar pemilihan kebijakan manajemen atas struktur modal.</p>                                                                                                                                                                              | <p>202</p> <p>202</p> <p>202</p> <p>202</p>                           | <p>Discussion on capital structure, and management policy on capital structure</p> <p>Explanation of:</p> <p>a. Details of capital structure comprising of interest-bearing debts/sukuk and equity;</p> <p>b. Capital structure policies; and</p> <p>c. Basis for the determination of capital structure policies.</p>                                                                                                                                                                                                                                                                                   |
| 5 | <p>Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir</p> <p>Penjelasan tentang:</p> <p>a. Nama pihak yang melakukan ikatan;</p> <p>b. Tujuan dari ikatan tersebut;</p> <p>c. Sumber dana yang diharapkan untuk memenuhi ikatan-ikatan tersebut;</p> <p>d. Mata uang yang menjadi denominasi; dan</p> <p>e. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait.</p> <p><b>Catatan:</b> apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan.</p> | <p>202</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>202</p>    | <p>Discussion on material commitments of capital investments (instead of funding commitments) in the last fiscal year</p> <p>Explanation on:</p> <p>a. Parties in the commitments;</p> <p>b. Objectives of the commitments;</p> <p>c. Sources of funds to meet the commitments;</p> <p>d. Denomination currency of commitments; and</p> <p>e. Initiatives taken to mitigate exchange rate risk.</p> <p><b>Note:</b> should be disclosed if the company does not have any material commitment for capital investments in the fiscal year.</p>                                                             |
| 6 | <p>Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir</p> <p>Penjelasan tentang:</p> <p>a. Jenis investasi barang modal;</p> <p>b. Tujuan investasi barang modal; dan</p> <p>c. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir.</p> <p><b>Catatan:</b> apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan.</p>                                                                                                                                                                                                                                             | <p>203</p> <p>203</p> <p>203</p> <p>203</p>                           | <p>Discussion on capital investment realized at the latest financial year</p> <p>Explanation on:</p> <p>a. Type of capital investment;</p> <p>b. Objectives of capital investment; and</p> <p>c. Nominal value of capital investment realized in the last fiscal year.</p> <p><b>Note:</b> should be disclosed if there are no capital investment.</p>                                                                                                                                                                                                                                                   |



| Keterangan                                                                                                                                                                                                                                                                               | Halaman<br>Page | Description                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7 Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang mengenai pendapatan, laba, dan lainnya yang dianggap penting bagi perusahaan.<br>Informasi memuat antara lain: | 205-206         | Information on the comparison between initial target at the beginning of financial year and the realization and target or projection for the next year concerning income, profit, capital structure, and others considered significant target for the company.<br>Contain information on: |
| a. Perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi); dan                                                                                                                                                                                            | 205             | a. Comparison of targets at the beginning of fiscal year and achievements; and                                                                                                                                                                                                            |
| b. Target atau proyeksi yang ingin dicapai dalam 1 (satu) tahun mendatang.                                                                                                                                                                                                               | 206             | b. Targets or projections set for the next 1 (one) year.                                                                                                                                                                                                                                  |
| 8 Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan                                                                                                                                                                                                              | 203             | Information and material facts following the date of accounting report (Subsequent events)                                                                                                                                                                                                |
| Uraian kejadian penting setelah tanggal laporan akuntan termasuk dampaknya terhadap kinerja dan risiko usaha di masa mendatang.<br><b>Catatan:</b> apabila tidak ada kejadian penting setelah tanggal laporan akuntan, agar diungkapkan.                                                 | 203             | Description of significant events following the date of accounting report including its impact on business risk and performance in the future.<br><b>Note:</b> should be disclosed if there are no subsequent events.                                                                     |
| 9 Uraian tentang prospek usaha perusahaan                                                                                                                                                                                                                                                | 203             | Business prospects                                                                                                                                                                                                                                                                        |
| Uraian mengenai prospek perusahaan dikaitkan dengan industri dan ekonomi secara umum disertai data pendukung kuantitatif dari sumber data yang layak dipercaya.                                                                                                                          |                 | Description on business prospects related to the general industry and economy including quantitative supporting data from reliable resources                                                                                                                                              |
| 10 Uraian tentang aspek pemasaran                                                                                                                                                                                                                                                        | 207             | Marketing aspects                                                                                                                                                                                                                                                                         |
| Uraian tentang aspek pemasaran atas produk dan/atau jasa perusahaan, antara lain strategi pemasaran dan pangsa pasar.                                                                                                                                                                    |                 | Description on marketing aspects of the company's products and/or services, among others marketing strategy and market shares                                                                                                                                                             |
| 11 Uraian mengenai kebijakan dividen dan jumlah dividen kas per saham dan jumlah dividen per tahun yang diumumkan atau dibayar selama 2 (dua) tahun buku terakhir<br>Memuat uraian mengenai:                                                                                             | 208             | Description on dividend policy and total cash dividend per share and total dividend per year that are published or disbursed during last 2 (two) financial years<br>Contain information on:                                                                                               |
| a. Kebijakan pembagian dividen;                                                                                                                                                                                                                                                          | 208             | a. Dividend payout policy;                                                                                                                                                                                                                                                                |
| b. Total dividen yang dibagikan;                                                                                                                                                                                                                                                         | -               | b. Total dividend disbursement;                                                                                                                                                                                                                                                           |
| c. Jumlah dividen kas per saham;                                                                                                                                                                                                                                                         | -               | c. Total cash dividend per share;                                                                                                                                                                                                                                                         |
| d. <i>Payout ratio</i> ; dan                                                                                                                                                                                                                                                             | -               | d. Payout ratio; and                                                                                                                                                                                                                                                                      |
| e. Tanggal pengumuman dan pembayaran dividen kas untuk masing-masing tahun.                                                                                                                                                                                                              | -               | e. Announcement date and cash dividend payout for each year.                                                                                                                                                                                                                              |
| <b>Catatan:</b> apabila tidak ada pembagian dividen, agar diungkapkan alasannya.                                                                                                                                                                                                         | 208             | <b>Note:</b> To disclose if there are no dividend disbursement and its reasons.                                                                                                                                                                                                           |
| 12 Program kepemilikan saham oleh karyawan dan/atau manajemen yang dilaksanakan perusahaan (ESOP/ MSOP) yang masih ada sampai tahun buku<br>Memuat uraian mengenai:                                                                                                                      | 210             | Employee/Management Share Ownership Program (ESOP/MSOP) still ongoing in the fiscal year<br>Contain information on:                                                                                                                                                                       |
| a. Jumlah saham ESOP/MSOP dan realisasinya;                                                                                                                                                                                                                                              | -               | a. Number of ESOP/MSOP shares and its execution;                                                                                                                                                                                                                                          |
| b. Jangka waktu;                                                                                                                                                                                                                                                                         | -               | b. Period;                                                                                                                                                                                                                                                                                |
| c. Persyaratan karyawan dan/atau manajemen yang berhak; dan                                                                                                                                                                                                                              | -               | c. Eligible employee/management; and                                                                                                                                                                                                                                                      |
| d. Harga <i>exercise</i> .                                                                                                                                                                                                                                                               | -               | b. Exercise price.                                                                                                                                                                                                                                                                        |
| <b>Catatan:</b> apabila tidak memiliki program dimaksud, agar diungkapkan.                                                                                                                                                                                                               |                 | <b>Note:</b> should be disclosed if there are no such programs                                                                                                                                                                                                                            |
| 13 Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana)<br>Memuat uraian mengenai:                                                                                                                      | 210             | Realization of initial public offering proceeds (in the event of the company is obligated to submit the report)<br>Covers the following:                                                                                                                                                  |
| a. Total perolehan dana;                                                                                                                                                                                                                                                                 | √               | a. Total proceeds;                                                                                                                                                                                                                                                                        |
| b. Rencana penggunaan dana;                                                                                                                                                                                                                                                              | √               | b. Proceeds utilization plan;                                                                                                                                                                                                                                                             |
| c. Rincian penggunaan dana;                                                                                                                                                                                                                                                              | √               | c. Proceeds utilization details;                                                                                                                                                                                                                                                          |
| d. Saldo dana; dan                                                                                                                                                                                                                                                                       | √               | d. Proceeds balance; and                                                                                                                                                                                                                                                                  |
| e. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada).                                                                                                                                                                                                              | -               | d. The date of GMS/GMB resolution on the change of proceeds utilization (if any).                                                                                                                                                                                                         |
| <b>Catatan:</b> apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan.                                                                                                                                                                       |                 | <b>Note:</b> should be disclosed if there are no such information of realization of proceeds of public offering.                                                                                                                                                                          |



| Keterangan |                                                                                                                                                                                                                                                                                                                                                             | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                         |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 14         | Informasi transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi<br>Memuat uraian mengenai:                                                                                                                                                                                                                       | 210-213         | Material transaction information with conflict of interest and/or transaction with related parties<br>Covers the following:                                                                                                                                                                                                                         |
|            | a. Nama pihak yang bertransaksi dan sifat hubungan afiliasi;                                                                                                                                                                                                                                                                                                | √               | a. Name of transacting parties and the nature of related parties;                                                                                                                                                                                                                                                                                   |
|            | b. Penjelasan mengenai kewajaran transaksi;                                                                                                                                                                                                                                                                                                                 | √               | b. Description of the transaction fairness;                                                                                                                                                                                                                                                                                                         |
|            | c. Alasan dilakukannya transaksi;                                                                                                                                                                                                                                                                                                                           | √               | c. Transaction background;                                                                                                                                                                                                                                                                                                                          |
|            | d. Realisasi transaksi pada periode tahun buku terakhir;                                                                                                                                                                                                                                                                                                    | √               | d. Transaction realization at the last financial year;                                                                                                                                                                                                                                                                                              |
|            | e. Kebijakan perusahaan terkait dengan mekanisme review atas transaksi; dan                                                                                                                                                                                                                                                                                 | √               | e. Company policy related with transaction review mechanism; and                                                                                                                                                                                                                                                                                    |
|            | f. Pemenuhan peraturan dan ketentuan terkait.                                                                                                                                                                                                                                                                                                               | √               | f. Compliance to relevant regulations and provisions.                                                                                                                                                                                                                                                                                               |
|            | <b>Catatan:</b> apabila tidak mempunyai transaksi dimaksud, agar diungkapkan.                                                                                                                                                                                                                                                                               |                 | <b>Note:</b> To disclose if there are no transactions.                                                                                                                                                                                                                                                                                              |
| 15         | Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir<br>Uraian memuat antara lain:                                                                                                                                                                                                                           | 213-221         | Description on changes in laws and regulations during the fiscal year that impacted on the company<br>Covers information on:                                                                                                                                                                                                                        |
|            | a. Nama peraturan perundang-undangan yang mengalami perubahan; dan                                                                                                                                                                                                                                                                                          | √               | a. Name of regulations; and                                                                                                                                                                                                                                                                                                                         |
|            | b. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan.                                                                                                                                                                                                                      | √               | b. The impact (quantitative and/or qualitative) on the company, or statement of the insignificant impact                                                                                                                                                                                                                                            |
|            | <b>Catatan:</b> apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan.                                                                                                                                                                                                                                   |                 | <b>Note:</b> To disclose if there are no changes in the laws and regulations that have significant impacts                                                                                                                                                                                                                                          |
| 16         | Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir<br>Uraian memuat antara lain:                                                                                                                                                                                                                             | 221             | Description on the changes in accounting policy implemented by the company at the last financial year<br>Descriptions include among others:                                                                                                                                                                                                         |
|            | a. Perubahan kebijakan akuntansi;                                                                                                                                                                                                                                                                                                                           | √               | a. Changes in accounting policy;                                                                                                                                                                                                                                                                                                                    |
|            | b. Alasan perubahan kebijakan akuntansi; dan                                                                                                                                                                                                                                                                                                                | √               | b. Reasons for the change; and                                                                                                                                                                                                                                                                                                                      |
|            | c. Dampaknya secara kuantitatif terhadap laporan keuangan.                                                                                                                                                                                                                                                                                                  | √               | c. Quantitative impact on the financial statements                                                                                                                                                                                                                                                                                                  |
|            | <b>Catatan:</b> apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan.                                                                                                                                                                                                                                            |                 | <b>Note:</b> To disclose if there are no changes in accounting policies during the fiscal year                                                                                                                                                                                                                                                      |
| 17         | Informasi kelangsungan usaha<br>Pengungkapan informasi mengenai:                                                                                                                                                                                                                                                                                            | -               | Information on business continuity<br>Disclosures on:                                                                                                                                                                                                                                                                                               |
|            | a. Hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir;                                                                                                                                                                                                                                          | -               | a. Significant issues on the company business continuity at the last financial year;                                                                                                                                                                                                                                                                |
|            | b. <i>Assessment</i> manajemen atas hal-hal pada angka 1; dan                                                                                                                                                                                                                                                                                               | -               | b. Management assessment on point 1; and                                                                                                                                                                                                                                                                                                            |
|            | c. Asumsi yang digunakan manajemen dalam melakukan <i>assessment</i> .                                                                                                                                                                                                                                                                                      | -               | c. Assumption implemented by the management in conducting the assessment.                                                                                                                                                                                                                                                                           |
|            | <b>Catatan:</b> apabila tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir, agar diungkapkan asumsi yang mendasari manajemen dalam meyakini bahwa tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha perusahaan pada tahun buku terakhir. |                 | <b>Note:</b> if there are no issues that potentially have significant influences to the company's business continuity at the last financial year, to disclose the basis of management assumption in ensuring that there are no issues that potentially have significant influences to the company's business continuity at the last financial year. |
| <b>VI.</b> | <b>Good Corporate Governance</b>                                                                                                                                                                                                                                                                                                                            | <b>334-597</b>  | <b>Good Corporate Governance</b>                                                                                                                                                                                                                                                                                                                    |
| 1          | Uraian Dewan Komisaris<br>Uraian memuat antara lain:                                                                                                                                                                                                                                                                                                        | 418-435         | Description on the Board of Commissioners<br>Covers the following:                                                                                                                                                                                                                                                                                  |
|            | a. Uraian tanggung jawab Dewan Komisaris;                                                                                                                                                                                                                                                                                                                   | 419             | a. Board of Commissioners responsibilities;                                                                                                                                                                                                                                                                                                         |
|            | b. Penilaian atas kinerja masing-masing komite yang berada di bawah Dewan Komisaris dan dasar penilaiannya; dan                                                                                                                                                                                                                                             | 430             | b. Assessment of performance of committees under the Board and the basis for such assessment; and                                                                                                                                                                                                                                                   |
|            | c. Pengungkapan mengenai <i>Board Charter</i> (pedoman dan tata tertib kerja Dewan Komisaris).                                                                                                                                                                                                                                                              | 421             | c. Board Charter disclosures (Board of Commissioners work guidelines and procedures)                                                                                                                                                                                                                                                                |

|   | Keterangan                                                                                                                                                                                                                                                                                       | Halaman<br>Page | Description                                                                                                                                                                                                                  |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 | Komisaris Independen (jumlahnya minimal 30% dari total Dewan Komisaris)<br>Meliputi antara lain:                                                                                                                                                                                                 | 432             | Independent Commissioners (at least 30% of the total personnel of the Board of Commissioners)<br>Covers the following:                                                                                                       |
|   | a. Kriteria penentuan Komisaris Independen; dan                                                                                                                                                                                                                                                  | 432             | a. Assignment criteria of Independent Commissioners; and                                                                                                                                                                     |
|   | b. Pernyataan tentang independensi masing-masing Komisaris Independen.                                                                                                                                                                                                                           | 434             | b. Independence statement of each Independent Commissioner.                                                                                                                                                                  |
| 3 | Uraian Direksi<br>Uraian memuat antara lain:                                                                                                                                                                                                                                                     | 436-453         | Description on the Board of Directors<br>Covers information on, among others:                                                                                                                                                |
|   | a. Ruang lingkup pekerjaan dan tanggung jawab masing-masing anggota Direksi;                                                                                                                                                                                                                     | 444             | a. Duties and responsibilities of each member of the Board of Directors;                                                                                                                                                     |
|   | b. Penilaian atas kinerja komite-komite yang berada di bawah Direksi (jika ada); dan                                                                                                                                                                                                             | 452             | b. Assessment of performance of committees under the Board (if any); and                                                                                                                                                     |
|   | c. Pengungkapan mengenai <i>Board Charter</i> (pedoman dan tata tertib kerja Direksi).                                                                                                                                                                                                           | 440             | c. Board Charter disclosures (Board of Directors work guidelines and procedures)                                                                                                                                             |
| 4 | Penilaian Penerapan GCG untuk tahun buku 2019 yang meliputi paling kurang aspek Dewan Komisaris dan Direksi<br>Memuat uraian mengenai:                                                                                                                                                           | 460-467         | GCG implementation assessment for 2019, at least for aspects of the Board of Commissioners and/or Board of Directors<br>Covers the following:                                                                                |
|   | a. Kriteria yang digunakan dalam penilaian;                                                                                                                                                                                                                                                      | √               | a. Assessment criteria;                                                                                                                                                                                                      |
|   | b. Pihak yang melakukan penilaian;                                                                                                                                                                                                                                                               | √               | b. Assessor;                                                                                                                                                                                                                 |
|   | c. Skor penilaian masing-masing kriteria;                                                                                                                                                                                                                                                        | √               | c. Assessment score on each criteria;                                                                                                                                                                                        |
|   | d. Rekomendasi hasil penilaian; dan                                                                                                                                                                                                                                                              | √               | d. Recommendations on results of assessment; and                                                                                                                                                                             |
|   | e. Alasan belum/tidak diterapkannya rekomendasi.                                                                                                                                                                                                                                                 | √               | e. Reasons for the delay or non implementation of such recommendations.                                                                                                                                                      |
|   | <b>Catatan:</b> apabila tidak ada penilaian penerapan GCG untuk tahun buku 2019, agar diungkapkan.                                                                                                                                                                                               |                 | <b>Note:</b> should be disclosed if there are no GCG assessments for fiscal 2019.                                                                                                                                            |
| 5 | Uraian mengenai kebijakan remunerasi bagi Dewan Komisaris dan Direksi<br>Mencakup antara lain:                                                                                                                                                                                                   | 468-471         | Description of the remuneration policy for the Board of Commissioners and Board of Directors<br>Covers the following:                                                                                                        |
|   | a. Pengungkapan prosedur pengusulan sampai dengan penetapan remunerasi Dewan Komisaris;                                                                                                                                                                                                          | √               | a. Disclosure of procedure for the proposal and determination of remuneration for the Board of Commissioners;                                                                                                                |
|   | b. Pengungkapan prosedur pengusulan sampai dengan penetapan remunerasi Direksi;                                                                                                                                                                                                                  | √               | b. Disclosure of procedure for the proposal and determination of remuneration for the Board of Directors;                                                                                                                    |
|   | c. Struktur remunerasi yang menunjukkan komponen remunerasi dan jumlah nominal per komponen untuk setiap anggota Dewan Komisaris;                                                                                                                                                                | √               | c. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Commissioners;                                                                                       |
|   | d. Struktur remunerasi yang menunjukkan komponen remunerasi dan jumlah nominal per komponen untuk setiap anggota Direksi;                                                                                                                                                                        | √               | d. Remuneration structure showing the remuneration components and amounts per component for each member of the Board of Directors;                                                                                           |
|   | e. Pengungkapan indikator untuk penetapan remunerasi Direksi; dan                                                                                                                                                                                                                                | √               | e. Disclosure of indicators for the remuneration of the Board of Directors; and                                                                                                                                              |
|   | f. Pengungkapan bonus kinerja, bonus non kinerja, dan/atau opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi (jika ada).                                                                                                                                                       | √               | f. Disclosure of performance bonus, non-performance bonus, and/or share option received by each members of the Board of Commissioners and Directors (if any).                                                                |
|   | <b>Catatan:</b> apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan.                                                                                                                              |                 | <b>Note:</b> should be disclosed if there are no performance bonus, non-performance bonus, and/or share option received by each members of the Board of Commissioners and Directors.                                         |
| 6 | Frekuensi dan Tingkat Kehadiran Rapat yang dihadiri mayoritas anggota pada rapat Dewan Komisaris (minimal 1 kali dalam 2 bulan), Rapat Direksi (minimal 1 kali dalam 1 bulan), dan Rapat Gabungan Dewan Komisaris dengan Direksi (minimal 1 kali dalam 4 bulan)<br>Informasi memuat antara lain: | 473-491         | Meeting frequency and attendance of Board of Commissioners (at least once in 2 months), Board of Directors (at least once in a month), and joint meetings of BoC and BoD (at least once in 4 months)<br>Covers among others: |
|   | a. Tanggal Rapat;                                                                                                                                                                                                                                                                                | √               | a. Date;                                                                                                                                                                                                                     |
|   | b. Peserta Rapat; dan                                                                                                                                                                                                                                                                            | √               | b. Attendance; and                                                                                                                                                                                                           |
|   | c. Agenda Rapat.                                                                                                                                                                                                                                                                                 | √               | c. Agenda.                                                                                                                                                                                                                   |
|   | untuk masing-masing rapat Dewan Komisaris, Direksi, dan rapat gabungan.                                                                                                                                                                                                                          |                 | of each of the meetings of BoC, BoD and Joint Meetings of BoC and BoD.                                                                                                                                                       |

|    | Keterangan                                                                                                                                                                                                                                                                                                    | Halaman<br>Page | Description                                                                                                                                                                                                            |
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| 7  | Informasi mengenai pemegang saham utama dan pengendali, baik langsung maupun tidak langsung, sampai kepada pemilik individu                                                                                                                                                                                   | 152             | Information on majority and controlling shareholders, direct or indirect, up to the ultimate individual shareholder                                                                                                    |
|    | Dalam bentuk skema atau diagram yang memisahkan pemegang saham utama dengan pemegang saham pengendali.                                                                                                                                                                                                        | 152             | Diagram with separate illustration for majority shareholders and controlling shareholders                                                                                                                              |
|    | <b>Catatan:</b> yang dimaksud pemegang saham utama adalah pihak yang, baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh perseratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali. |                 | <b>Note:</b> majority shareholders are parties that own, directly or indirectly, at least 20% of the voting rights of the total share with voting rights issued by the company, but is not the controlling shareholder |
| 8  | Pengungkapan hubungan afiliasi antara anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama dan/atau pengendali<br>Mencakup antara lain:                                                                                                                                                                 | 454-455         | Disclosure of affiliation between members of the Board of Directors, Board of Commissioners and Majority/Controlling Shareholders<br>Covers, among others:                                                             |
|    | a. Hubungan afiliasi antara anggota Direksi dengan anggota Direksi lainnya;                                                                                                                                                                                                                                   | √               | a. Affiliation between a member of the Board of Directors with fellow members of the Board of Directors;                                                                                                               |
|    | b. Hubungan afiliasi antara anggota Direksi dan anggota Dewan Komisaris;                                                                                                                                                                                                                                      | √               | b. Affiliation between a member of the Board of Directors with members of the Board of Commissioners;                                                                                                                  |
|    | c. Hubungan afiliasi antara anggota Direksi dengan Pemegang Saham Utama dan/atau Pengendali;                                                                                                                                                                                                                  | √               | c. Affiliation between a member of the Board of Directors with Majority and/or Controlling Shareholder;                                                                                                                |
|    | d. Hubungan afiliasi antara anggota Dewan Komisaris dengan anggota Komisaris lainnya; dan                                                                                                                                                                                                                     | √               | d. Affiliation between a member of the Board of Commissioners with fellow members of the Board of Commissioners; and                                                                                                   |
|    | e. Hubungan afiliasi antara anggota Dewan Komisaris dengan Pemegang Saham Utama dan/atau Pengendali.                                                                                                                                                                                                          | √               | e. Affiliation between a member of the Board of Commissioners with Majority and/or Controlling Shareholder.                                                                                                            |
|    | <b>Catatan:</b> apabila tidak mempunyai hubungan afiliasi dimaksud, agar diungkapkan.                                                                                                                                                                                                                         |                 | <b>Note:</b> should be disclosed if there are no affiliation relationship                                                                                                                                              |
| 9  | Komite Audit<br>Mencakup antara lain:                                                                                                                                                                                                                                                                         | 492-502         | Audit Committee<br>Includes the following:                                                                                                                                                                             |
|    | a. Nama, jabatan, dan periode jabatan anggota komite audit;                                                                                                                                                                                                                                                   | 496-499         | a. Name, position and tenure of Audit Committee members;                                                                                                                                                               |
|    | b. Riwayat pendidikan (Bidang Studi dan Lembaga Pendidikan) dan pengalaman kerja (Jabatan, Instansi, dan Periode Menjabat) anggota komite audit;                                                                                                                                                              | 496-499         | b. Education qualifications (study field and institution) and work experience (position, company and tenure) of Audit Committee members;                                                                               |
|    | c. Independensi anggota komite audit;                                                                                                                                                                                                                                                                         | 499             | c. Independency of Audit Committee members;                                                                                                                                                                            |
|    | d. Uraian tugas dan tanggung jawab;                                                                                                                                                                                                                                                                           | 493             | d. Duties and responsibilities;                                                                                                                                                                                        |
|    | e. Uraian pelaksanaan kegiatan komite audit pada tahun buku; dan                                                                                                                                                                                                                                              | 502             | e. Brief report of Audit Committee activity; and                                                                                                                                                                       |
|    | f. Frekuensi pertemuan dan tingkat kehadiran komite audit.                                                                                                                                                                                                                                                    | 500             | f. Meeting frequency and attendance of Audit Committee.                                                                                                                                                                |
| 10 | Komite Nominasi dan/atau Remunerasi<br>Mencakup antara lain:                                                                                                                                                                                                                                                  | 503-512         | Nomination and/or Remuneration Committee<br>Includes the following:                                                                                                                                                    |
|    | a. Nama, jabatan, dan riwayat hidup singkat anggota komite nominasi dan/atau remunerasi;                                                                                                                                                                                                                      | 507-508         | a. Name, position and brief profiles of members of the Nomination and/or Remuneration Committee;                                                                                                                       |
|    | b. Independensi komite nominasi dan/atau remunerasi;                                                                                                                                                                                                                                                          | 509             | b. Independency of Nomination and/or Remuneration Committee;                                                                                                                                                           |
|    | c. Uraian tugas dan tanggung jawab;                                                                                                                                                                                                                                                                           | 504             | c. Duties and responsibilities;                                                                                                                                                                                        |
|    | d. Uraian pelaksanaan kegiatan komite nominasi dan/atau remunerasi pada tahun buku;                                                                                                                                                                                                                           | 510             | d. Brief report of committee activity in the fiscal year;                                                                                                                                                              |
|    | e. Frekuensi pertemuan dan tingkat kehadiran komite nominasi dan/atau remunerasi;                                                                                                                                                                                                                             | 509             | e. Meeting frequency and attendance;                                                                                                                                                                                   |
|    | f. Pernyataan adanya pedoman komite nominasi dan/atau remunerasi; dan                                                                                                                                                                                                                                         | 503             | f. Statement of committee charter; and                                                                                                                                                                                 |
|    | g. Kebijakan mengenai suksesi Direksi.                                                                                                                                                                                                                                                                        | 511             | g. Policies on Director succession.                                                                                                                                                                                    |

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| 11         | Komite-komite lain di bawah Dewan Komisaris yang dimiliki oleh perusahaan<br>Mencakup antara lain:                                        | 512-527         | Other committees under the Board of Commissioners<br>Includes the following:                                                         |
|            | a. Nama, jabatan, dan riwayat hidup singkat anggota komite lain;                                                                          | 512-527         | a. Name, position and brief profile of members of committee;                                                                         |
|            | b. Independensi komite lain;                                                                                                              | 512-527         | b. Independence of committee;                                                                                                        |
|            | c. Uraian tugas dan tanggung jawab;                                                                                                       | 512-527         | c. Duties and responsibilities;                                                                                                      |
|            | d. Uraian pelaksanaan kegiatan komite lain pada tahun buku; dan                                                                           | 512-527         | d. Committee activity in the fiscal year; and                                                                                        |
|            | e. Frekuensi pertemuan dan tingkat kehadiran rapat komite lain.                                                                           | 512-527         | e. Committee meeting frequency and attendance.                                                                                       |
| 12         | Uraian tugas dan Fungsi Sekretaris Perusahaan<br>Mencakup antara lain:                                                                    | 559-562         | Description of duties and functions of Corporate Secretary<br>Information on, among others:                                          |
|            | a. Nama, dan riwayat jabatan singkat sekretaris perusahaan;                                                                               | 559             | a. Name and brief work experience of Corporate Secretary;                                                                            |
|            | b. Domisili;                                                                                                                              | 559             | b. Domicile;                                                                                                                         |
|            | c. Uraian tugas dan tanggung jawab; dan                                                                                                   | 560             | c. Duties and responsibilities; and                                                                                                  |
|            | d. Uraian pelaksanaan tugas sekretaris perusahaan pada tahun buku.                                                                        | 561             | d. Report of activities of Corporate Secretary in the fiscal year.                                                                   |
| 13         | Uraian mengenai unit audit internal<br>Mencakup antara lain:                                                                              | 563-567         | Description on Internal Audit Unit<br>Includes the following:                                                                        |
|            | a. Nama ketua unit audit internal;                                                                                                        | 565             | a. Name of Internal Audit Unit head;                                                                                                 |
|            | b. Jumlah pegawai (auditor internal) pada unit audit internal;                                                                            | 564             | b. Total employees (internal auditors) in Internal Audit Unit;                                                                       |
|            | c. Sertifikasi sebagai profesi audit internal;                                                                                            | 564             | c. Certification on Internal Audit profession;                                                                                       |
|            | d. Kedudukan unit audit internal dalam struktur perusahaan;                                                                               | 564             | d. Internal Audit Unit composition in the company's structure;                                                                       |
|            | e. Uraian pelaksanaan kegiatan unit audit internal pada tahun buku; dan                                                                   | 567             | e. Brief report on Internal Audit Unit activity implementation; and                                                                  |
|            | f. Pihak yang mengangkat dan memberhentikan ketua unit audit internal.                                                                    | 564             | f. The parties responsible to appoint/terminate the Internal Audit Unit head.                                                        |
| 14         | Akuntan Publik<br>Informasi memuat antara lain:                                                                                           | 573             | Public Accountant<br>Includes the following:                                                                                         |
|            | a. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;                                   | 573             | a. Name and year of public accountant that audits the annual financial statements in the last 5 years;                               |
|            | b. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir;                            | 573             | b. Name and year of Public Accountant Firm that audits the annual financial statements in the last 5 years;                          |
|            | c. Besarnya fee untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir; dan                    | 573             | c. The amount of fee for each service provided by public accountant at the last financial year; and                                  |
|            | d. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. | 573             | d. Other services provided by the accountant apart from the audit service of annual financial statements at the last financial year. |
|            | <b>Catatan:</b> apabila tidak ada jasa lain dimaksud, agar diungkapkan.                                                                   |                 | <b>Note:</b> to disclose if there are no other services rendered                                                                     |
| 15         | Uraian mengenai manajemen risiko perusahaan<br>Mencakup antara lain:                                                                      | 251-332         | Description on risk management of the company<br>Includes the following:                                                             |
|            | a. Penjelasan mengenai sistem manajemen risiko yang diterapkan perusahaan;                                                                | 251             | a. Explanation on risk management system implemented by the company;                                                                 |
|            | b. Penjelasan mengenai hasil revidu yang dilakukan atas sistem manajemen risiko pada tahun buku;                                          | 264             | b. Explanation on risk management system effectiveness evaluation;                                                                   |
|            | c. Penjelasan mengenai risiko-risiko yang dihadapi perusahaan; dan                                                                        | 267-289         | c. Explanation on risks faced by the company; and                                                                                    |
|            | d. Upaya untuk mengelola risiko tersebut.                                                                                                 | 267-289         | d. Risk mitigation.                                                                                                                  |

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| 16 | Uraian mengenai sistem pengendalian intern<br>Mencakup antara lain:                                                                                                                                                                        | 568-572         | Description of internal control system<br>Includes the following:                                                                                                                                                       |
|    | a. Penjelasan singkat mengenai sistem pengendalian intern, antara lain mencakup pengendalian keuangan dan operasional;                                                                                                                     | 568             | a. Brief explanation on internal control system, among others on financial and operational control;                                                                                                                     |
|    | b. Penjelasan kesesuaian sistem pengendalian intern dengan kerangka yang diakui secara internasional (COSO – <i>internal control framework</i> ); dan                                                                                      | 568             | b. Explanation on internal control system alignment with international standard framework (COSO – <i>internal control framework</i> ); and                                                                              |
|    | c. Penjelasan mengenai hasil revidu yang dilakukan atas pelaksanaan sistem pengendalian intern pada tahun buku.                                                                                                                            | 572             | c. Explanation on internal control system effectiveness evaluation.                                                                                                                                                     |
| 17 | Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan tata kelola tanggung jawab sosial                                                                                                                               | 698-601         | Description of Corporate Social Responsibility related to organizational governance of social responsibility;                                                                                                           |
|    | a. Informasi komitmen pada tanggung jawab sosial                                                                                                                                                                                           | -               | a. Information on Company's commitment to social responsibility;                                                                                                                                                        |
|    | b. Informasi mengenai methoda dan lingkup <i>due diligent</i> terhadap dampak sosial, ekonomi dan lingkungan dari aktifitas perusahaan                                                                                                     | -               | b. Information on methods and scope of due diligence on the social, economic and environmental impacts of Company's activities;                                                                                         |
|    | c. Informasi tentang <i>stakeholder</i> penting yang terdampak atau berpengaruh pada dampak dari kegiatan perusahaan                                                                                                                       | -               | c. Information on significant stakeholders that are impacted by, or having an influence to the impact of, the Company's activities;                                                                                     |
|    | d. Informasi tentang isu isu penting sosial ekonomi dan lingkungan terkait dampak kegiatan perusahaan                                                                                                                                      | -               | d. Information on significant social, economic and environmental issues related to impact of the Company's activities;                                                                                                  |
|    | e. Informasi tentang lingkup tanggung jawab sosial perusahaan baik yang merupakan kewajiban maupun yang melebihi kewajiban                                                                                                                 | -               | e. Information on the scope of the Company's Corporate Social Responsibility, both obligatory as well as beyond obligatory;                                                                                             |
|    | f. Informasi tentang strategi dan program kerja perusahaan dalam menangani isu isu sosial, ekonomi dan lingkungan dalam upaya <i>stakeholders engagement</i> dan meningkatkan <i>value</i> untuk <i>stakeholder</i> dan <i>shareholder</i> | -               | f. Information on the Company's strategy and work programs in the management of social, economic and environmental issues, as a form of stakeholder engagement and in creating value for stakeholders and shareholders; |
|    | g. Informasi tentang berbagai program yang melebihi tanggung jawab minimal perusahaan yang relevan dengan bisnis yang diijalankan                                                                                                          | -               | g. Information on programs that are beyond the minimum obligatory level for the Company as relevant with its business activities;                                                                                       |
|    | h. Informasi tentang pembiayaan dan anggaran tanggung jawab sosial                                                                                                                                                                         | -               | h. Information on the funding and budgeting of social responsibility programs.                                                                                                                                          |
| 18 | Uraian mengenai <i>corporate social responsibility</i> yang terkait <i>core subject</i> Hak Azasi Manusia                                                                                                                                  | -               | Description of Corporate Social Responsibility related to core subject - Human Rights:                                                                                                                                  |
|    | a. Informasi tentang komitmen dan kebijakan tanggung jawab sosial <i>core subject</i> Hak Azasi Manusia                                                                                                                                    | -               | a. Information on commitment and policies related to social responsibility core subject - Human Rights;                                                                                                                 |
|    | b. Informasi tentang rumusan perusahaan lingkup tanggung jawab sosial <i>core subject</i> Hak Azasi Manusia                                                                                                                                | -               | b. Information on Company's definition on the scope of social responsibility core subject - Human Rights;                                                                                                               |
|    | c. Informasi tentang perencanaan <i>corporate social responsibility</i> bidang Hak Azasi Manusia                                                                                                                                           | -               | c. Information on the planning of CSR initiatives in the area of Human Rights;                                                                                                                                          |
|    | d. Informasi tentang pelaksanaan inisiatif CSR bidang Hak Azasi Manusia                                                                                                                                                                    | -               | d. Information on the execution of CSR initiatives in the area of Human Rights;                                                                                                                                         |
|    | e. Informasi tentang capaian dan penghargaan inisiatif CSR bidang Hak Azasi Manusia                                                                                                                                                        | -               | e. Information on achievements and awards for CSR initiatives in the area of Human Rights.                                                                                                                              |
| 19 | Uraian mengenai <i>corporate social responsibility</i> yang terkait <i>core subject</i> Operasi yang adil                                                                                                                                  | -               | Description of Corporate Social Responsibility related to fair operation core subject                                                                                                                                   |
|    | a. Informasi tentang komitmen dan kebijakan tanggung jawab sosial <i>core subject</i> Operasi yang adil                                                                                                                                    | -               | a. Information on commitment and the core social responsibility policy subject to fair operation                                                                                                                        |
|    | b. Informasi tentang rumusan perusahaan lingkup tanggung jawab sosial <i>core subject</i> operasi yang adil                                                                                                                                | -               | b. Information about the company's definition of the scope of social responsibility, the core subject of fair operations                                                                                                |
|    | c. Informasi tentang perencanaan <i>corporate social responsibility</i> bidang operasi yang adil                                                                                                                                           | -               | c. Informasi tentang perencanaan Corporate Social Responsibility bidang operasi yang adil                                                                                                                               |
|    | d. Informasi tentang pelaksanaan inisiatif CSR bidang operasi yang adil                                                                                                                                                                    | -               | d. Information on Corporate Social Responsibility planning in fair operations                                                                                                                                           |
|    | e. Informasi tentang capaian dan penghargaan inisiatif CSR bidang operasi yang adil                                                                                                                                                        | -               | e. Information on achievements and awards of fair operations CSR initiatives                                                                                                                                            |

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| 20 Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan lingkungan hidup, penyampaian informasi tentang:                                                                                                                                                                                                     | -               | Description of Corporate Social Responsibility related to the environment:                                                                                                                                                                                                                                                        |
| a. Informasi tentang komitmen dan kebijakan lingkungan                                                                                                                                                                                                                                                                             | -               | a. Information on commitment and policies on environment;                                                                                                                                                                                                                                                                         |
| b. Informasi tentang dampak dan risiko lingkungan penting yang terkait secara langsung atau tidak langsung dengan perusahaan                                                                                                                                                                                                       | -               | b. Information on significant environmental impact and risks, both directly or indirectly related to the Company;                                                                                                                                                                                                                 |
| c. Informasi tentang target/rencana kegiatan pada tahun 2020 yang ditetapkan manajemen;                                                                                                                                                                                                                                            | -               | c. Information on 2020 activity target/plan established by the Management;                                                                                                                                                                                                                                                        |
| d. Informasi tentang kegiatan yang dilakukan dan terkait program lingkungan hidup yang berhubungan dengan kegiatan operasional perusahaan                                                                                                                                                                                          | -               | d. Information on environment-related activities or programs undertaken as related to the Company's operational activities;                                                                                                                                                                                                       |
| e. Informasi tentang pelaksanaan inisiatif CSR terkait lingkungan hidup                                                                                                                                                                                                                                                            | -               | e. Information on the execution of CSR initiatives related to the environment;                                                                                                                                                                                                                                                    |
| f. Informasi tentang capaian dampak kuantitatif atas kegiatan tersebut; dan, seperti penggunaan material dan energi yang ramah lingkungan dan dapat didaur ulang, sistem pengolahan limbah perusahaan, mekanisme pengaduan masalah lingkungan, pertimbangan aspek lingkungan dalam pemberian kredit kepada nasabah, dan lain-lain. | -               | f. Information on the quantitative impact or achievement of such CSR initiatives, such as the use of environmental-friendly and recyclable material and energy, waste processing system, mechanism for environment-related complaints, consideration of environmental aspects in the granting of credit to creditors, and others. |
| g. Sertifikasi di bidang lingkungan yang dimiliki.                                                                                                                                                                                                                                                                                 | -               | g. Environment-related certification.                                                                                                                                                                                                                                                                                             |
| 21 Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan ketenagakerjaan, kesehatan, dan keselamatan kerja, mencakup antara lain informasi tentang:                                                                                                                                                           | -               | Description of Corporate Social Responsibility related to labor practices, covering information on, among others:                                                                                                                                                                                                                 |
| a. Kebijakan dan komitmen tanggung jawab sosial perusahaan <i>core subject</i> ketenagakerjaan                                                                                                                                                                                                                                     | -               | a. Commitment and policies on social responsibility core subject - labor practices;                                                                                                                                                                                                                                               |
| b. Informasi lingkup dan perumusan tanggung jawab sosial bidang ketenagakerjaan                                                                                                                                                                                                                                                    | -               | b. Information on scope and definition of social responsibility related to labor practices;                                                                                                                                                                                                                                       |
| c. Informasi terkait target/rencana kegiatan pada tahun 2020 yang ditetapkan manajemen; dan                                                                                                                                                                                                                                        | -               | c. Information on 2020 activity target/plan established by the Management;                                                                                                                                                                                                                                                        |
| d. Kegiatan yang dilakukan dan dampak kuantitatif atas kegiatan tersebut                                                                                                                                                                                                                                                           | -               | d. Information on initiatives undertaken and the quantitative impact of such initiatives;                                                                                                                                                                                                                                         |
| e. Informasi terkait praktik ketenagakerjaan, kesehatan, dan keselamatan kerja, seperti kesetaraan gender dan kesempatan kerja, sarana dan keselamatan kerja, tingkat turnover karyawan, tingkat kecelakaan kerja, remunerasi, mekanisme pengaduan masalah ketenagakerjaan, dan lain-lain.                                         | -               | e. Information related to labor practices and work health and safety, such as gender equality and equal work opportunity, work health and safety equipment, employee turnover rate, work accident rate, employee remuneration, mechanism for labor-related complaints, and others.                                                |
| 22 Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan tanggung jawab kepada konsumen, mencakup antara lain:                                                                                                                                                                                                | -               | Description of Corporate Social Responsibility related to consumer issues, covering among others:                                                                                                                                                                                                                                 |
| a. Target/rencana kegiatan yang pada tahun buku ditetapkan manajemen                                                                                                                                                                                                                                                               | -               | a. Information on activity target/plan established by the Management;                                                                                                                                                                                                                                                             |
| b. Kegiatan yang dilakukan dan dampak atas kegiatan tersebut                                                                                                                                                                                                                                                                       | -               | b. Initiatives undertaken and the impact of such initiatives;                                                                                                                                                                                                                                                                     |
| c. Informasi Terkait tanggung jawab produk, seperti kesehatan dan keselamatan konsumen, informasi produk, sarana, jumlah dan penanganan atas pengaduan konsumen, dan lain-lain.                                                                                                                                                    | -               | c. Information related to product stewardship, such as consumer health and safety issues, product information, mechanism, number and resolution of consumer complaints, and others.                                                                                                                                               |
| 23 Uraian mengenai <i>corporate social responsibility</i> yang terkait dengan pengembangan sosial dan kemasyarakatan, mencakup antara lain informasi tentang:                                                                                                                                                                      | -               | Description of Corporate Social Responsibility related to community involvement and development, covering among others:                                                                                                                                                                                                           |
| a. Kebijakan dan komitmen tanggung jawab sosial perusahaan <i>core subject</i> pengembangan sosial dan kemasyarakatan                                                                                                                                                                                                              | -               | a. Commitment and policies on social responsibility core subject-community involvement and development;                                                                                                                                                                                                                           |
| b. Informasi tentang isu-isu sosial yang relevan dengan perusahaan                                                                                                                                                                                                                                                                 | -               | b. Information on social issues relevant to the Company;                                                                                                                                                                                                                                                                          |
| c. Informasi tentang risiko sosial yang dikelola perusahaan                                                                                                                                                                                                                                                                        | -               | c. Information on social risks managed by the Company;                                                                                                                                                                                                                                                                            |
| d. Informasi lingkup dan perumusan tanggung jawab sosial bidang pengembangan sosial dan kemasyarakatan                                                                                                                                                                                                                             | -               | d. Information on scope and definition of social responsibility related to community involvement and development;                                                                                                                                                                                                                 |



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| e. Target/rencana kegiatan pada tahun buku yang ditetapkan manajemen;                                                                                                                                                                                                                                                  | -               | e. Information on activity target/plan established by the Management;                                                                                                                                                                                                                                                    |
| f. Kegiatan yang dilakukan dan dampak atas kegiatan tersebut; dan                                                                                                                                                                                                                                                      | -               | f. Initiatives undertaken and the impact of such initiatives;                                                                                                                                                                                                                                                            |
| g. Biaya yang dikeluarkan                                                                                                                                                                                                                                                                                              | -               | g. Budget spent;                                                                                                                                                                                                                                                                                                         |
| h. Informasi terkait pengembangan sosial dan kemasyarakatan, seperti penggunaan tenaga kerja lokal, pemberdayaan masyarakat sekitar perusahaan, perbaikan sarana dan prasarana sosial, bentuk donasi lainnya, komunikasi mengenai kebijakan dan prosedur anti korupsi, pelatihan mengenai anti korupsi, dan lain-lain. | -               | h. Information related to community involvement and development, such as use of local workers, empowerment of surrounding communities, improvement of public facilities or infrastructure, other forms of donations, communications on anti-corruption policies and procedures, training on anti-corruption, and others. |
| 24 Perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, serta anggota Dewan Komisaris dan anggota Direksi yang menjabat pada periode laporan tahunan<br>Mencakup antara lain:                                                                                                                           | 582             | Significant litigation currently faced by the company, subsidiaries, and members of the Board of Commissioners and Board of Directors that served the position at the annual report period<br>Includes the following:                                                                                                    |
| a. Pokok perkara/gugatan;                                                                                                                                                                                                                                                                                              | 582             | a. The principal litigation/claims;                                                                                                                                                                                                                                                                                      |
| b. Status penyelesaian perkara/gugatan;                                                                                                                                                                                                                                                                                | 582             | b. Settlement status of litigation/claims;                                                                                                                                                                                                                                                                               |
| c. Risiko yang dihadapi perusahaan dan nilai nominal tuntutan/gugatan; dan                                                                                                                                                                                                                                             | 582             | c. Impact to the company's condition; and                                                                                                                                                                                                                                                                                |
| d. Sanksi administrasi yang dikenakan kepada perusahaan, anggota Dewan Komisaris dan Direksi, oleh otoritas terkait (pasar modal, perbankan dan lainnya) pada tahun buku terakhir (atau terdapat pernyataan bahwa tidak dikenakan sanksi administrasi).                                                                | 583             | d. Administration sanctions charged to the company, members of the Board of Commissioners and Board of Directors, by relevant authorities (capital market, banking and others) at the last fiscal year (or a statement of no administration sanction being charged)                                                      |
| <b>Catatan:</b> dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan.                                                                                                                                                                     |                 | <b>Note:</b> To disclose in the event of no litigation                                                                                                                                                                                                                                                                   |
| 25 Akses informasi dan data perusahaan                                                                                                                                                                                                                                                                                 | 583-586         | Access to company information and data                                                                                                                                                                                                                                                                                   |
| Uraian mengenai tersedianya akses informasi dan data perusahaan kepada publik, misalnya melalui website (dalam bahasa Indonesia dan bahasa Inggris), media massa, mailing list, buletin, pertemuan dengan analis, dan sebagainya.                                                                                      |                 | Description on the availability of company information and data for public access, including dissemination through company website (in Bahasa and English), mass media, mailing list, bulletin, analyst gatherings, and others.                                                                                          |
| 26 Bahasan mengenai kode etik<br>Memuat uraian antara lain:                                                                                                                                                                                                                                                            | 587-588         | Discussion on Code of Conduct<br>Includes the following:                                                                                                                                                                                                                                                                 |
| a. Pokok-pokok kode etik;                                                                                                                                                                                                                                                                                              | 587             | a. Contents of Code of Conduct;                                                                                                                                                                                                                                                                                          |
| b. Pengungkapan bahwa kode etik berlaku bagi seluruh level organisasi;                                                                                                                                                                                                                                                 | 588             | b. Disclosure of Code of Conduct application in all level of organization;                                                                                                                                                                                                                                               |
| c. Penyebarluasan kode etik;                                                                                                                                                                                                                                                                                           | 587             | c. Code of Conduct dissemination;                                                                                                                                                                                                                                                                                        |
| d. Sanksi untuk masing-masing jenis pelanggaran yang diatur dalam kode etik (normatif); dan                                                                                                                                                                                                                            | 588             | d. Sanctions on Code of Conduct violations; and                                                                                                                                                                                                                                                                          |
| e. Jumlah pelanggaran kode etik beserta sanksi yang diberikan pada tahun buku terakhir.                                                                                                                                                                                                                                | 588             | e. Number of violation and sanction in the last fiscal year.                                                                                                                                                                                                                                                             |
| <b>Catatan:</b> apabila tidak terdapat pelanggaran kode etik pada tahun buku terakhir, agar diungkapkan.                                                                                                                                                                                                               |                 | <b>Note:</b> should be disclosed if there are no violations of Code of Conduct in the last fiscal year.                                                                                                                                                                                                                  |
| 27 Pengungkapan mengenai <i>whistleblowing system</i><br>Memuat uraian tentang mekanisme <i>whistleblowing system</i> antara lain:                                                                                                                                                                                     | 596-597         | Disclosure on whistleblowing system<br>Includes the following mechanism of whistleblowing system:                                                                                                                                                                                                                        |
| a. Penyampaian laporan pelanggaran;                                                                                                                                                                                                                                                                                    | 596             | a. Violations report submission;                                                                                                                                                                                                                                                                                         |
| b. Perlindungan bagi <i>whistleblower</i> ;                                                                                                                                                                                                                                                                            | 597             | b. Whistleblowers protection;                                                                                                                                                                                                                                                                                            |
| c. Penanganan pengaduan;                                                                                                                                                                                                                                                                                               | 597             | c. Claims handling;                                                                                                                                                                                                                                                                                                      |
| d. Pihak yang mengelola pengaduan; dan                                                                                                                                                                                                                                                                                 | 597             | d. Claims managers; and                                                                                                                                                                                                                                                                                                  |
| e. Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir; dan                                                                                                                                                                                                                                              | 597             | e. Total claims registered; and                                                                                                                                                                                                                                                                                          |
| f. Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses pada tahun buku.                                                                                                                                                                                                                                    | 597             | f. Sanctions/report processed at the last fiscal year including its follow up measures.                                                                                                                                                                                                                                  |
| <b>Catatan:</b> apabila tidak terdapat pengaduan yang masuk dan telah selesai diproses pada tahun buku terakhir, agar diungkapkan.                                                                                                                                                                                     |                 | <b>Note:</b> should be disclosed if there is no report and follow up action in the last fiscal year.                                                                                                                                                                                                                     |



| Keterangan                     |                                                                                                                                                                                                                                                                                | Halaman<br>Page | Description                                                                                                                                                                                                                                                                    |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28                             | Kebijakan mengenai keberagaman komposisi Dewan Komisaris dan Direksi                                                                                                                                                                                                           | 456-459         | Diversity of the Board of Commissioners and Board of Directors Composition                                                                                                                                                                                                     |
|                                | Uraian kebijakan tertulis Perusahaan mengenai keberagaman komposisi Dewan Komisaris dan Direksi dalam pendidikan (bidang studi), pengalaman kerja, usia, dan jenis kelamin.                                                                                                    | 456-459         | Description of written policy regarding diversity of the Board of Commissioners and Board of Directors composition regarding education, work experience, age, and gender                                                                                                       |
|                                | <b>Catatan:</b> apabila tidak ada kebijakan dimaksud, agar diungkapkan alasan dan pertimbangannya.                                                                                                                                                                             |                 | <b>Note:</b> to disclose the reasons and considerations, if there is no policy applied                                                                                                                                                                                         |
| <b>VII. Informasi Keuangan</b> |                                                                                                                                                                                                                                                                                | 602             | <b>Financial Information</b>                                                                                                                                                                                                                                                   |
| 1                              | Surat Pernyataan Direksi dan/atau Dewan Komisaris tentang Tanggung Jawab atas Laporan Keuangan                                                                                                                                                                                 | ✓               | Board of Directors and/or Board of Commissioners' Statements regarding the Responsibility for the Financial Statements                                                                                                                                                         |
|                                | Kesesuaian dengan peraturan terkait tentang Tanggung Jawab atas Laporan Keuangan.                                                                                                                                                                                              | ✓               | Conformity with related regulations regarding the Financial Statements Responsibility                                                                                                                                                                                          |
| 2                              | Opini auditor independen atas laporan keuangan                                                                                                                                                                                                                                 | ✓               | Independent Auditor opinion on financial statements                                                                                                                                                                                                                            |
| 3                              | Deskripsi Auditor Independen di Opini                                                                                                                                                                                                                                          | ✓               | Independent Auditor Description in the Opinion                                                                                                                                                                                                                                 |
|                                | Deskripsi memuat tentang:                                                                                                                                                                                                                                                      |                 | Description contains the following:                                                                                                                                                                                                                                            |
|                                | a. Nama dan tanda tangan;                                                                                                                                                                                                                                                      | ✓               | a. Name & signatures;                                                                                                                                                                                                                                                          |
|                                | b. Tanggal Laporan Audit; dan                                                                                                                                                                                                                                                  | ✓               | b. Audit Report date; and                                                                                                                                                                                                                                                      |
|                                | c. Nomor izin KAP dan nomor izin Akuntan Publik.                                                                                                                                                                                                                               | ✓               | c. License of Public Accountant Firm and license of Public Accountant                                                                                                                                                                                                          |
| 4                              | Laporan keuangan yang lengkap                                                                                                                                                                                                                                                  | ✓               | Comprehensive financial statements                                                                                                                                                                                                                                             |
|                                | Memuat secara lengkap unsur-unsur laporan keuangan:                                                                                                                                                                                                                            |                 | Comprehensively covers the financial statements elements:                                                                                                                                                                                                                      |
|                                | a. Laporan posisi keuangan;                                                                                                                                                                                                                                                    | ✓               | a. Statements of financial position;                                                                                                                                                                                                                                           |
|                                | b. Laporan laba rugi dan penghasilan komprehensif lain;                                                                                                                                                                                                                        | ✓               | b. Statements of comprehensive income and other comprehensive income;                                                                                                                                                                                                          |
|                                | c. Laporan perubahan ekuitas;                                                                                                                                                                                                                                                  | ✓               | c. Statements of changes in equity;                                                                                                                                                                                                                                            |
|                                | d. Laporan arus kas;                                                                                                                                                                                                                                                           | ✓               | d. Statements of cash flows;                                                                                                                                                                                                                                                   |
|                                | e. Catatan atas laporan keuangan;                                                                                                                                                                                                                                              | ✓               | e. Notes to financial statements;                                                                                                                                                                                                                                              |
|                                | f. Informasi komparatif mengenai periode sebelumnya; dan                                                                                                                                                                                                                       | ✓               | f. Comparative information on previous periods; and                                                                                                                                                                                                                            |
|                                | g. Laporan posisi keuangan pada awal periode sebelumnya ketika entitas menerapkan suatu kebijakan akuntansi secara retrospektif atau membuat penyajian kembali pos-pos laporan keuangan, atau ketika entitas mereklasifikasi pos-pos dalam laporan keuangannya (jika relevan). | ✓               | g. Statements of financial position at the beginning of previous periods upon the application of retrospective accounting policy by the entity or representation of financial statements postings, or reclassifications of postings in the financial statements (if relevant). |
| 5                              | Perbandingan tingkat profitabilitas                                                                                                                                                                                                                                            | ✓               | Profitability level comparison                                                                                                                                                                                                                                                 |
|                                | Perbandingan kinerja/laba (rugi) tahun berjalan dengan tahun sebelumnya                                                                                                                                                                                                        | ✓               | Comparison of current profit (loss) with the previous year                                                                                                                                                                                                                     |
| 6                              | Laporan Arus Kas Memenuhi ketentuan sebagai berikut:                                                                                                                                                                                                                           | ✓               | Statements of Cash Flows<br>Conformity to the following provisions:                                                                                                                                                                                                            |
|                                | a. Pengelompokan dalam tiga kategori aktivitas: operasi, investasi, dan pendanaan;                                                                                                                                                                                             | ✓               | a. Grouping into three category of activities of operations, investment, and financing;                                                                                                                                                                                        |
|                                | b. Penggunaan metode langsung ( <i>direct method</i> ) untuk melaporkan arus kas dari aktivitas operasi;                                                                                                                                                                       | ✓               | b. Direct method application in the statements of cash flows from operations activity;                                                                                                                                                                                         |
|                                | c. Pemisahan penyajian antara penerimaan kas dan atau pengeluaran kas selama tahun berjalan pada aktivitas operasi, investasi dan pendanaan; dan                                                                                                                               | ✓               | c. Separation of presentation between cash in and or cash out during current year in the operation, investment and financing activities;                                                                                                                                       |
|                                | d. Pengungkapan transaksi non kas harus dicantumkan dalam catatan atas laporan keuangan.                                                                                                                                                                                       | ✓               | d. Disclosure of non cash transaction shall be stated in the notes to financial statements.                                                                                                                                                                                    |

|    | Keterangan                                                                                                                                                                                                                                                                                                                                      | Halaman<br>Page | Description                                                                                                                                                                                                                                                                                                                                           |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7  | Ikhtisar Kebijakan Akuntansi<br>Meliputi sekurang-kurangnya:                                                                                                                                                                                                                                                                                    | ✓               | Summary of accounting policies<br>Including at least:                                                                                                                                                                                                                                                                                                 |
|    | a. Pernyataan kepatuhan terhadap SAK;                                                                                                                                                                                                                                                                                                           | ✓               | a. Compliance statement to SAK;                                                                                                                                                                                                                                                                                                                       |
|    | b. Dasar pengukuran dan penyusunan laporan keuangan;                                                                                                                                                                                                                                                                                            | ✓               | b. Basis of measurement and formulation of financial statements;                                                                                                                                                                                                                                                                                      |
|    | c. Pajak penghasilan;                                                                                                                                                                                                                                                                                                                           | ✓               | c. Recognition of income and expense;                                                                                                                                                                                                                                                                                                                 |
|    | d. Imbalan kerja; dan                                                                                                                                                                                                                                                                                                                           | ✓               | d. Employee benefits; and                                                                                                                                                                                                                                                                                                                             |
|    | e. Instrumen Keuangan.                                                                                                                                                                                                                                                                                                                          | ✓               | e. Financial instrument.                                                                                                                                                                                                                                                                                                                              |
| 8  | Pengungkapan transaksi pihak berelasi<br>Hal-hal yang diungkapkan antara lain:                                                                                                                                                                                                                                                                  | ✓               | Disclosure of related parties transactions<br>The disclosures includes:                                                                                                                                                                                                                                                                               |
|    | a. Nama pihak berelasi, serta sifat dan hubungan dengan pihak berelasi;                                                                                                                                                                                                                                                                         | ✓               | a. Name of related parties, and the nature and relationship with related parties;                                                                                                                                                                                                                                                                     |
|    | b. Nilai transaksi beserta persentasenya terhadap total pendapatan dan beban terkait; dan                                                                                                                                                                                                                                                       | ✓               | b. Transaction values and its percentage to total income and expense; and                                                                                                                                                                                                                                                                             |
|    | c. Jumlah saldo beserta persentasenya terhadap total aset atau liabilitas terkait.                                                                                                                                                                                                                                                              | ✓               | c. Total balance and its percentage to total assets or liabilities.                                                                                                                                                                                                                                                                                   |
| 9  | Pengungkapan yang berhubungan dengan perpajakan<br>Hal-hal yang harus diungkapkan:                                                                                                                                                                                                                                                              | ✓               | Disclosure related to taxes<br>The disclosures shall includes:                                                                                                                                                                                                                                                                                        |
|    | a. Rekonsiliasi fiskal dan perhitungan beban pajak kini;                                                                                                                                                                                                                                                                                        | ✓               | a. Fiscal reconciliation and current tax expense calculation;                                                                                                                                                                                                                                                                                         |
|    | b. Penjelasan hubungan antara beban (penghasilan) pajak dan laba akuntansi;                                                                                                                                                                                                                                                                     | ✓               | b. Explanation of relationship between tax expenses (income) and accounting profit;                                                                                                                                                                                                                                                                   |
|    | c. Pernyataan bahwa Laba Kena Pajak (LKP) hasil rekonsiliasi dijadikan dasar dalam pengisian SPT Tahunan PPh Badan tahun 2016;                                                                                                                                                                                                                  | ✓               | c. Statement that Taxable Income as a result of reconciliation is use as the basis in completing the 2016 Annual corporate income tax return;                                                                                                                                                                                                         |
|    | d. Rincian aset dan liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan untuk setiap periode penyajian, dan jumlah beban (penghasilan) pajak tangguhan yang diakui pada laporan laba rugi apabila jumlah tersebut tidak terlihat dari jumlah aset atau liabilitas pajak tangguhan yang diakui pada laporan posisi keuangan; dan | ✓               | d. The details of deferred tax assets and liabilities recognized in the financial position statements for every presentation period, and total deferred tax expenses (income) recognized in the income statements if the total are not visible from the total deferred tax assets or liabilities recognized in the financial position statements; and |
|    | e. Pengungkapan ada atau tidak ada sengketa pajak.                                                                                                                                                                                                                                                                                              | ✓               | e. Disclosure of availability or un-availability of tax disputes.                                                                                                                                                                                                                                                                                     |
| 10 | Pengungkapan yang berhubungan dengan aset tetap<br>Hal-hal yang harus diungkapkan:                                                                                                                                                                                                                                                              | ✓               | Disclosure related to fixed assets The disclosures shall includes:                                                                                                                                                                                                                                                                                    |
|    | a. Metode penyusutan yang digunakan;                                                                                                                                                                                                                                                                                                            | ✓               | a. Used depreciation method;                                                                                                                                                                                                                                                                                                                          |
|    | b. Uraian mengenai kebijakan akuntansi yang dipilih antara model revaluasi dan model biaya;                                                                                                                                                                                                                                                     | ✓               | b. Description on accounting policies selected between revaluation model and cost model;                                                                                                                                                                                                                                                              |
|    | c. Metode dan asumsi signifikan yang digunakan dalam mengestimasi nilai wajar aset tetap (untuk model revaluasi) atau pengungkapan nilai wajar aset tetap (untuk model biaya); dan                                                                                                                                                              | ✓               | c. Significant methods and assumptions used in estimation of fixed assets fair value (for revaluation model) or disclosure of fixed assets fair value (for cost model); and                                                                                                                                                                           |
|    | d. Rekonsiliasi jumlah tercatat bruto dan akumulasi penyusutan aset tetap pada awal dan akhir periode dengan menunjukkan: penambahan, pengurangan dan reklasifikasi.                                                                                                                                                                            | ✓               | d. Reconciliation of gross total recorded and accumulation of fixed assets depreciation at the beginning and end of period by presenting: addition, deduction and reclassification.                                                                                                                                                                   |

| Keterangan                                                                                                                                                                                   | Halaman<br>Page | Description                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 Pengungkapan yang berhubungan dengan segmen operasi<br>Hal-hal yang harus diungkapkan:                                                                                                    | √               | Disclosure related to operations segments<br>The disclosures shall includes:                                                                                                                  |
| a. Informasi umum yang meliputi faktor-faktor yang digunakan untuk mengidentifikasi segmen yang dilaporkan;                                                                                  | √               | a. General information covering factors used to identify reported segments;                                                                                                                   |
| b. Informasi tentang laba rugi, aset, dan liabilitas segmen yang dilaporkan;                                                                                                                 | √               | b. Information on segment's reported profit loss, assets, and liabilities;                                                                                                                    |
| c. Rekonsiliasi dari total pendapatan segmen, laba rugi segmen yang dilaporkan, aset segmen, liabilitas segmen, dan unsur material segmen lainnya terhadap jumlah terkait dalam entitas; dan | √               | c. Reconciliation of segment's total revenues, segment's reported profit loss, segment's assets, segment's liabilities, and segment's other material elements to related total in entity; and |
| d. Pengungkapan pada level entitas, yang meliputi informasi tentang produk dan/atau jasa, wilayah geografis dan pelanggan utama.                                                             | √               | d. Disclosure of entity level, which covers information on products and/or services, geographic areas and main customers.                                                                     |
| 12 Pengungkapan yang berhubungan dengan Instrumen Keuangan<br>Hal-hal yang harus diungkapkan:                                                                                                | √               | Disclosure related to Financial Instruments<br>The disclosures shall includes:                                                                                                                |
| a. Rincian instrumen keuangan yang dimiliki berdasarkan klasifikasinya;                                                                                                                      | √               | a. Financial instrument classification;                                                                                                                                                       |
| b. Nilai wajar dan hirarkinya untuk setiap kelompok instrumen keuangan;                                                                                                                      | √               | b. Fair value of every financial instrument group;                                                                                                                                            |
| c. Penjelasan risiko yang terkait dengan instrumen keuangan: risiko pasar, risiko kredit dan risiko likuiditas;                                                                              | √               | c. Explanation on risks related to financial instrument: market risk, credit risk and liquidity risk; and                                                                                     |
| d. Kebijakan manajemen risiko; dan                                                                                                                                                           | √               | d. Risk management objectives and policies;                                                                                                                                                   |
| e. Analisis risiko yang terkait dengan instrumen keuangan secara kuantitatif.                                                                                                                | √               | e. Risk analysis related to financial instrument in quantitative way.                                                                                                                         |
| 13 Penerbitan laporan keuangan<br>Hal-hal yang diungkapkan antara lain:                                                                                                                      | 602             | Financial statements publication<br>The disclosures includes:                                                                                                                                 |
| a. Tanggal laporan keuangan diotorisasi untuk terbit; dan                                                                                                                                    | √               | a. Date of financial statements authorized for publication; and                                                                                                                               |
| b. Pihak yang bertanggung jawab mengotorisasi laporan keuangan.                                                                                                                              | √               | b. Parties responsible to authorize the financial statements.                                                                                                                                 |



# 2022

Laporan Tahunan  
Annual Report

## Memperkuat Kapabilitas dan Sinergi untuk Mendorong Ekspansi Bisnis

Strengthening Capabilities  
to Accelerate Business  
Expansion

 **Bank Muamalat**  
Pertama Murni Syariah

**PT Bank Muamalat Indonesia Tbk**

Muamalat Tower  
Jalan Prof. Dr. Satrio Kav. 18  
Kuningan Timur, Setiabudi  
Jakarta Selatan 12940

T: (+62 21) 8066 6000  
F: (+62 21) 8066 6001

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