



MENJUNJUNG TINGGI INTEGRITAS BISNIS

UPHOLDING BUSINESS INTEGRITY

Kami berkomitmen untuk menjunjung tinggi integritas bisnis dan mengintegrasikan prinsip keberlanjutan di seluruh tingkatan organisasi, mulai dari Dewan Komisaris, Komite, Manajemen, dan Unit Fungsional.

We are committed to upholding business integrity and we have embedded sustainability principles across the Board of Commissioners, Board of Committees, Management, and Functional Groups.



LAPORAN PELAKSANAAN TATA KELOLA PERUSAHAAN CORPORATE GOVERNANCE IMPLEMENTATION REPORT



LAPORAN PELAKSANAAN TATA KELOLA PERUSAHAAN CORPORATE GOVERNANCE IMPLEMENTATION REPORT



RUPST memberikan persetujuan pengambilalihan saham PT Bank Commonwealth (PTBC).

AGM approved the acquisition of PT Bank Commonwealth (PTBC).



Bank menerapkan prinsip-prinsip Tata Kelola yang baik dalam setiap kegiatan usaha Bank, dan di seluruh tingkatan organisasi. Penilaian dan evaluasi serta pengembangan penerapan tata kelola terus dilaksanakan untuk melindungi kepentingan dan harapan para pemangku kepentingan.

The Bank adopts Good Corporate Governance (GCG) across all business activities and organizational levels. Continuous governance assessment and development are conducted to protect stakeholder interests and expectations.

PEDOMAN TATA KELOLA

Bank memiliki Pedoman Penerapan Tata Kelola yang memuat [1] Sistem Tata Kelola, [2] Peran dan Tanggung jawab masing-masing Organ Perusahaan, serta [3] Pemantauan dan Pelaporan.

Bank menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik dalam setiap kegiatan usaha Bank, dan di seluruh tingkatan organisasi. Penilaian dan evaluasi serta pengembangan penerapan tata kelola terus dilaksanakan untuk melindungi kepentingan dan harapan para pemangku kepentingan.

Struktur dan Infrastruktur Tata Kelola

[GRI 2-9], [POJK E.1]

Struktur Tata Kelola terdiri dari Organ Perusahaan: Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Direksi, Komite-komite di bawah Dewan Komisaris, dan Unit Independen (Fungsi Kepatuhan, Fungsi Audit Intern dan Ekstern, Fungsi Manajemen Risiko serta Fungsi Sekretaris Perusahaan).

Infrastruktur Tata Kelola merupakan kebijakan Bank dalam rangka melakukan usaha, meliputi [a] Rencana Jangka Panjang, Rencana Kerja, dan Anggaran Tahunan; [b] Kebijakan Usaha; serta [c] Kebijakan Pengawasan.

Penilaian Penerapan Tata Kelola

Penilaian penerapan tata kelola dilakukan secara mandiri dan oleh pihak ekstern.

Merujuk pada SEOJK No.13/SEOJK.03/2017 hasil penilaian OJK terhadap Penerapan Tata Kelola Bank untuk Posisi 30 Juni 2024 dan 31 Desember 2024 adalah Peringkat 2 (Baik). Bank juga melakukan penilaian mandiri atas penerapan Tata Kelola Perusahaan Terbuka yang mengacu pada POJK No. 21/POJK.04/2015 dengan rincian seperti disajikan pada halaman 179-182.

Penilaian oleh pihak ekstern dilakukan antara lain oleh Badan Pemeringkat Domestik yang ditunjuk oleh Otoritas Jasa Keuangan (OJK) dalam melakukan penilaian penerapan tata kelola berdasarkan ASEAN *Corporate Governance Scorecard* (ACGS).

GOVERNANCE POLICY

The Bank adheres to the following Governance Guidelines: [1] Governance System, [2] Corporate Organ Roles and Responsibilities, and [3] Monitoring and Reporting.

The Bank adopts Good Corporate Governance (GCG) across all business activities and organisational levels. Continuous governance assessment and development are conducted to protect stakeholder interests and expectations.

Governance Structure and Infrastructure

[GRI 2-9], [POJK E.1]

Governance Structure consists of the Company Organs: General Meeting of Shareholders (GMS), the Board of Commissioners, Board of Directors, the Committees of the Board of Commissioners, and Independent Units [Compliance Function, Internal and External Audit Functions, Risk Management Functions, and Corporate Secretariat Function].

Governance Infrastructure consists of the Bank's policies in conducting business, including [a] Corporate Plan, Work Plan and Annual Budget; [b] Business Policy; as well as [c] Supervisory Policy.

Governance Implementation Assessment

Governance implementation assessment is conducted through self-assessment and by external parties.

Referring to SEOJK No.13/SEOJK.03/2017, the OJK's assessment of the Bank's Governance Implementation as of 30 June 2024 and 31 December 2024 was rated 2 (Good). The Bank also conducted a Governance self-assessment of Public Company in line with POJK No. 21/POJK.04/2015, with details presented on pages 179-182.

External assessments have been performed by, among others, the Domestic Rating Agency appointed by the Financial Services Authority (OJK) to conduct assessment on GCG implementation based on ASEAN *Corporate Governance Scorecard* (ACGS).



RAPAT UMUM PEMEGANG SAHAM

Landasan Hukum

Rapat Umum Pemegang Saham [RUPS] dilaksanakan sesuai dengan Anggaran Dasar Bank dan POJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.

Mekanisme Penyelenggaraan RUPS Tahunan (RUPST) 2024 dan RUPS Luar Biasa (RUPSLB) 2024

Bank telah menyelenggarakan RUPST pada tanggal 18 Maret 2024 dan RUPSLB pada tanggal 2 Agustus 2024 di Kantor Pusat Bank, OCBC Tower, Jl. Prof. Dr. Satrio Kav. 25, Jakarta Selatan.

Ketentuan kuorum, mekanisme pengambilan keputusan rapat, dan pemungutan suara tercantum dalam Tata Tertib RUPS dan dapat diakses pada situs web Bank di www.ocbc.id.

Mekanisme Perhitungan Suara Dalam RUPS

Bank menggunakan pihak independen yaitu Biro Administrasi Efek PT Raya Saham Registra untuk melakukan penghitungan suara dalam RUPS. Informasi mengenai PT Raya Saham Registra tercantum pada halaman 125-126.

GENERAL MEETING OF SHAREHOLDERS

Legal Basis

The General Meeting of Shareholders [GMS] is held in accordance with the Bank's Articles of Association and POJK No. 15/POJK.04/2020 regarding the Plan and Implementation of General Meeting of Shareholders for Public Companies.

Mechanism of 2024 Annual GMS (AGMS) and Extraordinary GMS (EGMS) Implementation

The Bank convened an AGMS on 18 March 2024 and EGMS on 2 August 2024, at its Head Office, OCBC Tower, Jl. Prof. Dr. Satrio Kav. 25, South Jakarta.

Quorum requirements, decision-making processes, and voting procedures are outlined in the GMS Rules of Conduct, which are available online at www.ocbc.id.

Mechanism of Vote Cast Calculation in the GMS

The share registrar, PT Raya Saham Registra, is an independent entity that the Bank employs to calculate the votes cast during the GMS. Information about PT Raya Saham Registra is presented on page 125-126.

PENYELENGGARAAN RUPST 2024

Tanggal Date	Keterangan Description
17 Januari January 2024	Pemberitahuan Mata Acara RUPST kepada OJK melalui laporan elektronik. Notification of AGMS Agenda to OJK through electronic reporting.
24 Januari January 2024	Pengumuman melalui situs web Bursa Efek Indonesia [BEI], Kustodian Sentral Efek Indonesia [KSEI] dan Bank www.ocbc.id . Announcement in website of Indonesia Stock Exchange [IDX], Indonesian Central Securities Depository [KSEI], and Bank's www.ocbc.id .
23 Februari February 2024	Pemanggilan melalui situs web BEI, KSEI, dan situs web Bank www.ocbc.id . Invitation in website of IDX, KSEI, and Bank's www.ocbc.id .
18 Maret March 2024	Pelaksanaan RUPST pada pukul 10.00 – 11.41 WIB, bertempat di OCBC Tower Lt. 23, Jalan Prof. Dr. Satrio Kav. 25, Jakarta Selatan. AGMS Implementation at 10.00 – 11.41 a.m., located in OCBC Tower 23rd Fl., Jl. Prof. Dr. Satrio Kav. 25, South Jakarta.
19 Maret March 2024	Ringkasan Risalah RUPST diumumkan melalui situs web BEI, KSEI, dan Bank www.ocbc.id . Summary of AGMS Minutes announced in website of IDX, KSEI, and Bank's www.ocbc.id .

2024 AGMS IMPLEMENTATION

Keputusan dan Realisasi Hasil RUPST 2024

Hasil pengambilan keputusan dan seluruh keputusan RUPST dapat dilihat di situs web Bank www.ocbc.id.

Semua Keputusan RUPST 2024 berikut ini telah terealisasi:

Resolution and Realization of 2024 AGMS

All results and resolutions of the AGMS are available online at the Bank's website, www.ocbc.id.

The subsequent 2024 AGMS resolutions have been realised:

Mata Acara 1

1. Persetujuan Laporan Tahunan Perseroan termasuk Laporan Direksi dan Laporan Pengawasan Dewan Komisaris untuk tahun buku 2023.
2. Persetujuan pengesahan Laporan Keuangan Konsolidasian Perseroan tahun buku 2023 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan, anggota jaringan global PricewaterhouseCoopers yang dinyatakan dalam laporannya tertanggal 26 Januari 2024 dengan opini wajar dalam semua hal yang material.

Dengan demikian memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada seluruh anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sebagaimana tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan tahun buku 2023, sepanjang tindakan tersebut bukan perbuatan pidana dan telah tercermin dalam Laporan tersebut.

Mata Acara 2

1. Persetujuan penggunaan Laba Bersih Perseroan untuk tahun buku 2023 sebesar Rp4.091.028.038.113 (empat triliun sembilan puluh satu miliar dua puluh delapan juta tiga puluh delapan ribu seratus tiga belas Rupiah) sebagai berikut:
 - a. Rp72 per saham atau total sebesar Rp1.652.061.381.984 (satu triliun enam ratus lima puluh dua miliar enam puluh satu juta tiga ratus delapan puluh satu ribu sembilan ratus delapan puluh empat Rupiah) ditetapkan sebagai dividen tunai atau 40,4% dari Laba Bersih yang diatribusikan kepada pemilik entitas induk;
 - b. Sebesar Rp100.000.000 (seratus juta Rupiah) disisihkan untuk cadangan umum; dan
 - c. Sisa Laba Bersih ditetapkan sebagai laba ditahan.
2. Persetujuan pemberian kuasa dan wewenang dengan hak substitusi kepada Direksi untuk menetapkan jadwal dan tata cara yang berkaitan dengan pembayaran dividen tunai tahun buku 2023 tersebut sesuai ketentuan yang berlaku dan melakukan pemotongan pajak sesuai ketentuan perundangan perpajakan serta menetapkan hal-hal teknis lainnya tidak mengurangi ketentuan yang berlaku.

Agenda 1

1. Approved the Company's Annual Report including the Report of the Board of Directors and the Supervision Report of the Board of Commissioners for the financial year 2023.
2. Approved the Company's Consolidated Financial Statements for the financial year 2023 audited by Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan, member of PricewaterhouseCoopers global network as set forth in its report dated 26 January 2024 with unmodified opinion.

Therefore, the Company's Board of Directors and Board of Commissioners, hereby were released and discharged (*acquit et de charge*) from the responsibilities of their management and supervision performed during financial year ended 31 December 2023, insofar as such actions were reflected in the Company's Annual Report and Financial Consolidated Statements for financial year 2023, as long as it is not a criminal act and has been disclosed in the abovementioned report.

Agenda 2

1. Approved the determination of the appropriation of the Company's net profit of financial year 2023, in the amount of IDR4,091,028,038,113 (four trillion ninety-one billion twenty-eight million thirty-eight thousand one hundred thirteen Rupiah) as follows:
 - a. IDR72 (seventy-two Rupiah) per share or total IDR1,652,061,381,984 (one trillion six hundred fifty-two billion sixty-one million three hundred eighty-one thousand nine hundred eighty-four Rupiah) was determined as Cash Dividend or 40.4% of the Net Income attributable to shareholders of the parent company;
 - b. IDR 100,000,000 (one hundred million Rupiah) is set aside for general reserves; and
 - c. The remaining Net Profit is determined as retained earnings.
2. Approved the granting of power and authority with substitution rights to the Board of Directors to determine the schedule and procedures relating to the payment of cash dividends for the 2023 financial year in accordance with applicable regulations and carry out tax deductions in accordance with the provisions of tax laws and determine other technical matters without prejudice to the applicable provisions.



Mata Acara 3

Persetujuan pembelian kembali saham Perseroan dari pemegang saham publik sejumlah maksimum 402.000 [empat ratus dua ribu] saham atau 0,002% [dua perseribu persen] [dari total saham yang telah dikeluarkan dan disetor penuh Perseroan dalam rangka pemberian remunerasi yang bersifat variabel kepada Direksi dan karyawan dengan mengacu pada POJK No. 29 Tahun 2023 dan peraturan perundang-undangan yang berlaku.

Pembelian kembali saham perseroan telah terlaksana pada tanggal 17 September 2024 serta pengalihannya pada tanggal 23 dan 25 September 2024. Pembelian kembali saham Perseroan dan pengalihannya telah dilaporkan kepada OJK melalui surat masing-masing pada tanggal 18 dan 30 September 2024.

Mata Acara 4

Menyetujui perubahan Anggaran Dasar Perseroan di antaranya dalam rangka menyesuaikan dengan ketentuan, UU No. 4 Tahun 2023, POJK No. 12 Tahun 2023, POJK No. 17 Tahun 2023, dan POJK No. 14/POJK.04/2022, serta menyusun kembali Anggaran Dasar Perseroan.

Mata Acara 5

Menyetujui perubahan susunan pengurus Perseroan, yaitu:

1. Pengangkatan kembali Wong Pik Kuen Helen sebagai Komisaris, efektif sejak ditutupnya Rapat sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan 2027.
2. Pengangkatan kembali Martin Widjaja sebagai Direktur, efektif sejak ditutupnya Rapat sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan 2027.
3. Pengunduran diri Emilya Tjahjadi sebagai Direktur, efektif sejak ditutupnya Rapat.

Susunan lengkap Dewan Komisaris dan Direksi terdapat pada halaman 125-126 dan 149 dalam Laporan Tahunan ini.

Mata Acara 6

Persetujuan pemberian wewenang dan kuasa kepada Dewan Komisaris berdasarkan rekomendasi Komite Audit untuk menunjuk Akuntan Publik [AP] dan Kantor Akuntan Publik [KAP] yang akan mengaudit laporan keuangan konsolidasian Perseroan untuk Tahun Buku 2024, serta menetapkan jumlah imbalan jasa audit, dan persyaratan penunjukan lainnya, dengan kriteria atau batasan sesuai peraturan yang berlaku.

Agenda 3

Approved the buyback of Company shares from the public shareholders maximum 402,000 [Four hundred two thousand] shares or 0.002% of the total shares issued and fully paid-up for variable remuneration distribution to the Board of Directors and employees pursuant to POJK No. 29 Year 2023 and prevailing law and regulation.

The buyback of Company shares was realized on 17 September 2024 and distributed on 23 and 25 September 2024. Both the buyback and the distribution have been reported to OJK via letters dated 18 dan 30 September 2024, respectively.

Agenda 4

Approved amendments to the Company's Articles of Association, including adjustments in line with the stipulations of Law No. 4 of 2023, POJK No. 12 of 2023, POJK No. 17 of 2023, and POJK No. 14/POJK.04/2022, as well as restructured the Company's Articles of Association.

Agenda 5

Approved the changes in the Company's Management, as follows:

1. Approved the re-appointment of Wong Pik Kuen Helen as Commissioner, effective since the closing of the Meeting until the closing of the Company's AGMS in 2027.
2. Approved the re-appointment of Martin Widjaja as Director, effective since the closing of the Meeting until the closing of the Company's AGMS in 2027.
3. Approved the resignation of Emilya Tjahjadi as Director, effective since the closing of the Meeting.

The complete composition of the Board of Commissioners and Board of Directors are presented on page 125-126 and 149 of this Annual Report.

Agenda 6

Approved the delegation of authority and power of attorney to the Board of Commissioners based on the recommendation from the Audit Committee to appoint a Public Accountant and Public Accounting Firm with criteria according to the applicable regulations to audit the Company's Consolidated Financial Statements for the financial year 2024 in accordance with the prevailing provisions and to determine the audit service fee and other relevant qualifications.

Dewan Komisaris, berdasarkan rekomendasi Komite Audit, telah menunjuk AP Lucy Luciana Suhenda, S.E., Ak., CPA dan KAP Rintis, Jumadi, Rianto & Rekan sebagai AP dan KAP untuk mengaudit laporan keuangan konsolidasian Perseroan untuk tahun buku 2024, dengan imbalan jasa sebesar Rp5,355 miliar sebagaimana tercantum dalam Surat Keputusan Dewan Komisaris tanggal 27 Juni 2024.

The Board of Commissioners, based the recommendation of Audit Committee, has appointed Public Accountant Lucy Luciana Suhenda, S.E., Ak., CPA and Public Accounting Firm Rintis, Jumadi, Rianto & Partners as the Public Accountant and Public Accounting Firm to audit the Company's consolidated financial statements for financial year 2024, with total audit fee Rp5.355 billion as stated in the Board of Commissioners Decree dated 27 June 2024.

Mata Acara 7

1. Persetujuan pengambilalihan saham PT Bank Commonwealth (PTBC) dengan melakukan pembelian 4.276.469 saham yang mewakili 99% saham PTBC dari Commonwealth Bank of Australia dan melakukan pembelian 43.198 saham yang mewakili 1% saham PT Bank Commonwealth dari pemegang saham minoritas ["Pengambilalihan"].
2. Persetujuan dokumen rancangan pengambilalihan PTBC yang ringkasan rancangan pengambilalihannya telah diumumkan melalui surat kabar Kontan dan Media Indonesia, serta melalui situs web Bursa Efek Indonesia dan Perseroan pada tanggal 24 Januari 2024.
3. Persetujuan konsep Akta Pengambilalihan, dengan memperhatikan peraturan perundang-undangan yang berlaku.
4. Persetujuan pemberian kuasa dan wewenang kepada setiap anggota Direksi Perseroan, dengan hak substitusi, untuk melakukan semua dan setiap tindakan yang disyaratkan, atau dianggap perlu dalam rangka pelaksanaan Pengambilalihan, sesuai dengan keputusan RUPS.

Agenda 7

1. Approved the Company's action to acquire PT Bank Commonwealth' (PTBC) shares by purchasing 4,276,469 shares representing 99% of PTBC shares from Commonwealth Bank of Australia and purchasing 43,198 shares representing 1% of PT Bank Commonwealth' shares from minority shareholders ["Acquisition"].
2. Approved the PTBC abridged acquisition plan document, which the summary of abridged was announced in the newspapers Kontan and Media Indonesia, as well as through the Indonesian Stock Exchange website and the Company's website on 24 January 2024.
3. Approved the concept of the Acquisition Deed, taking into account the applicable laws and regulations.
4. Approved and grant the power and authority to each member of the Company's Board of Directors, with the right of substitution, to carry out all and any action required, or deemed necessary for the implementation of the Acquisition, in accordance with the GMS decision.

Pengambilalihan PTBC telah mendapat persetujuan OJK pada tanggal 29 April 2024 dan efektif pada tanggal 1 Mei 2024.

The Acquisition of PTBC has obtained OJK Approval on 29 April 2024 and effective on 1 May 2024.

PENYELENGGARAAN RUPSLB 2024

2024 EGMS IMPLEMENTATION

Tanggal Date	Keterangan Description
3 Juni June 2024	Pemberitahuan Mata Acara RUPSLB kepada OJK melalui laporan elektronik. Notification of EGMS Agenda to OJK through electronic reporting.
11 Juni June 2024	Pengumuman melalui situs web Bursa Efek Indonesia (BEI), Kustodian Sentral Efek Indonesia (KSEI), dan Bank www.ocbc.id . Announcement in website of Indonesia Stock Exchange (IDX), Indonesian Central Securities Depository (KSEI), and Bank's www.ocbc.id .
11 Juli July 2024	Pemanggilan melalui situs web BEI, KSEI, dan Bank www.ocbc.id . Invitation in website of IDX, KSEI, and Bank's www.ocbc.id .
2 Agustus August 2024	Pelaksanaan RUPSLB pada pukul 10.14 – 11.22 WIB, bertempat di OCBC Tower Lt. 23, Jalan Prof. Dr. Satrio Kav. 25, Jakarta Selatan. EGMS Implementation at 10.14 – 11.22 a.m., located in OCBC Tower 23rd Fl., Jl. Prof. Dr. Satrio Kav. 25, South Jakarta.
6 Agustus August 2024	Ringkasan Risalah RUPSLB diumumkan melalui situs web BEI, KSEI, dan Bank www.ocbc.id . Summary of EGMS Minutes announced in website of IDX, KSEI, and Bank's www.ocbc.id .



Keputusan dan Realisasi Hasil RUPSLB 2024

Hasil pengambilan keputusan dan seluruh keputusan RUPSLB dapat dilihat di situs web Bank www.ocbc.id.

Semua Keputusan RUPSLB 2024 berikut ini telah terealisasi:

Mata Acara 1

1. Menyetujui Penggabungan PT Bank Commonwealth ["PTBC"] dengan Perseroan dimana Perseroan akan menjadi perusahaan penerima Penggabungan, dengan persyaratan dan ketentuan sebagaimana termuat dalam Rancangan Penggabungan.
2. Menyetujui Rancangan Penggabungan berikut seluruh perubahan atau tambahannya yang telah dipersiapkan dan diterbitkan secara bersama-sama oleh Perseroan dan PTBC.
3. Menyetujui konsep Akta Penggabungan yang telah dipersiapkan secara bersama-sama oleh Perseroan dengan PTBC, termasuk dokumen-dokumen transaksi yang diperlukan sehubungan dengan Penggabungan.
4. Menyetujui dan memberikan kuasa dengan hak substitusi, kepada Direksi Perseroan untuk melaksanakan segala tindakan yang diperlukan sehubungan dengan Penggabungan, termasuk namun tidak terbatas pada melakukan tindakan-tindakan lain yang diperlukan dan/atau disyaratkan guna melaksanakan dan menyelesaikan hal-hal yang berkaitan dengan penggabungan serta guna mencapai maksud dan tujuan dari keputusan-keputusan yang diambil oleh Pemegang Saham berdasarkan dan sebagaimana yang tercantum dalam Keputusan Pemegang Saham ini, termasuk tindakan-tindakan yang dikuasakan kepada penerima kuasa dan menyelesaikan segala sesuatu yang berkaitan dengan setiap atau seluruh hal tersebut, termasuk, namun tidak terbatas pada, menghadap atau hadir di hadapan Notaris untuk menyatakan Keputusan Pemegang Saham ini, memberikan, mendapatkan dan/atau menerima keterangan dan/atau dokumen apapun, memberi paraf pada dan/atau menandatangani dokumen apapun, termasuk amandemen, perubahan, variasi dan tambahan apapun atas dokumen-dokumen tersebut, dengan memperhatikan anggaran dasar Perseroan dan peraturan perundang-undangan yang berlaku.
5. Menyetujui dan memberikan kuasa dengan hak substitusi, kepada Direksi Perseroan untuk melakukan segala dan setiap tindakan tanpa ada yang dikecualikan sehubungan dengan hal-hal yang

Resolution and Realization of 2024 EGMS

All results and resolutions of the EGMS are available online at the Bank's website, www.ocbc.id.

The subsequent 2024 EGMS resolutions have been realised:

Agenda 1

1. Approved the merger of PT Bank Commonwealth ["PTBC"] with the Company, where the Company will be the receiving entity of the Merger, under the terms and conditions outlined in the Merger Plan.
2. Approved the Merger Plan with all its amendments or additions, which have been jointly prepared and issued by the Company and PTBC.
3. Approved the draft of the Merger Deed, which has been jointly prepared by the Company and PTBC, including the necessary transaction documents related to the Merger.
4. Approved and granted authority, with the right of substitution, to the Company's Board of Directors to carry out all actions necessary in relation to the Merger, including but not limited to undertaking any other actions required and/or mandated to execute and finalize matters related to the merger and to fulfil the intentions and objectives of the resolutions adopted by the Shareholders as set out in this Shareholders' Resolution. This includes actions delegated to the authorized representatives and completion of all matters related to any or all of these matters, including but not limited to appearing before a Notary to declare this Shareholders' Resolution, providing, obtaining, and/or receiving any information and/or documents, initial and/or signing any documents, including amendments, modifications, variations, and additions to these documents, in accordance with the Company's Articles of Association and the prevailing laws and regulations.
5. Approved and granted authority, with the right of substitution, to the Company's Board of Directors to undertake all and any actions, without exception, in relation to the Merger Plan, including all its

berkaitan dengan Rancangan Penggabungan berikut seluruh perubahan atau tambahannya dengan memperhatikan anggaran dasar Perseroan dan peraturan perundang-undangan yang berlaku.

6. Menyetujui dan memberikan kuasa dengan hak substitusi, kepada Direksi Perseroan untuk mengubah Akta Penggabungan (jika diperlukan), menandatangani Akta Penggabungan berikut seluruh perubahannya (jika ada) serta dokumen-dokumen transaksi lainnya sehubungan dengan Penggabungan, menetapkan waktu pelaksanaan penandatanganan Akta Penggabungan; serta untuk melaksanakan segala tindakan yang diperlukan sehubungan dengan Akta Penggabungan, termasuk untuk melaksanakan hal-hal yang diperlukan sebagaimana terdapat dalam Akta Penggabungan, menghadap atau hadir di hadapan Notaris, mengajukan permohonan untuk melakukan pemberitahuan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan dari OJK, memperoleh persetujuan dan/atau diterimanya pemberitahuan, termasuk dari Menkumham.
7. Menyetujui pelaksanaan pembelian kembali saham (*buyback*) oleh Perseroan dalam rangka pemenuhan ketentuan Pasal 62 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas (sebagaimana diubah) sesuai dengan perundang-undangan yang berlaku dan memberikan kewenangan kepada Direksi Perseroan untuk menentukan prosedur dan tata cara serta syarat dan ketentuan pembelian kembali saham Perseroan dari pemegang saham Perseroan yang tidak menyetujui Penggabungan dan yang telah menyatakan kehendaknya untuk menjual saham miliknya dalam Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.
8. Menyetujui, jika terjadi pembatalan rencana Penggabungan, maka memberi kuasa kepada Direksi Perseroan untuk membuat sebuah pengumuman atas pembatalan rencana Penggabungan dan melakukan segala tindakan yang diperlukan sesuai dengan persyaratan dan ketentuan sebagaimana dimaksud dalam Rancangan Penggabungan dan Akta Penggabungan antara Perseroan dan PTBC.

Penggabungan PTBC ke dalam Perseroan telah mendapat persetujuan OJK dan efektif pada tanggal 1 September 2024.

Mata Acara 2

Menyetujui pengkinian secara sewaktu-waktu Rencana Resolusi yang telah disusun sesuai PLPS No. 1 Tahun 2021 dan telah disampaikan ke LPS pada tanggal 30 Mei 2024.

amendments or additions, in accordance with the Company's Articles of Association and the prevailing laws and regulations.

6. Approved and granted authority, with the right of substitution, to the Company's Board of Directors to amend the Merger Deed (if necessary), sign the Merger Deed with all its amendments (if any), and other transaction documents related to the merger, to set the time for executing the signing of the Merger Deed, and to carry out all actions required in relation to the Merger Deed. This includes fulfilling matters necessary as stipulated in the Merger Deed, appearing before a Notary, submitting applications for notification to the relevant authorities to obtain approval from the OJK, and obtaining approval and/or notification from other authorities, including from the Minister of Law and Human Rights.
7. Approved the share buyback by the Company in order to comply with Article 62 of Law No. 40 of 2007 concerning Limited Liability Companies (as amended), in accordance with prevailing laws and regulations, and granted authority to the Company's Board of Directors to determine the procedures and terms and conditions for the share buyback of the Company from shareholders who do not approve the Merger and have expressed their intention to sell their shares in the Company, in accordance with the prevailing laws and regulations.
8. Approved, in the event of the cancellation of the Merger plan, granting authority to the Company's Board of Directors to announce the cancellation of the Merger plan and take all necessary actions in accordance with the terms and conditions as set forth in the Merger Plan and Merger Deed between the Company and PTBC.

The merger of PTBC into the Company has received approval from OJK and became effective on 1 September 2024.

Agenda 2

Approved the periodic update of the Resolution Plan, which was prepared in accordance with PLPS No. 1 of 2021 and submitted to LPS on 30 May 2024.

**Mata Acara 3**

Menyetujui perubahan Anggaran Dasar Perseroan dalam rangka menyesuaikan ketentuan dengan POJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, serta menyusun kembali seluruh Anggaran Dasar Perseroan.

Mata Acara 4

Menyetujui pengangkatan Jaenal Effendi sebagai anggota Dewan Pengawas Syariah Perseroan dengan masa jabatan efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan tahun 2027.

Susunan lengkap Dewan Pengawas Syariah terdapat pada halaman 186-187 dalam Laporan Tahunan ini.

PENYELENGGARAAN RUPS TAHUN 2023

Keputusan RUPST 11 April 2023 telah disampaikan secara lengkap pada Laporan Tahunan 2023 dan pada Ringkasan Risalah RUPST 2023 yang tersedia pada situs web Bank www.ocbc.id.

Pernyataan Terkait Keputusan RUPS Tahun 2023 yang Belum Terealisasi

Seluruh hasil Keputusan RUPST 11 April 2023 telah terealisasi sebagaimana tercantum dalam Laporan Tahunan 2023 dan situs web Bank www.ocbc.id.

Agenda 3

Approved the amendments to the Company's Articles of Association to align with POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, as well as the restatement of the entire Articles of Association.

Agenda 4

Approved the appointment of Jaenal Effendi as a member of the Company's Sharia Supervisory Board, with a term effective upon receiving approval from the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders in 2027.

The complete composition of the Sharia Supervisory Board is presented on pages 186-187 in this Annual Report.

THE IMPLEMENTATION OF 2023 GMS

The resolutions of the AGMS dated 11 April 2023, have been fully delivered in the 2023 Annual Report and in the summary of the 2023 AGMS available on the Bank's website www.ocbc.id.

Statement Concerning Unrealized Resolutions of 2023 GMS

All resolutions of 2023 AGMS dated 11 April 2023 have been realized as stated in the 2023 Annual Report and the Bank's website www.ocbc.id.

DEWAN KOMISARIS**Dasar Hukum**

Dewan Komisaris diangkat oleh RUPS dan bertanggung jawab terhadap terlaksananya tugas Dewan Komisaris sebagaimana dimaksud dalam Anggaran Dasar Bank dan ketentuan perundangan yang berlaku.

BOARD OF COMMISSIONERS**Legal Basis**

The Board of Commissioners is appointed by the GMS and is responsible to ensure the implementation of its duties in accordance with the Articles of Association and applicable laws and regulations.

Nama Name	Jabatan Position	Dasar Hukum Legal Basis
Pramukti Surjaudaja	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan RUPST 11 April 2023. The Deed of AGMS Resolutions dated 11 April 2023.
Helen Wong	Komisaris Commissioner	Akta Pernyataan Keputusan RUPST 18 Maret 2024. The Deed of AGMS Resolutions dated 18 March 2024.
Lai Teck Poh	Komisaris Commissioner	Akta Pernyataan Keputusan RUPST 11 April 2023. The Deed of AGMS Resolutions dated 11 April 2023.
Na Wu Beng	Komisaris Commissioner	Akta Pernyataan Keputusan RUPST 10 Juni 2022. The Deed of AGMS Resolutions dated 10 June 2022.
Jusuf Halim	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> Pengangkatan pertama kali berdasarkan Akta Berita Acara RUPSLB 11 September 2006. First appointment based on the Deed of EGMS Minutes dated 11 September 2006. Akta Pernyataan Keputusan RUPST 11 April 2023 The Deed of AGMS Resolutions dated 11 April 2023.

Nama Name	Jabatan Position	Dasar Hukum Legal Basis
Betti S. Alisjahbana	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> Pengangkatan pertama kali berdasarkan Akta Pernyataan Keputusan RUPSLB 15 Desember 2017. First appointment based on the Deed of EGMS Resolutions dated 15 December 2017. Akta Pernyataan Keputusan RUPST 11 April 2023 The Deed of AGMS Resolutions dated 11 April 2023.
Rama P. Kusumaputra	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> Pengangkatan pertama kali berdasarkan Akta Pernyataan Keputusan RUPST 9 April 2019. First appointment based on the Deed of AGMS Resolutions dated 9 April 2019. Akta Pernyataan Keputusan RUPST 5 April 2022 The Deed of AGMS Resolutions dated 5 April 2022.
Nicholas Tan	Komisaris Independen Independent Commissioner	Pengangkatan pertama kali berdasarkan Akta Pernyataan Keputusan RUPST 26 Juli 2023. First appointment based on the Deed of AGMS Resolutions dated 26 July 2023.

Pedoman dan Tata Tertib Kerja

Pedoman dan Tata Tertib Kerja bagi Dewan Komisaris dapat diakses pada situs web Bank www.ocbc.id

TUGAS DAN TANGGUNG JAWAB

Dewan Komisaris wajib memastikan terselenggaranya tata kelola yang baik di lingkungan Bank dan melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.

Tugas dan Tanggung Jawab Dewan Komisaris

- Dewan Komisaris melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi. Tugas pengawasan mencakup namun tidak terbatas pada mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
- Dewan Komisaris mengarahkan, memantau dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
- Pada umumnya, tugas dan tanggung jawab Dewan Komisaris termasuk, namun tidak terbatas pada, hal-hal sebagai berikut:
 - Pengawasan Strategis
 - Melakukan pengawasan terhadap Direksi dengan mengarahkan, memantau dan mengevaluasi implementasi kebijakan strategik.
 - Memastikan Direksi menindaklanjuti temuan audit dan rekomendasi dari satuan kerja internal audit, eksternal audit, hasil pengawasan Otoritas Perbankan dan otoritas lainnya.

Charter

The Board of Commissioners Charter can be accessed on the Bank's website www.ocbc.id.

DUTIES AND RESPONSIBILITIES

The Board of Commissioners shall ensure the implementation of GCG within the Bank, oversee the Board of Directors in implementing their duties and responsibilities and provide advice to the Board of Directors.

Roles and Responsibilities of the Board of Commissioners

- The Board of Commissioners supervises the implementation of duties and responsibilities of the Board of Directors and provides advisory. The supervisory role includes, but is not limited to, directing, monitoring, and evaluating the implementation of the Bank's strategic policies.
- The Board of Commissioners directs, monitors, and evaluates the implementation of integrated governance, risk management, and compliance, as well as the Bank's strategic policies, in line with prevailing laws and regulations, Articles of Association, and/or GMS resolutions.
- In general, the duties and responsibilities of the Board of Commissioners include, but are not limited to, the following:
 - Strategic Supervision
 - Supervising the Board of Directors by directing, monitoring, and evaluating the implementation of strategic policies.
 - Ensuring that the Board of Directors follows up on audit findings and recommendations from the internal audit unit, external auditors, and the supervisory results of banking authorities and other regulators.



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|---|---|
| <p>b. Pengawasan Bank</p> <ol style="list-style-type: none"> i. Memastikan terselenggaranya pelaksanaan tata kelola perusahaan yang baik pada setiap kegiatan usaha Bank. ii. Mengkaji dan menyetujui rekomendasi Komite di bawah Dewan Komisaris. iii. Memastikan bahwa komite di bawah Dewan Komisaris menjalankan tugasnya secara efektif dan melakukan evaluasi terhadap kinerja komite. iv. Mengkaji, menyetujui, dan melaksanakan pengawasan terhadap pelaksanaan rencana bisnis, rencana aksi keuangan berkelanjutan, dan rencana aksi [<i>recovery plan</i>], rencana korporasi [<i>corporate plan</i>]. v. Memantau Tingkat Kesehatan Bank serta mengambil langkah-langkah yang diperlukan untuk memelihara dan/atau meningkatkan Tingkat Kesehatan Bank. vi. Melakukan pengawasan terhadap penerapan kebijakan Remunerasi dan evaluasi secara berkala atas kebijakan Remunerasi atas dasar hasil pengawasan. <p>4. Dewan Komisaris bertanggung jawab terhadap pengembangan Unit Usaha Syariah (UUS) dengan mengacu pada POJK mengenai UUS.</p> <p>5. Dewan Komisaris wajib secara aktif melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit.</p> | <p>b. Bank Supervision</p> <ol style="list-style-type: none"> i. Ensuring the implementation of good corporate governance in all of the Bank's business activities. ii. Reviewing and approving recommendations of committees under the Board of Commissioners. iii. Ensuring effective performance of committees under the Board of Commissioners and carrying out performance evaluation. iv. Reviewing, approving, and overseeing the implementation of business plan, sustainable finance action plan, recovery plan, and corporate plan. v. Monitoring and taking necessary measures to maintain and/or improve the Bank's Soundness Level. vi. Supervising the implementation of Remuneration Policy and conducting periodic evaluations of the policy based on supervisory findings. <p>4. The Board of Commissioners is responsible for the development of the Sharia Business Unit (UUS) in accordance with the POJK regarding UUS.</p> <p>5. The Board of Commissioners shall actively supervise the management of the Bank's non-performing assets, allowance, and reserves in credit risk management.</p> |
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Tugas dan Tanggung Jawab Presiden Komisaris

Selain menjalankan tugas dan tanggung jawab sebagai Komisaris, Presiden Komisaris juga memiliki tugas dan tanggung jawab sebagai berikut:

1. Mengkoordinasikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris, serta memastikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah sesuai dengan ketentuan yang berlaku.
2. Menyampaikan laporan pengawasan Dewan Komisaris untuk mendapatkan persetujuan RUPST.
3. Memastikan bahwa keputusan yang diambil dalam rapat Dewan Komisaris dilakukan secara efektif.

Duties and Responsibilities of the President Commissioner

In addition to his duties and responsibilities as Commissioner, the President Commissioner is also responsible for the following:

1. Coordinating the implementation of duties and responsibilities of the Board of Commissioners and ensuring the implementation of duties and responsibilities of the Board of Commissioners is in due observance to the prevailing rules.
2. Presenting an oversight report of the Board of Commissioners for approval by the AGMS.
3. Ensuring effective decision making in the meeting of the Board of Commissioners.

Kriteria Komisaris

Kriteria anggota Dewan Komisaris antara lain:

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Memiliki rekam jejak yang baik dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat.
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan.

Komposisi Dewan Komisaris

Komposisi Komisaris Independen Composition of Independent Commissioners	Jumlah Komisaris Total Commissioners	Jumlah Komisaris Perempuan Total Female Commissioners	Komisaris Warga Negara Indonesia Commissioners with Indonesian Citizenship
50%	8 orang persons	2 orang persons	50%

Kebijakan Keberagaman

Komposisi Dewan Komisaris Bank telah mencerminkan keberagaman anggotanya dalam hal kewarganegaraan, usia, pendidikan, pengalaman kerja, dan gender. Rincian kualifikasi Dewan Komisaris disajikan pada Profil Dewan Komisaris di halaman 49-56.

Commissioner Selection Criteria

The criteria for members of the Board of Commissioners are:

1. Having good character, morals and integrity.
2. Capable in carrying out legal actions.
3. Having a good track record within 5 (five) years prior to appointment and during tenure.
4. Having a commitment to comply with laws and regulations.
5. Having the knowledge and/or expertise in the required fields.

Board of Commissioners Composition

Diversity Policy

The composition of the Board of Commissioners reflects the diversity of its members in terms of nationality, age, education, work experience, and gender. The qualifications of the Board of Commissioners are detailed in the Board of Commissioners profile on pages 49-56.

RAPAT

Kebijakan Rapat Dewan Komisaris

Sesuai Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank, Rapat Dewan Komisaris diselenggarakan paling kurang 1 (satu) kali dalam 2 (dua) bulan dan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam 1 (satu) tahun. Komisaris yang tidak dapat menghadiri rapat secara fisik, dapat melalui tatap muka dengan memanfaatkan teknologi informasi.

Hasil rapat dituangkan dalam risalah rapat, ditandatangani oleh anggota Dewan Komisaris (dan Direksi) yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris (dan Direksi). Perbedaan pendapat (jika ada) di dalam rapat dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.

MEETINGS

Meeting Policies

In accordance with the Bank's Board of Commissioners Charter, the Board of Commissioners Meetings shall be held at least once every 2 (two) months, and joint meetings with the Board of Directors at least once every 4 (four) months. All members of the Board of Commissioners must physically attend the Board of Commissioners meetings at least twice a year. Commissioners who are unable to physically attend meetings may participate in face-to-face sessions using information technology.

The results of the meeting are recorded in the minutes of meeting, which are endorsed by the Board of Commissioners (and Directors) in attendance and distributed to all Board of Commissioners (and Directors) members. Dissenting opinion (if any) that was expressed during the meeting, along with the reasons, must be included in the minutes of meeting.



Pelaksanaan dan Tingkat Kehadiran Anggota Dewan Komisaris dalam Rapat Dewan Komisaris dan Rapat Dewan Komisaris bersama Direksi

Implementation and Attendance of Commissioners at Board of Commissioners Meeting and Joint Meeting With Board of Directors

Nama Name	Rapat Dewan Komisaris Board of Commissioners Meetings			Rapat Dewan Komisaris bersama Direksi Joint Meeting of Board of Commissioners and Board of Directors		
	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance
Pramukti Surjaudaja	6	6	100%	3	3	100%
Wong Pik Kuen Helen	6	6	100%	3	3	100%
Lai Teck Poh	6	6	100%	3	3	100%
Na Wu Beng	6	6	100%	3	3	100%
Jusuf Halim	6	6	100%	3	3	100%
Betti S. Alisjahbana	6	6	100%	3	3	100%
Rama P. Kusumaputra	6	6	100%	3	3	100%
Tan Siak Kwang Nicholas	6	6	100%	3	3	100%

Rekomendasi Dewan Komisaris

Selama tahun 2024, Dewan Komisaris telah memberikan masukan dan/atau persetujuan kepada Direksi, antara lain atas hal-hal berikut:

1. Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB)
2. Rencana Resolusi Bank
3. Laporan Tahunan
4. Rencana Perusahaan
5. Rencana Operasional
6. Strategi Digital
7. Kebijakan dan Prosedur
8. Akuisisi dan Penggabungan.

Board of Commissioners Recommendations

During 2024, the Board of Commissioners provided the following advice to the Board of Directors:

1. The Bank Business Plan and Sustainable Finance Action Plan
2. Bank Resolution Plan
3. Annual Report
4. Corporate Plan
5. Operating Plan
6. Digital Strategy
7. Policy and Procedure
8. Acquisition and Merger.

PENILAIAN KINERJA DEWAN KOMISARIS [GRI 2-18]

Prosedur Penilaian

Penilaian kinerja Dewan Komisaris termasuk Presiden Komisaris dilakukan secara mandiri melalui kuesioner dan dibahas di Rapat Komite Remunerasi dan Nominasi. Hasil penilaian disampaikan kepada para pemegang saham di dalam RUPS Tahunan dalam bentuk Laporan Pengawasan Dewan Komisaris untuk kemudian disahkan oleh RUPS.

RUPS memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquit et de charge*) kepada Dewan Komisaris Perseroan atas tindakan pengawasan yang telah dijalankan pada tahun buku sebelumnya.

BOARD OF COMMISSIONERS PERFORMANCE ASSESSMENT [GRI 2-18]

Assessment Procedures

Performance assessment of the Board of Commissioners, including the President Commissioner, is conducted independently through a questionnaire and discussed in the Remuneration and Nomination Committee Meeting. The assessment results are presented to shareholders at the Annual GMS through the Board of Commissioners' Supervisory Report, which is then approved by the GMS.

The GMS grants full discharge and release of responsibility (*acquit et de charge*) to the Company's Board of Commissioners for all supervisory actions taken in the preceding fiscal year.

Kriteria Penilaian:

Kriteria Penilaian mencakup:

1. Komposisi Dewan Komisaris
2. Rapat Dewan Komisaris
3. Pengawasan Kinerja Perusahaan
4. Rencana Suksesi Direksi
5. Kecukupan Pengendalian Internal & Manajemen Risiko

Pihak yang Melakukan Penilaian

1. Dewan Komisaris melalui penilaian mandiri.
2. Direksi melalui kuesioner dengan memberikan penilaian dan masukan kepada Dewan Komisaris.

Program Orientasi

Bank memiliki program orientasi bagi anggota baru Dewan Komisaris dan pihak independen anggota Komite di bawah Dewan Komisaris dengan tujuan memberikan pengetahuan dan pemahaman tentang Bank, serta lingkup pekerjaannya.

Pada tahun 2024 telah dilaksanakan program orientasi bagi anggota baru Komite Audit Lioe Fei Ling dan Komite Pemantau Risiko Iwan Darmawan.

Kebijakan pelatihan dan/atau Peningkatan Kompetensi anggota Dewan Komisaris [GRI 2-16]

Bank telah memiliki kebijakan yang mewajibkan anggota Dewan Komisaris mengikuti pendidikan yang terkait dan berkelanjutan serta dimutakhirkan terhadap perubahan aturan dan ketentuan perundangan serta standar yang relevan.

Pelatihan dan/atau Peningkatan Kompetensi

Selama tahun 2024 anggota Dewan Komisaris mengikuti berbagai pelatihan baik secara daring maupun luring yang diselenggarakan secara intern maupun ekstern oleh regulator dan institusi lainnya, antara lain di bidang *Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity, Manajemen Risiko, dan Asuransi, Sekuritas & Manajemen Aset.*

Kebijakan Pemberian Pinjaman Bagi Dewan Komisaris

Dewan Komisaris dan keluarga termasuk dalam kategori pihak terkait atau terafiliasi dengan Bank. Pemberian kredit kepada Dewan Komisaris dan anggota keluarganya mengikuti Kebijakan Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar. Bank menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan pemberian dana termasuk penyediaan dana kepada pihak terkait. Pemberian dana (kepada pihak

Assessment Criteria

The assessment criteria include:

1. Board of Commissioners Composition
2. Board of Commissioners Meetings
3. Company's Performance Monitoring
4. Board of Directors Succession Planning
5. Adequacy of Internal Control & Risk Management

Assessors

1. The Board of Commissioners' Self-Assessment.
2. The Board of Directors provides assessment and input to the Board of Commissioners through questionnaires.

Orientation Program

The Bank has an orientation program for new members of the Board of Commissioners and independent members of Committees under the Board of Commissioners aiming at providing knowledge and understanding about the Bank, as well as its scope of work.

In 2024, an orientation program was carried out for new members of the Audit Committee Lioe Fei Ling and Risk Monitoring Committee Iwan Darmawan.

Training and Competency Development Policy for Members of the Board of Commissioners [GRI 2-16]

The Bank has a policy requiring members of the Board of Commissioners to undergo related and continuous education, which is updated in response to changes in regulations and relevant standards.

Training and/or Competency Development

Throughout 2024, members of the Board of Commissioners participated in various online and offline training sessions organised by internal and external (regulators and other institutions) parties including Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity, Risk Management, and Insurance, Securities & Asset Management.

Kebijakan Pemberian Pinjaman Bagi Dewan Komisaris

The Board of Commissioners and their family members are classified as related or affiliated parties of the Bank. Loans extended to the Board of Commissioners and their family members comply with the Bank's Legal Lending Limit (LLL) and Large Exposure Policy. The Bank upholds prudential principles and risk management in all fundings, including those extended to related parties. Funding to related parties, large exposures, and other parties with interests in



terkait), penyediaan dana besar dan kepada pihak lain yang memiliki kepentingan terhadap Bank (pejabat atau pegawai Bank beserta keluarganya) dilaksanakan secara wajar (*arm's length basis*) berdasarkan ketentuan yang berlaku dan disesuaikan dengan kemampuan permodalan Bank, dan tidak terkonsentrasi secara signifikan kepada peminjam atau kelompok peminjam tertentu.

KOMISARIS INDEPENDEN

Kriteria Komisaris Independen

Komisaris Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, dengan anggota Direksi dan/atau pemegang saham pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Selama menjabat, semua Komisaris Independen telah memenuhi kriteria independen sebagaimana diatur dalam peraturan yang berlaku.

Pernyataan Independensi Komisaris Independen

Pada tahun 2024 tidak terdapat pengangkatan kembali Komisaris Independen yang telah menjabat 2 (dua) periode berturut-turut.

Hubungan Afiliasi

Pramukti Surjaudaja memiliki hubungan keluarga dengan anggota Direksi, yaitu Parwati Surjaudaja. Komisaris yang memiliki hubungan keuangan dan kepengurusan dengan Pemegang Saham Pengendali Bank adalah Pramukti Surjaudaja, Helen Wong, Lai Teck Poh, dan Na Wu Beng. Komisaris lainnya tidak memiliki hubungan keluarga dan hubungan keuangan dengan anggota Direksi, anggota Dewan Komisaris, maupun Pemegang Saham Pengendali Bank.

KOMITE-KOMITE DEWAN KOMISARIS

Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris membentuk Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, Komite Etik dan Perilaku, dan Komite Keberlanjutan.

the Bank (such as Bank executives or employees and their families) is conducted on an arm's length basis in line with prevailing regulations. These stipulations align with the Bank's capital capacity and ensure that loan concentration is not excessively directed toward a single borrower or group of borrowers.

INDEPENDENT COMMISSIONER

Criteria for Independent Commissioners

The Independent Commissioner has no financial, management, shareholding, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, as well as no relationships with the Bank that could compromise his/her independence.

During the tenure, all Independent Commissioners have met the independence requirements stipulated by the prevailing regulations.

Statement of Independency by Independent Commissioners

There were no reappointments of Independent Commissioners in 2024 who had served for 2 (two) consecutive terms.

Affiliations

Pramukti Surjaudaja has a family relationship with a member of the Board of Directors, Parwati Surjaudaja. Pramukti Surjaudaja, Helen Wong, Lai Teck Poh, and Na Wu Beng are Commissioners who have financial and management relationships with the Bank's Controlling Shareholders. Other Commissioners have neither family nor financial relationships with members of the Board of Directors, members of Board of Commissioners, and the Bank's Controlling Shareholders.

THE BOARD OF COMMISSIONERS' COMMITTEES

To effectively carry out its duties and responsibilities, the Board of Commissioners established the Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, Ethics and Conduct Committee, and Sustainability Committee.

Dasar Hukum

Pengangkatan dan pemberhentian anggota komite Dewan Komisaris dilakukan oleh Direksi berdasarkan keputusan Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi.

Legal Basis

The appointment and dismissal of Board of Commissioners committee members is carried out by the Board of Directors based on the Board of Commissioners decision by taking into account the recommendations of the Remuneration and Nomination Committee.

Nama Name	Jabatan Position	Surat Keputusan Direksi The Board of Directors' Decree
Komite Audit Audit Committee		
Betti S. Alisjahbana	Ketua Chairperson	
Angeline Nangoi	Anggota [Pihak Independen] Member [Independent Party]	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal 11 April 2023 dated 11 April 2023
Antony Kurniawan	Anggota [Pihak Independen] Member [Independent Party]	
Lioe Fei Ling	Anggota [Pihak Independen] Member [Independent Party]	KPTS/DIR/KB.01/CORP.SECR/019/2023 tanggal 20 Oktober 2023 dated 20 October 2023
Komite Remunerasi dan Nominasi Remuneration and Nomination Committee		
Jusuf Halim	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal 11 April 2023 dated 11 April 2023
Pramukti Surjaudaja	Anggota Member	
Helen Wong	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/014/2024 tanggal 3 April 2024 dated 3 April 2024
Na Wu Beng	Anggota Member	
Betti S. Alisjahbana	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal 11 April 2023 dated 11 April 2023
Rama P. Kusumaputra	Anggota Member	
Julie Anwar	Anggota Member	
Komite Pemantau Risiko Risk Monitoring Committee		
Jusuf Halim	Ketua Chairperson	
Pramukti Surjaudaja	Anggota Member	
Lai Teck Poh	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal 11 April 2023 dated 11 April 2023
Na Wu Beng	Anggota Member	
Betti S. Alisjahbana	Anggota Member	
Nicholas Tan	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/017/2023 tanggal 14 Juli 2023 dated 14 July 2023
Paulus Agus Tjarman	Anggota [Pihak Independen] Member [Independent Party]	KPTS/DIR/KB.01/CORP.SECR/026/2022 tanggal 8 April 2022 dated 8 April 2022
Antony Kurniawan	Anggota [Pihak Independen] Member [Independent Party]	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal 11 April 2023 dated 11 April 2023
Iwan Darmawan	Anggota [Pihak Independen] Member [Independent Party]	KPTS/DIR/KB.01/CORP.SECR/021/2024 tanggal 30 Agustus 2024 dated 30 August 2024
Komite Etik dan Perilaku Ethics and Conduct Committee		
Rama P. Kusumaputra	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/017B/2023 tanggal 17 Juli 2023 dated 17 July 2023
Pramukti Surjaudaja	Anggota Member	
Lai Teck Poh	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal 11 April 2023 dated 11 April 2023
Na Wu Beng	Anggota Member	
Jusuf Halim	Anggota Member	
Komite Keberlanjutan Sustainability Committee		
Betti S. Alisjahbana	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/017B/2023 tanggal 17 Juli 2023 dated 17 July 2023
Pramukti Surjaudaja	Anggota Member	
Helen Wong	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/014/2024 tanggal 3 April 2024 dated 3 April 2024
Lai Teck Poh	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/017B/2023 tanggal 17 Juli 2023 dated 17 July 2023



KOMITE AUDIT

AUDIT COMMITTEE

Profil Anggota | Member Profiles
Ketua | Chairperson: Betti S. Alisjahbana

Anggota | Member

- Angeline Nangoi
- Antony Kurniawan
- Lioe Fei Ling

Profil lengkap Ketua Komite Audit dapat dilihat pada profil Dewan Komisaris pada halaman 54-55.

Complete profile of Audit Committee Chairperson is presented on the Board of Commissioners' profiles on page 54-55.

Angeline Nangoi - Anggota (Pihak Independen) | Member (Independent Party)

- Warga Negara Indonesia, 68 tahun.
- Domisili: Jakarta, Indonesia.
- Anggota Komite Audit OCBC sejak 2 April 2020.

- Indonesian Citizen, age 68 years old.
- Domicile: Jakarta, Indonesia.
- Member of Audit Committee of OCBC since 2 April 2020.

Riwayat Pekerjaan :

- 1980-1982: Engineering Consultant, PT Desigras.
- 1982–1993: Menjabat berbagai posisi dengan posisi terakhir sebagai Manager and Head of Corporate Finance Division, PT Indonesian Investment International.
- 1993-1995: Menjabat berbagai posisi dengan posisi terakhir sebagai General Manager, PT Indovest Bank.
- 1995 – 1997: General Manager untuk bidang Marketing, Credit Division dan Anggota Komite Kredit, PT Bank Bumiraya Utama.
- 1997 – 2001: Direktur Kredit, PT Bank Global Internasional Tbk.
- 2001 – 2003: Direktur Kepatuhan, PT Bank Societe Generale Indonesia.
- 2003 – 2010: Direktur Kepatuhan, PT Bank OCBC Indonesia.
- 2011 – 2014: Kepala Divisi Kepatuhan dan posisi terakhir sebagai Corporate Secretary, PT Bank OCBC NISP Tbk.
- 2014 – 2017: Direktur Kepatuhan, PT Bank Commonwealth.
- 2018 – Juli 2019: Komisaris Independen, PT Bank OKE Indonesia.
- April 2019 - April 2023: Anggota Komite Pemantau Risiko PT Bank OCBC NISP Tbk.

Work Experience :

- 1980-1982: PT Desigras (Engineering Consultant).
- 1982–1993: Served in various positions with last position as Manager and Head of Corporate Finance Division, PT Indonesian Investment International.
- 1993-1995: Served in various positions with last position as General Manager, PT Indovest Bank.
- 1995 – 1997: General Manager for Marketing and Credit Division and Credit Committee member, PT Bank Bumiraya Utama.
- 1997 – 2001: Credit Director, PT Bank Global Internasional Tbk.
- 2001 – 2003: Compliance Director, PT Bank Societe Generale Indonesia.
- 2003 – 2010: Compliance Director, PT Bank OCBC Indonesia.
- 2011 – 2014: Compliance Division Head and last position as Corporate Secretary, PT Bank OCBC NISP Tbk.
- 2014 – 2017: Compliance Director, PT Bank Commonwealth.
- 2018 – July 2019: Independent Commissioner, PT Bank OKE Indonesia.
- April 2019 - 11 April 2023: Member of Risk Monitoring Committee, PT Bank OCBC NISP Tbk.

Tidak ada Rangkap Jabatan

No Concurrent Position

 Periode Jabatan sebagai anggota Komite Audit:
 April 2020 – April 2023 dan April 2023 – RUPST 2026.

 Term of office as Member of the Audit Committee:
 April 2020 – April 2023 and April 2023 – AGMS 2026.

Riwayat Pendidikan :

Sarjana Teknik Industri, Institut Teknologi Bandung (ITB), Bandung (1980).

Education :

Bachelor's degree in industrial engineering, Bandung Institute of Technology (ITB), Bandung (1980).

Pelatihan: Mengikuti berbagai pelatihan antara lain di bidang *Asset Liability Management, Business Banking, Operations & Technology, Sekuritas & Manajemen Aset, Asuransi, Compliance, APU-PPT, Financial Crime, Cybersecurity*, dan Manajemen Risiko.

Training: Participated in various trainings among others *Asset Liability Management, Business Banking, Operation & Technology, Securities & Asset Management, Insurance, Compliance, AML-CFT, Financial Crime, Cybersecurity, and Risk Management.*

Antony Kurniawan - Anggota (Pihak Independen) | Member (Independent Party)

- Warga Negara Indonesia, 61 tahun.
- Anggota Komite Audit OCBC sejak 11 April 2023
- Indonesian Citizen, 61 years old.
- Member of Audit Committee of OCBC since 11 April 2023

Riwayat Pekerjaan :

- 1988: Manufacturing Engineer, Symbol Technologies, USA.
- 1989 – 1998: Jabatan terakhir sebagai Deposits Funds & Clearing Head, VP, Citibank N.A., Jakarta, Indonesia.
- 1998 – 2003: Citigroup North Asia Audit Team, Manila, Philippines, and Citigroup Asia Consumer Audit Team (meliputi Singapore, Indonesia, Thailand, Malaysia, Philippines, Hong Kong, Taiwan, South Korea, Japan, and Australia).
- 2004 – 2016: Credit Audit Group Head, Operation Risk Management Division Head, Control and Fraud Management Division Head, Chief Internal Audit, Operations Head, Anggota Board of Management, Bank Danamon.
- 11 April 2023 – 31 Desember 2024: Anggota Komite Pemantau Risiko OCBC.

Work Experience :

- 1988: Manufacturing Engineer, Symbol Technologies, USA.
- 1989 – 1998: Latest position as Deposits Funds & Clearing Head, VP, Citibank N.A., Jakarta, Indonesia.
- 1998 – 2003: Citigroup North Asia Audit Team, Manila, Philippines, and Citigroup Asia Consumer Audit Team (covering Singapore, Indonesia, Thailand, Malaysia, Philippines, Hong Kong, Taiwan, South Korea, Japan, and Australia).
- 2004 – 2016: Credit Audit Group Head, Operation Risk Management Division Head, Control and Fraud Management Division Head, Chief Internal Audit, Operations Head, Member of Board of Management, Bank Danamon.
- 11 April 2023 – 31 December 2024: Member of Risk Monitoring Committee, OCBC.

Periode Jabatan sebagai anggota Komite Audit:
RUPST 11 April 2023 – RUPST 2026.

Term of office as Member of the Audit Committee:
AGMS 11 April 2023 – AGMS 2026.

Riwayat Pendidikan :

- Bachelor of Science Industrial Engineering, Iowa State University, USA [1986].
- Master of Science Industrial Engineering, Columbia University, USA [1988].

Education :

- Bachelor of Science Industrial Engineering, Iowa State University, USA [1986].
- Master of Science Industrial Engineering, Columbia University, USA [1988].

Pelatihan :

Mengikuti berbagai pelatihan antara lain di bidang Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity, Manajemen Risiko, dan Asuransi, Sekuritas, & Manajemen Aset.

Training :

Participated in various training among others Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity, Risk Management, and Insurance, Securities, & Asset Management.

Lioe Fei Ling - Anggota (Pihak Independen) | Member (Independent Party)

- Warga negara Indonesia, 52 tahun
- Anggota Komite Audit OCBC sejak 20 Oktober 2023.
- Indonesian citizen, 52 years old
- Member of Audit Committee of OCBC since 20 October 2023.

Riwayat Pekerjaan :

- 1995-2000: Junior – Audit Manager, KAP Hans Tuanakotta & Mustofa (member firm of Deloitte Touche Tohmatsu).
- 2000-2002: Audit Supervisor, Deloitte & Touche, Hong Kong Office.
- 2003-2010: Audit Partner, KAP Osman Bing Satrio & Rekan (member firm Deloitte Touche Tohmatsu Limited).
- 2011-2014: Direktur, PT GNV Business Consulting Indonesia.
- 2015-2022: Audit Partner, KAP Tanubrata Sutanto Fahmi Bambang & Rekan (member firm BDO International).
- Juni 2022–Sekarang: Anggota Komite Audit, PT Total Bangun Persada Tbk. *)

*) Rangkap Jabatan

Work Experience :

- 1995-2000: Junior – Audit Manager, KAP Hans Tuanakotta & Mustofa (a member firm of Deloitte Touche Tohmatsu).
- 2000-2002: Audit Supervisor, Deloitte & Touche, Hong Kong Office.
- 2003-2010: Audit Partner, KAP Osman Bing Satrio & Rekan (a member firm Deloitte Touche Tohmatsu Limited).
- 2011-2014: Director, PT GNV Business Consulting Indonesia.
- 2015-2022: Audit Partner, KAP Tanubrata Sutanto Fahmi Bambang & Rekan (a member firm BDO International).
- June 2022-Present: Member of Audit Committee PT Total Bangun Persada Tbk. *)

*) Concurrent Position



Periode Jabatan sebagai anggota Komite Audit:
20 Oktober 2023 – 19 Oktober 2026.

Term of office as Member of the Audit Committee:
20 October 2023 – 19 October 2026.

Organisasi Nirlaba :
Anggota Ikatan Akuntan Indonesia dan Asosiasi Akuntan Publik Indonesia.

Nonprofit Organization :
Member of Indonesian Institute of Accountants and Member of Indonesian Association of Certified Public Accountants.

Riwayat Pendidikan :

- Sarjana Ekonomi, Universitas Tarumanagara [1995].
- Sertifikasi sebagai Akuntan di Indonesia [1999], Akuntan Publik di Indonesia [2000], dan Akuntan Publik di Amerika Serikat [2002].

Education :

- Degree in Economics from the University of Tarumanagara [1995].
- Obtained Registered Accountants in Indonesia [1999], Registered as Certified Public Accountants in Indonesia [2000], and Registered Certified Public Accountant in United States [2002].

Pelatihan :
Mengikuti berbagai pelatihan antara lain di bidang *Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity*, dan Asuransi, Sekuritas, & Manajemen Aset.

Training :
Participated in various training among others *Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity*, and Insurance, Securities, & Asset Management.

Struktur, Keanggotaan dan Keahlian

Komite Audit terdiri dari 1 [satu] orang Komisaris Independen yang merangkap sebagai Ketua, 2 [dua] orang Pihak Independen sebagai anggota yang memiliki keahlian di bidang keuangan atau akuntansi, dan 1 [satu] orang Pihak Independen sebagai anggota yang memiliki keahlian di bidang hukum atau perbankan, dan perbankan syariah.

Structure, Membership, and Expertise

The Audit Committee consists of 1 [one] Independent Commissioner who concurrently serves as Chairman, 2 [two] Independent Parties as members who have expertise in finance or accounting, and 1 [one] Independent Party as member who has expertise in law or banking, and sharia banking.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit telah memiliki Piagam Komite Audit yang selengkapnya dapat diakses pada situs web Bank www.ocbc.id

Audit Committee Charter

The Audit Committee has the Audit Committee Charter in place which can be accessed on the Bank's website www.ocbc.id.

Pernyataan Independensi

Komite Audit bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya, termasuk dalam memberikan pendapat jika terdapat perbedaan pendapat antara Direksi dan Akuntan Publik.

Statement of Independency

The Audit Committee carries out its duties and responsibilities independently, including making recommendations in the event that Management and independent auditors hold dissenting opinions.

Tugas dan Tanggung jawab

Komite Audit membantu Dewan Komisaris dalam mengawasi kualitas dan integritas pelaporan keuangan, sistem pengendalian intern, proses audit intern dan ekstern, tata kelola, serta proses pemantauan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku.

Duties and Responsibilities

The Audit Committee assists the Board of Commissioners in monitoring the quality and integrity of financial reporting, internal control systems, internal and external audit processes, governance, and compliance with prevailing laws and regulations.

Kebijakan dan Pelaksanaan Rapat

Sesuai ketentuan POJK No. 17/2023 Komite Audit dapat mengadakan rapat setiap saat, minimal 1 [satu] kali dalam sebulan. Rapat dapat diselenggarakan jika dihadiri mayoritas anggota komite.

Meetings Policy and Implementation

Pursuant to POJK 17/2023, the Audit Committee may convene meetings at any time and at least once per year. Meetings can be held if attended by a majority of committee member

Keputusan rapat diambil berdasarkan musyawarah untuk mufakat. Dalam hal tidak tercapai musyawarah untuk mufakat, maka keputusan sah apabila disetujui oleh mayoritas anggota Komite Audit yang hadir dalam rapat.

Selama tahun 2024, Komite Audit telah menyelenggarakan 28 (dua puluh delapan) kali rapat, dengan:

1. Akuntan Publik: 7 (tujuh) kali rapat, termasuk 1 (satu) kali rapat tanpa kehadiran Direksi.
2. Direktur Keuangan: 4 (empat) kali rapat.
3. Audit Intern: 6 (enam) kali rapat, termasuk 1 (satu) kali rapat tanpa kehadiran Direksi.
4. Direktur Kepatuhan: 4 (empat) kali rapat.
5. Dewan Komisaris: 2 (dua) kali rapat.
6. Komite Audit: 5 (lima) kali rapat

Pelaksanaan Kegiatan

Komite Audit telah melakukan kajian, evaluasi dan pemantauan sesuai dengan lingkup tugas dan tanggung jawabnya selama tahun 2024, sebagai berikut:

Dengan Direktur yang membawahi fungsi Kepatuhan, membahas antara lain:

- Pelaksanaan peraturan dan perundang-undangan serta upaya untuk meningkatkan budaya kepatuhan.
- Perkembangan terkini peraturan dan perundang-undangan dibidang perbankan dan ketentuan lainnya yang relevan serta analisis dampaknya bagi Bank termasuk langkah-langkah penerapannya.
- Implementasi kebijakan, prosedur dan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM), serta tindak lanjut atas rekomendasi audit internal.

Dengan Direktur Keuangan, antara lain:

- Melakukan kajian atas sistem akuntansi dan proses pelaporan keuangan.
- Melakukan kajian terhadap tindak lanjut atas temuan audit dan rekomendasi audit intern, akuntan publik, dan regulator terkait aspek akuntansi dan pelaporan keuangan.
- Melakukan kajian bahwa Manajemen senantiasa mengikuti perkembangan isu terkini dan perubahan standar akuntansi.
- Melakukan kajian untuk memastikan bahwa isi dan pengungkapan laporan keuangan telah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Meeting resolutions shall be made upon deliberation for consensus. In the event of disagreement, the decision shall be binding by the approval of a majority of the Audit Committee members present at the meeting.

During 2024, the Audit Committee has held 28 (twenty eight) meetings, with:

1. Public Accountant: 7 (seven) meetings, including 1 (one) meeting without the Board of Directors.
2. Finance Director: 4 (four) meetings.
3. Internal Audit: 6 (six) meetings, including 1 (one) meeting without the Board of Directors.
4. Compliance Director: 4 (four) meetings.
5. Board of Commissioners: 2 (two) meetings.
6. Audit Committee: 5 (five) meetings.

Activities

During 2024, the Audit Committee conducted the following reviews, evaluations, and monitoring based on its scope of duties and responsibilities:

With the Compliance Director, to discuss among others:

- Implementation of laws and regulations and efforts to enhance compliance culture.
- Current development of banking laws and regulations and other relevant regulations as well as analysis of its impact on the Bank, including the implementation.
- Implementation of Anti-Money Laundering and Counter Financing of Terrorism (AML-CFT), Counter Proliferation Financing of Weapons Mass Destruction (CPF-WMD) policies, procedures, and program as well as follow-up on internal audit recommendations.

With the Finance Director, among others:

- Reviewed the accounting and financial reporting systems.
- Reviewed the follow-up of audit recommendations and findings from internal audit, public accountants, and regulators pertaining to accounting aspects and financial reporting.
- Reviewed to ensure that Management keeps abreast of current issues and changes to accounting standards.
- Reviewed to ensure that the appropriate contents and disclosures of financial statements comply with Indonesia's Financial Accounting Standards.



Dengan Audit Intern, antara lain:

- Melakukan diskusi atas rencana audit berbasis risiko, ruang lingkup dan fokus audit.
- Melakukan diskusi atas laporan audit berkala yang disampaikan Audit Intern.
- Memastikan bahwa terdapat koordinasi dan komunikasi yang efektif antara Audit Intern dengan Akuntan Publik, Otoritas Jasa Keuangan dan otoritas pengawas lainnya.
- Melakukan diskusi kecukupan sumber daya, kompetensi, dan terselenggaranya pengembangan dan pelatihan berkelanjutan bagi auditor intern.
- Melakukan rapat dengan Audit Intern tanpa kehadiran Manajemen.
- Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup audit, anggaran Audit Intern, Piagam Audit Intern, pemberian remunerasi tahunan Audit Intern, pemilihan pengendali mutu independen ekstern untuk mengkaji ulang kinerja Audit Intern.

Dengan Akuntan Publik, antara lain:

- Melakukan konfirmasi tentang independensi akuntan publik dan kantor akuntan publik, membahas rencana audit, hasil penilaian risiko, strategi audit, ruang lingkup, fokus audit dan respon auditor terhadap risiko utama teridentifikasi, kode etik, dan independensi auditor.
- Membahas hasil evaluasi auditor dan temuan audit yang signifikan.
- Mengawasi efektivitas penyelenggaraan proses audit ekstern yang independen dan obyektif sesuai standar audit.

Dengan Dewan Komisaris antara lain:

Melaporkan kegiatan triwulanan Komite Audit, menyampaikan hal-hal penting untuk mendapat perhatian Dewan Komisaris dan rekomendasi Komite Audit kepada Dewan Komisaris tentang aspek tata kelola, akuntansi, audit, kepatuhan dan pengendalian intern, serta menyampaikan laporan hasil evaluasi Komite Audit terhadap pelaksanaan audit oleh Akuntan Publik atas Laporan Keuangan tahun sebelumnya, di samping menyampaikan rekomendasi Komite Audit atas usulan penunjukan Akuntan Publik untuk tahun berjalan.

Selain itu Komite Audit juga melakukan evaluasi mandiri atas kinerja Komite Audit.

With Internal Audit, among others:

- Discussed the risk-based audit plans, audit scope and focus.
- Discussed the periodic audit reports submitted by Internal Audit.
- Ensured effective coordination and communication between Internal Audit and the Public Accountant, the Financial Services Authority and other Regulators.
- Discussed the adequacy of resources, competencies, including continuous development and training for internal auditors.
- Conducted meetings with Internal Audit without the Management presence.
- Provided recommendations to the Board of Commissioners regarding audit plan preparation, audit scope, Internal Audit budget, Internal Audit Charter, Internal Audit annual remuneration, selection of external independent quality assurance to review Internal Audit performance.

With the Public Accountant, among others:

- Obtained confirmation on the independence of the public accountant and the public accounting firm, reviewing the audit plan, risk assessment results, audit strategy, audit scope, audit focus and auditor's response to identify key risks, code of conduct and auditor's independency.
- Reviewed the results of auditor's evaluation and significant audit findings.
- Monitored the effectiveness of an independent and objective external audit process according to the auditing standards.

With the Board of Commissioners, among others:

Reported on the Audit Committee's quarterly operations, key issues for the Board of Commissioners' attention, and Audit Committee recommendations to the Board of Commissioners on governance, accounting, audits, compliance, and internal controls. Reported the Audit Committee's assessment of the Public Accountant's audit performance on the previous year's Financial Statements, as well as the Audit Committee's recommendation on the appointment of the Public Accountant for the current year.

The Audit Committee also performed self-assessment on its performance.

KOMITE REMUNERASI DAN NOMINASI

REMUNERATION AND NOMINATION COMMITTEE

Profil Anggota Member Profiles	
<p>Ketua Chairperson : Jusuf Halim</p> <p>Anggota Member:</p> <ul style="list-style-type: none"> • Pramukti Surjaudaja • Helen Wong • Na Wu Beng • Betti S. Alisjahbana • Rama P. Kusumaputra • Julie Anwar 	<p>Profil lengkap Jusuf Halim, Pramukti Surjaudaja, Helen Wong, Na Wu Beng, Betti S. Alisjahbana, dan Rama P. Kusumaputra dapat dilihat pada Profil Dewan Komisaris halaman 49-55.</p> <p>Complete profile of Jusuf Halim, Pramukti Surjaudaja, Helen Wong, Na Wu Beng, Betti S. Alisjahbana, and Rama P. Kusumaputra are presented on the Board of Commissioners' profiles page 49-55.</p>
Julie Anwar - Anggota Member	
<ul style="list-style-type: none"> • Warga Negara Indonesia, 50 tahun. • Anggota Komite Remunerasi dan Nominasi OCBC sejak 30 Maret 2017. <p>Riwayat Pekerjaan :</p> <ul style="list-style-type: none"> • 1998 – 2001: Analis, HSBC Securities Indonesia, Jakarta • 2001 – 2004: Associate, Mercer Human Resources Consulting, Jakarta • 2004 – 2013: Menjabat berbagai posisi di Citibank N.A. Jakarta. • 2013 – 2014: Kepala Human Resources, PT Bank QNB Kesawan Tbk. • Juli 2014 – sekarang: Head of Human Resources, PT Bank OCBC NISP Tbk. <p>Tidak ada Rangkap Jabatan</p> <p>Periode Jabatan sebagai anggota Komite Remunerasi dan Nominasi: Maret 2017 - April 2020, April 2020 - April 2023, dan April 2023 - RUPST 2026.</p> <p>Riwayat Pendidikan : Bachelor Degree di bidang Bisnis, Universitas Deakin, Victoria, Australia [1998].</p> <p>Pelatihan : Mengikuti pelatihan antara lain di bidang Sumber Daya Manusia, Keberlanjutan, Manajemen Risiko, dan <i>Cybersecurity</i>.</p>	<ul style="list-style-type: none"> • Indonesian citizen, 50 years old. • Member of the Remuneration and Nomination Committee of OCBC since 30 March 2017. <p>Work Experience :</p> <ul style="list-style-type: none"> • 1998 – 2001: Analyst, HSBC Securities Indonesia, Jakarta • 2001 – 2004: Associate, Mercer Human Resources Consulting, Jakarta • 2004 – 2013: Served in various positions at Citibank N.A. Jakarta. • 2013 – 2014: Head of Human Resources, PT Bank QNB Kesawan Tbk. • July 2014 – present: Head of Human Resources, PT Bank OCBC NISP Tbk. <p>No Concurrent Position</p> <p>Term of office as Member of the Remuneration and Nomination Committee: March 2017 - April 2020, April 2020 - April 2023, and April 2023 - AGMS 2026.</p> <p>Education : Bachelor's degree in business, Deakin University, Victoria, Australia [1998].</p> <p>Training : Participated in various training among others Human Resources, Sustainability, Risk Management, and <i>Cybersecurity</i>.</p>

Struktur, Keanggotaan, dan Keahlian

Komite Remunerasi dan Nominasi terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua, 2 (dua) orang Komisaris Independen sebagai anggota, 3 (tiga) orang Komisaris sebagai anggota, dan 1 (satu) orang pejabat eksekutif yang membawahi sumber daya manusia.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi telah memiliki Pedoman dan Tata Tertib Kerja yang dapat diakses pada situs web Bank www.ocbc.id.

Structure, Membership, and Expertise

The Remuneration and nomination Committee consists of 1 (one) Independent Commissioner as Chairman, 2 (two) Independent Commissioners as members, 3 (three) Commissioners as members, and 1 (one) executive officer in charge of human resources.

Charter

The Remuneration and Nomination Committee performs its duties and responsibilities in in place with the Charter, which can be accessed on the Bank's website at www.ocbc.id.



Pernyataan Independensi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi bertindak secara independen, profesional, dan mandiri, serta tidak dipengaruhi intervensi dari pihak lain.

Tugas dan tanggung jawab

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi mencakup:

1. Bidang Remunerasi: melakukan evaluasi terhadap kebijakan remunerasi dan menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris, memastikan kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku, dan melakukan evaluasi secara berkala atas penerapan kebijakan remunerasi.
2. Bidang Nominasi: memberikan rekomendasi kepada Dewan Komisaris mengenai komposisi jabatan, pencalonan, penilaian kinerja, dan program pengembangan kemampuan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, serta anggota Komite di bawah Dewan Komisaris.

Kebijakan dan Pelaksanaan Rapat

Sesuai ketentuan POJK No. 17/2023 Rapat Komite Remunerasi dan Nominasi diselenggarakan setidaknya 1 (satu) kali dalam 3 (tiga) bulan. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% dari jumlah anggota, termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi sumber daya manusia atau perwakilan karyawan dan salah satu dari anggota Komite tersebut merupakan Ketua Komite. Keputusan rapat dilakukan berdasarkan musyawarah mufakat.

Informasi terperinci mengenai Kebijakan Rapat Komite Remunerasi dan Nominasi tersedia dalam Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi pada situs web Bank www.ocbc.id.

Selama tahun 2024 Komite Remunerasi dan Nominasi Bank telah menyelenggarakan 5 (lima) kali rapat dengan tingkat kehadiran 100%, setiap rapat membahas nominasi, dan 3 (tiga) kali membahas remunerasi.

Pelaksanaan Kegiatan

Sepanjang tahun 2024, Komite Remunerasi dan Nominasi telah menjalankan tugas dan tanggung jawab, antara lain melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris terkait beberapa hal sebagai berikut:

Statement of Independency

In carrying out its duties and responsibilities, the Remuneration and Nomination Committee acts independently, professionally, and self-sufficiently, without external influence.

Duties and Responsibilities

The followings are duties and responsibilities of the Remuneration and Nomination Committee:

1. On Remuneration: the Committee evaluates remuneration policy and submits the evaluation results and recommendations to the Board of Commissioners, ensuring that remuneration policies comply with applicable regulations, and regularly evaluates the implementation of remuneration policy.
2. On Nomination: the Committee makes recommendations to the Board of Commissioners regarding the composition, nomination, performance assessment, and competency development programme for members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and Committees under the Board of Commissioners.

Meetings Policy and Implementation

Pursuant to POJK 17/2023, the Remuneration and Nomination Committee Meetings are held at least once every 3 (three) months. Meetings may be held if at least 51% of all members, including an Independent Commissioner and an Executive Officer in charge of human resources or employee representatives, attend, and one of those present is the Committee Chairman. Meeting resolutions are made based on deliberations for a consensus.

Further information on the Meeting Policy of the Remuneration and Nomination Committee is available in the Remuneration and Nomination Committee Charter on the Bank's website www.ocbc.id.

The Bank's Remuneration and Nomination Committee convened 5 (five) meetings in 2024, with a 100% attendance rate, for discussions of nominations and 3 (three) times to discuss remuneration.

Activities

In 2024, the Remuneration and Nomination Committee fulfilled its duties and responsibilities, evaluated and advised the Board of Commissioners on the following matters:

a. Fungsi Remunerasi

2. Remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Komite di bawah Dewan Komisaris.
3. Remunerasi bagi eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
4. Remunerasi variabel bagi Material Risk Takers (MRT), penangguhan pembayaran remunerasi variabel bagi MRT.

b. Fungsi Nominasi

3. Usulan penunjukan maupun penunjukan kembali, dan/atau penggantian anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan Direksi untuk disampaikan kepada dan mendapat persetujuan RUPS.
4. Usulan penunjukan maupun penunjukan kembali, dan/atau penggantian anggota Komite di bawah Dewan Komisaris.

Kebijakan Suksesi Direksi

Komite Remunerasi dan Nominasi juga memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan dan kriteria yang dibutuhkan dalam proses nominasi, termasuk kebijakan suksesi Direksi.

Komite bertanggung jawab dalam menentukan kriteria dan mengidentifikasi para calon, mengkaji dan menyetujui nominasi sesuai dengan kriteria yang ditentukan. Dalam melakukan proses tersebut, Komite mempertimbangkan catatan riwayat calon, umur, pengalaman, kemampuan, dan faktor-faktor relevan lainnya.

Remunerasi yang telah dibayarkan kepada Anggota Komite Remunerasi dan Nominasi selama 1 (satu) tahun

Bank tidak memberikan remunerasi kepada Ketua dan Anggota Komite Remunerasi dan Nominasi.

a. Remuneration Function

2. Remuneration for the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Committees of the Board of Commissioners.
3. Overall remuneration of all executives and employees for submission to the Board of Directors.
4. Variable remuneration for Material Risk Takers (MRT), deferred payment on variable remuneration for MRT.

b. Nomination Function

3. Proposed the appointment and re-appointment, and/or replacement of Commissioners, Sharia Supervisory Board member, and Directors for submission to and approval of the GMS.
4. Proposed the appointment and re-appointment, and/or replacement of members of the Committees under the Board of Commissioners.

Succession Policy for the Board of Directors

The Remuneration and Nomination Committee also provides recommendations to the Board of Commissioners regarding the nomination process's policies and criteria, including the succession policy for the Board of Directors.

The Committee is responsible for establishing the criteria and identifying the candidates, as well as assessing and approving the nominations based on the established criteria. In conducting its review, the Committee considers the candidates' track records, ages, capabilities, and other pertinent factors.

Remuneration Paid for Members of the Remuneration and Nomination Committee Members in one year

No remuneration is provided by the Bank to the Chairman and Members of the Remuneration and Nomination Committee.

**KOMITE PEMANTAU RISIKO****RISK MONITORING COMMITTEE****Profil Anggota | Member Profiles**

Ketua | Chairperson: Jusuf Halim

Anggota | Member:

- Pramukti Surjaudaja
- Lai Teck Poh
- Na Wu Beng
- Betti S. Alisjahbana
- Nicholas Tan
- Paulus Agus Tjarman
- Antony Kurniawan
- Iwan Dharmawan

Profil lengkap Jusuf Halim, Pramukti Surjaudaja, Lai Teck Poh, Na Wu Beng, Betti S. Alisjahbana, dan Nicholas Tan dapat dilihat pada Profil Dewan Komisaris halaman 49-56.

Complete profile of Jusuf Halim, Pramukti Surjaudaja, Lai Teck Poh, Na Wu Beng, Betti S. Alisjahbana, and Nicholas Tan are presented on the Board of Commissioners' profiles page 49-56.

Paulus Agus Tjarman - Anggota (Pihak Independen) | Member (Independent Party)

- Warga Negara Indonesia, 62 tahun.
- Domisili: Bandung, Indonesia.
- Anggota Komite Pemantau Risiko OCBC sejak 9 April 2019

- Indonesian Citizen, 62 years old.
- Domicile: Bandung, Indonesia.
- Member of the Risk Monitoring Committee of OCBC since 9 April 2019

Riwayat Pekerjaan :

- 1987 - 2000: Credit Approval Officer, Bank Bali.
- 2000 - 2017: Menjabat berbagai posisi di antaranya sebagai Branch Manager, Regional Coordinator, Assistant Director, Senior Corporate Executive, dan Staf Direksi, Bank OCBC NISP.

Tidak ada rangkap jabatan

Work Experience :

- 1987 - 2000: Credit Approval Officer, Bank Bali.
- 2000 - 2017: Served in various positions as Branch Manager, Regional Coordinator, Assistant Director, Senior Corporate Executive, and Staff to the Board of Directors, Bank OCBC NISP.

No Concurrent Position

Periode Jabatan sebagai anggota Komite Pemantau Risiko: April 2019 - April 2022 dan April 2022 - RUPST 2025.

Term of office as Member of Risk Monitoring Committee: April 2019 - April 2022 and April 2022 - AGMS 2025.

Riwayat Pendidikan :

Sarjana Administrasi Niaga, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Katolik Parahyangan, Bandung (1986).

Education :

Bachelor Degree of Commerce Administration, the Faculty of Social and Political Science of Catholic University of Parahyangan, Bandung (1986).

Pelatihan :

Mengikuti berbagai pelatihan antara lain di bidang Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity, dan Manajemen Risiko, dan Asuransi, Sekuritas & Manajemen Aset.

Training :

Participated in various training among others Asset Liability Management, Business Banking, Operations & Technology, Cybersecurity, and Risk Management, and Insurance, Securities & Asset Management.

Antony Kurniawan - Anggota (Pihak Independen) | Member (Independent Party)

Periode Jabatan sebagai anggota Komite Pemantau Risiko RUPST 11 April 2023 – 31 Desember 2024.

Term of office as member of the Risk Monitoring Committee AGMS 11 April 2023 – 31 December 2024.

Profil lengkap dapat dilihat pada Profil Komite Audit pada halaman 134-135 di Laporan Tahunan ini.

The complete profile is presented on the Audit Committee Profile on page 134-135 of this report.

Iwan Dharmawan - Anggota (Pihak Independen) Member (Independent Party)	
<ul style="list-style-type: none"> Warga Negara Indonesia, 52 tahun. Domisili: Jakarta, Indonesia. Anggota Komite Pemantau Risiko OCBC sejak 1 September 2024 	<ul style="list-style-type: none"> Indonesian Citizen, 52 years old. Domicile: Jakarta, Indonesia. Member of the Risk Monitoring Committee of OCBC since 1 September 2024
<p>Riwayat Pekerjaan :</p> <ul style="list-style-type: none"> 1994-1995: Assistant Supervisor Budget Department, PT Indoagri Inti Plantation (Salim Plantations Group). 1996-1999: Senior Manager Capital Markets Division, PT Bank Internasional Indonesia Tbk. 1999-2014: Menjabat berbagai posisi antara lain Treasury & Capital Markets Division Head, Investment Banking Division Head, dan posisi terakhir sebagai Market Risk and Treasury Control Division Head, PT Bank OCBC NISP Tbk. 2014-2021: Menjabat berbagai posisi antara lain Market & Liquidity Risk Head, Credit Risk Head (Wholesale CCO), Integrated Risk Management Head (Acting CRO), dan posisi terakhir sebagai Credit & Enterprise Risk Management Head, PT Bank Danamon Indonesia Tbk. 2021-2022: Managing Director – Chief Risk Officer, PT Bank KB Bukopin Tbk. 2022-Sekarang: Risk Management Independent Advisor. September 2022 - Sekarang : Banking Risk Management Assessor, LSPP. 2023-Sekarang: Anggota Independen Komite Audit, PT Zurich Asuransi Indonesia Tbk. *) November 2024-sekarang : Senior Advisor (Independen), Alvares and Marsal.*) <p>*) Rangkap Jabatan</p>	<p>Work Experience :</p> <ul style="list-style-type: none"> 1994-1995: Assistant Supervisor Budget Department, PT Indoagri Inti Plantation (Salim Plantations Group). 1996-1999: Senior Manager Capital Markets Division, PT Bank Internasional Indonesia Tbk. 1999-2014: Held various positions including Treasury & Capital Markets Division Head, Investment Banking Division Head, and last position as Market Risk and Treasury Control Division Head, PT Bank OCBC NISP Tbk. 2014-2021: Held various positions including Market & Liquidity Risk Head, Credit Risk Head (Wholesale CCO), Integrated Risk Management Head (Acting CRO), and last position as Credit & Enterprise Risk Management Head, PT Bank Danamon Indonesia Tbk. 2021-2022: Managing Director – Chief Risk Officer, PT Bank KB Bukopin Tbk. 2022-Present: Risk Management Independent Advisor. September 2022 - Present : Banking Risk Management, LSPP. 2023-Present: Independent Member of Audit Committee, PT Zurich Asuransi Indonesia Tbk. *) November 2024 - Present : Senior Advisor (Independen), Alvarez and Marsal.*) <p>*) Concurrent Position</p>
<p>Periode Jabatan sebagai anggota Komite Pemantau Risiko: 1 September 2024 – RUPST 2027.</p>	<p>Term of office as Member of the Risk Monitoring Committee: 1 September 2024 - AGMS 2027.</p>
<p>Riwayat Pendidikan :</p> <ul style="list-style-type: none"> Sarjana Ekonomi, Universitas Tarumanagara (1994). Pre MBA, Economics Institute, University of Colorado, USA (1995). MBA, University of Arkansas, Sam M. Walton Graduate School of Business, USA (1996). Executive Education, INSEAD, Singapore (2018). 	<p>Education :</p> <ul style="list-style-type: none"> Bachelor of Economics Management, Tarumanagara University (1994). Pre MBA, Economics Institute, University of Colorado, USA (1995). MBA, University of Arkansas, Sam M. Walton Graduate School of Business, USA (1996). Executive Education, INSEAD, Singapore (2018).
<p>Pelatihan :</p> <p>Mengikuti berbagai pelatihan antara lain di bidang Manajemen Risiko Cybersecurity, Credit scoring, Data Analytics, dan Asuransi, Sekuritas & Manajemen Aset.</p>	<p>Training :</p> <p>Participated in various training among others Risk Management Cybersecurity, , and Credit Scoring, Data Analytic, and Insurance, Securities & Asset Management.</p>

Struktur, Keanggotaan dan Keahlian

Komite Pemantau Risiko terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 2 (dua) orang Komisaris Independen sebagai anggota, 3 (tiga) orang Komisaris sebagai anggota, 2 (dua) orang Pihak Independen yang memiliki keahlian di bidang

Structure, Membership, and Expertise

The Risk Monitoring Committee consists of 1 (one) Independent Commissioner as Chairman and member, 2 (two) Independent Commissioners, 3 (three) Commissioners, 2 (two) Independent Parties with expertise in risk management, and 1 (one) Independent



manajemen risiko sebagai anggota, dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan dan perbankan syariah sebagai anggota.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugas dan tanggung jawabnya Komite Pemantau Risiko memiliki Pedoman dan Tata Tertib Kerja yang selengkapnya dapat diakses pada situs web Bank, www.ocbc.id.

Pernyataan Independensi

Komite Pemantau Risiko memiliki komitmen bertindak secara independen dalam menjalankan tugas dan tanggung jawabnya.

Tugas dan tanggung jawab

Komite Pemantau Risiko bertugas dan bertanggung jawab melakukan kajian atas kebijakan manajemen risiko serta memberikan rekomendasi kepada Dewan Komisaris tentang hasil evaluasi kesesuaian antara kebijakan manajemen risiko dengan implementasinya, dan hasil evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko.

Kebijakan dan Pelaksanaan Rapat

Sesuai POJK No. 17/2023 Rapat Komite Pemantau Risiko diselenggarakan sedikitnya 1 (satu) kali dalam sebulan. Kuorum Rapat adalah paling kurang 51% dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Keputusan rapat dilakukan berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak dengan prinsip 1 (satu) orang 1 (satu) suara. Informasi lebih lanjut mengenai Kebijakan Rapat Komite tersedia dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko pada situs web Bank www.ocbc.id.

Selama tahun 2024 Komite Pemantau Risiko telah menyelenggarakan 14 (empat belas) kali rapat dengan tingkat kehadiran 100%.

Pelaksanaan Kegiatan Komite Pemantau Risiko

Sepanjang tahun 2024, Komite Pemantau Risiko telah melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris, terkait antara lain:

- a. *Risk Appetite Statement* sebagai salah satu prinsip utama yang menjadi panduan kerangka kerja manajemen risiko, limit risiko dan kebijakan terkait manajemen risiko.
- b. Profil risiko Bank dan Konsolidasi, serta Unit Usaha Syariah berdasarkan pendekatan Risk Based Bank

Party with expertise in finance and sharia banking as members.

Charter

The Risk Monitoring Committee has a Charter outlining its duties and responsibilities, which can be accessed at the Bank's website, www.ocbc.id.

Statement of Independency

The Risk Monitoring Committee performs its duties and responsibilities independently.

Duties and Responsibilities

The Risk Monitoring Committee has the duties and responsibilities to review risk policies and making recommendations to the Board of Commissioners regarding the evaluation results of the conformity of risk management policies and its implementation, as well as the evaluation results of the risk management committee's and risk management unit's duties implementation.

Meetings Policy and Implementation

Pursuant to POJK 17/2023, the Risk Monitoring Committee meetings take place at least once a month. Meetings can only be held if at least 51% of all members, including an Independent Commissioner and an Independent Party, are present. Consensus-driven deliberations are the basis for decision-making at meetings. In the event of disagreement, decisions are made by majority vote, with the principle that each person has 1 (one) vote. The Committee Meeting Policy is detailed in the Risk Monitoring Committee Charter, which is available on the Bank's website, www.ocbc.id.

During 2024, the Risk Monitoring Committee held 14 (fourteen) meetings with the attendance level of 100%.

Risk Monitoring Committee Activities

In 2024, the Risk Monitoring Committee evaluated and made recommendations to the Board of Commissioners regarding:

- a. Risk Appetite Statement serves as a guiding principle for a risk management framework, risk thresholds, and related policies.
- b. Risk profile of the Bank, Consolidated, and Sharia Business Unit based on the Risk-Based Bank

Rating dan profil risiko Konglomerasi Keuangan, serta memberikan masukan dalam strategi dan pengelolaan risiko Bank.

- c. Persetujuan dan kaji ulang atas kebijakan-kebijakan manajemen risiko.
- d. Penetapan limit risiko antara lain *Market & Liquidity Risk Limit*, *Value at Risk (VaR) Limit Treasury Trading*, dan lain-lain.
- e. Kaji ulang terhadap dokumen *Recovery Plan*
- f. Kaji ulang *Market & Liquidity Risk Limit*.
- g. Implementasi kebijakan dan strategi Manajemen Risiko antara lain terkait pengelolaan Risiko Teknologi, Informasi & Siber, *Internal Capital Adequacy Assessment Process (ICAAP)*, *Anti-fraud Strategy*, dan *Outsourcing*.

Rating approach, the risk profile of the Financial Conglomerate, and the response to the Bank's risk strategies and management.

- c. Concurrence on new and renewal risk management policies.
- d. Established risk limits, such as Market and Liquidity Risk Limit, Value at Risk (VaR) Limit Treasury Trading, and others.
- e. Review on Recovery Plan document.
- f. Review Market & Liquidity Risk Limits.
- g. Implementation of Risk Management policies and strategies pertaining to Technology, Information, & Cyber Risk, Internal Capital Adequacy Assessment Process (ICAAP), Anti-fraud Strategy, and Outsourcing.

KOMITE ETIK DAN PERILAKU

ETHICS AND CONDUCT COMMITTEE

Profil Anggota | Member Profiles

Ketua | Chairperson : Rama P. Kusumaputra

Anggota | Member :

- Pramukti Surjaudaja
- Lai Teck Poh
- Na Wu Beng
- Jusuf Halim

Profil lengkap dapat dilihat pada Profil Dewan Komisaris halaman 49-55.

Complete profile are presented on the Board of Commissioners' Profile on page 134-135.

Struktur, Keanggotaan, dan Keahlian

Keanggotaan Komite Etik dan Perilaku terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua yang merangkap sebagai Anggota, 1 (satu) orang Komisaris Independen sebagai anggota, dan 3 (tiga) orang Komisaris sebagai anggota.

Structure, Membership, and Expertise

The Ethics and Conduct Committee comprises 1 (one) Independent Commissioner as Chairman and member, 1 (one) Independent Commissioner as a member, and 3 (three) Commissioners as members.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugasnya Komite Etik dan Perilaku memiliki Pedoman dan Tata Tertib Kerja Komite Etik dan Perilaku yang selengkapny dapat diakses pada situs web Bank www.ocbc.id.

Charter

The Ethics and Conduct Committee has a Charter outlining its duties and responsibilities, which can be accessed at the Bank's website, www.ocbc.id.

Tugas dan Tanggung Jawab

Komite Etik dan Perilaku dibentuk atas inisiatif Dewan Komisaris untuk memberikan masukan dan mengawasi upaya Manajemen dalam mengembangkan dan memelihara budaya berperilaku dan berbisnis secara etis di dalam perusahaan dan dalam bekerja sama dengan pemangku kepentingan eksternal.

Duties and Responsibilities

The Ethics and Conduct Committee is a voluntarily established committee of the Board of Commissioners designated to advise and supervise Management's efforts to foster a culture of ethical business conduct within the organisation and in collaboration with external stakeholders.

Pernyataan Independensi

Komite Etik dan Perilaku bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.

Statement of Independency

The Ethics and Conduct Committee performs its duties and responsibilities independently.



Kebijakan dan Pelaksanaan Rapat

Selama tahun 2024, Komite Etik dan Perilaku telah menyelenggarakan 2 [dua] kali rapat, dengan tingkat kehadiran 100%.

Pelaksanaan Kegiatan

Sepanjang tahun 2024, Komite Etik dan Perilaku telah melakukan kajian, evaluasi, dan pemantauan serta memberikan rekomendasi untuk kebijakan dan rencana kerja sesuai dengan lingkup tugas dan tanggung jawabnya, antara lain:

1. Masukan nasabah terkait kode etik dan *fair dealing*, yang disampaikan melalui berbagai saluran termasuk media sosial dan sistem pelaporan pelanggaran, serta yang didapatkan secara proaktif atas inisiatif Bank melalui survei dan revidu aktivitas penjualan.
2. *Dashboard* yang mencakup penilaian kode etik, budaya, dan perilaku di Bank secara keseluruhan, mencakup hasil dari sudut pandang pelanggan, pengalaman dan keterikatan pegawai, capaian pegawai, faktor risiko dan lingkungan, penilaian masyarakat, serta nilai bagi Pemegang Saham.
3. Metodologi Penilaian Kode Etik.
4. Kebijakan dan pedoman terkait etika dan perilaku yang wajib dipatuhi oleh seluruh pihak internal Bank dan pihak eksternal yang bekerja sama dengan Bank.

Meetings Policy and Implementation

During 2024, the Ethics and Conduct Committee has convened 2 [two] meetings with the attendance rate of 100%.

Activities

In adherence to its duties and responsibilities, the Ethics and Conduct Committee has carried out assessments, evaluations, monitoring, and making recommendations on policies and action plans in 2024, among others:

1. Feedback from customers regarding the Bank's code of conduct and fair dealing, conveyed through multiple channels, including social media and a whistleblowing system. The Bank further obtains feedback proactively through surveys and reviews of sales activities.
2. A dashboard that covers the overall Bank's code of conduct, culture and conduct, including customer outcomes, employee experience and engagement, employee achievement, risk and environmental factors, community assessment, and Shareholder value.
3. Methodology of Ethics & Conduct Assessment.
4. Policies and guidelines related to ethics and conduct that must be adhered to by all Bank internal parties and external parties cooperating with the Bank.

KOMITE KEBERLANJUTAN

Profil Anggota | Member Profiles

Ketua | Chairperson: Betti S. Alisjahbana

Anggota | Member:

- Pramukti Surjaudaja
- Helen Wong
- Lai Teck Poh

SUSTAINABILITY COMMITTEE

Profil lengkap dapat dilihat pada profil Dewan Komisaris pada halaman 49-52.

Complete profiles are presented on the Board of Commissioners' profiles on page 49-52.

Struktur, Keanggotaan, dan Keahlian

Keanggotaan Komite Keberlanjutan terdiri dari 1 [satu] orang Komisaris Independen sebagai Ketua yang merangkap sebagai Anggota dan 3 [tiga] orang Komisaris sebagai anggota.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugasnya Komite Keberlanjutan memiliki Pedoman dan Tata Tertib Kerja Komite Keberlanjutan yang selengkapnya dapat diakses pada situs web Bank www.ocbc.id.

Structure, Membership, and Expertise

The Sustainability Committee comprises 1 [one] Independent Commissioner as Chairperson and Member and 3 [three] Commissioners as members.

Charter

The Sustainability Committee has a Charter outlining its duties and responsibilities, which can be accessed at the Bank's website, www.ocbc.id.

Tugas dan Tanggung Jawab

Komite Keberlanjutan dibentuk atas inisiatif Dewan Komisaris untuk memberikan panduan, pengawasan, dan arahan strategis terkait masalah-masalah keberlanjutan di dalam Bank.

Pernyataan Independensi

Komite Keberlanjutan bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.

Kebijakan dan Pelaksanaan Rapat

Selama tahun 2024, Komite Keberlanjutan telah menyelenggarakan 2 (dua) kali rapat dengan tingkat kehadiran 100%.

Pelaksanaan Kegiatan

Sepanjang tahun 2024 Komite Keberlanjutan telah melakukan kajian, evaluasi, dan pemantauan serta memberikan rekomendasi atas kebijakan dan rencana kerja sesuai dengan lingkup tugas dan tanggung jawabnya, antara lain mengintegrasikan Risiko Iklim ke dalam Kerangka Manajemen Risiko Keuangan, mengembangkan dan mempromosikan produk keuangan ramah lingkungan untuk Pertumbuhan Berkelanjutan. Melakukan review terhadap draft Rencana Aksi Keuangan Berkeanjutan (RAKB) dan merekomendasikan untuk persetujuan Dewan Komisaris. Melakukan membahas revisi dan merekomendasikan persetujuan piagam Komite Keberlanjutan.

Tingkat Kehadiran Anggota Komite dalam Rapat Komite Dewan Komisaris

Duties and Responsibilities

The Sustainability Committee is a voluntarily established committee of the Board of Commissioners to provide guidance, oversight, and strategic direction concerning sustainability matters within the Bank.

Statement of Independency

The Sustainability Committee performs its duties and responsibilities independently.

Meetings Policy and Implementation

During 2024, the Sustainability Committee has convened 2 (two) meeting with the attendance rate of 100%.

Activities

Throughout 2024, the Sustainability Committee conducted reviews, evaluations, and monitoring, and provided recommendations for policies and work plans in accordance with its scope of duties and responsibilities, among others integrating Climate Risk into Financial Risk Management Framework, developing and promoting green financial products for Sustainable Growth. Conducting a review of the draft Sustainable Financial Action Plan (RAKB) and recommending approval by the Board of Commissioners. Discussing revisions and recommending approval of the Sustainability Committee's charter.

Attendance of Committee Members at Board of Commissioners Committee Meeting

Nama Name	Komite Audit Audit Committee		Komite Remunerasi dan Nominasi Remuneration and Nomination Committee		Komite Pemantau Risiko Risk Monitoring Committee	
	Kehadiran Attendance	% Kehadiran Attendance	Kehadiran Attendance	% Kehadiran Attendance	Kehadiran Attendance	% Kehadiran Attendance
Pramukti Surjaudaja	N/A	N/A	5	100%	14	100%
Wong Pik Kuen Helen	N/A	N/A	5	100%	N/A	N/A
Lai Teck Poh	N/A	N/A	N/A	N/A	14	100%
Na Wu Beng	N/A	N/A	5	100%	14	100%
Jusuf Halim	N/A	N/A	5	100%	14	100%
Betti S. Alisjahbana	28	100%	5	100%	14	100%
Rama P. Kusumaputra	N/A	N/A	5	100%	N/A	N/A
Tan Siak Kwang Nicholas	N/A	N/A	N/A	N/A	14	100%
Angeline Nangoi	28	100%	N/A	N/A	N/A	N/A
Antony Kurniawan	28	100%	N/A	N/A	14	100%
Lioe Fei Ling	28	100%	N/A	N/A	N/A	N/A
Julie Anwar	N/A	N/A	5	100%	N/A	N/A



Nama Name	Komite Audit Audit Committee		Komite Remunerasi dan Nominasi Remuneration and Nomination Committee		Komite Pemantau Risiko Risk Monitoring Committee	
	Kehadiran Attendance	% Kehadiran Attendance	Kehadiran Attendance	% Kehadiran Attendance	Kehadiran Attendance	% Kehadiran Attendance
Paulus Agus Tjarman	N/A	N/A	N/A	N/A	14	100%
Iwan Dharmawan *)	N/A	N/A	N/A	N/A	5	100%

*) Efektif menjadi Komite Pemantau Risiko sejak 1 September 2024. | Effective as member of Risk Monitoring Committee since 1 September 2024.

PENILAIAN KINERJA KOMITE DIBAWAH DEWAN KOMISARIS

Dewan Komisaris melakukan penilaian atas kinerja komite-komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, Komite Etik dan Perilaku, serta Komite Keberlanjutan. Penilaian mencakup pemenuhan tugas dan tanggung jawab, kriteria rapat serta rekomendasi, keberagaman kapabilitas, pengalaman serta keahlian anggota Komite guna mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris secara efektif.

Pada tahun 2024, seluruh Komite juga telah melakukan evaluasi mandiri [*self-assessment*] untuk mengevaluasi kinerja masing-masing Komite. Secara umum seluruh Komite telah melakukan tugas dan tanggung jawabnya dengan baik sesuai dengan Pedoman dan Tata Tertib Kerja.

PROSEDUR NOMINASI DEWAN KOMISARIS DAN DIREKSI [GRI 2-10]

Bank telah memiliki Kebijakan Nominasi serta Prosedur Pengangkatan yang mengatur proses pemilihan dan pengangkatan anggota Dewan Komisaris dan Direksi, sebagai berikut:

- Pengusulan pengangkatan dan/atau penggantian anggota Dewan Komisaris dan Direksi dapat dilakukan sewaktu-waktu sesuai dengan kebutuhan Bank.
- Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris dan Direksi untuk diajukan kepada RUPS untuk mendapat persetujuan, dengan memperhatikan peraturan dan perundang-undangan yang berlaku.

PERFORMANCE ASSESSMENT FOR COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners conducts the performance assessment of the Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, Ethics and Conduct Committee, and Sustainability Committee. This includes the fulfillment of duties and responsibilities, criteria of meetings, and recommendations, diversity of capabilities, experience and expertise of Committee members to effectively support the Board of Commissioners' duties and responsibilities.

Members of every Committee conducted self-assessment in 2024 to evaluate the Committees' performances. The duties and responsibilities of each Committee have been fulfilled in accordance with their respective Committee Charters.

NOMINATION PRODECURE OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS [GRI 2-10]

The selection and appointment process for members of the Board of Commissioners, and Board of Directors is governed by the Bank's Nomination Policy and Appointment Procedure, as follows:

- According to its needs, the Bank may, at any time, submit a proposal for the appointment and/or replacement of members of the Board of Commissioners, and Board of Directors.
- The Remuneration and Nomination Committee recommends the Board of Commissioners on candidates for the Board of Commissioners, and Board of Directors, which are then presented to the GMS for approval in adherence to relevant laws and regulations.

- Dalam memberikan rekomendasi, Komite melakukan penilaian pemenuhan persyaratan integritas, reputasi keuangan, dan kompetensi terhadap calon yang memenuhi syarat sebagai anggota Dewan Komisaris dan Direksi.

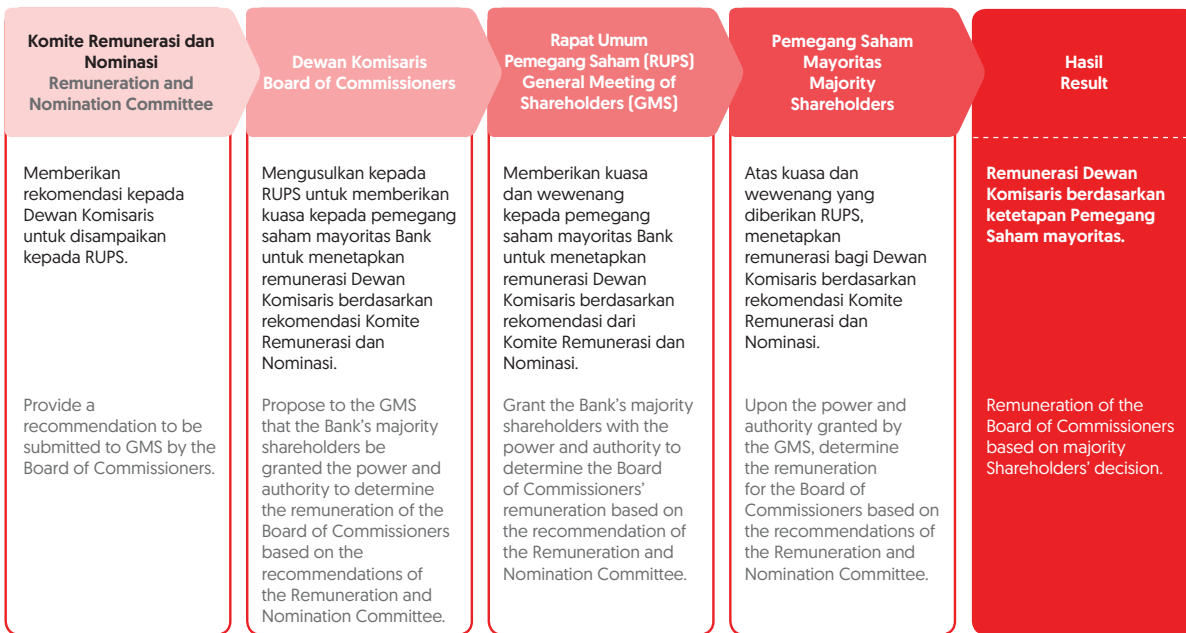
- In making recommendations and in line with relevant rules, the Committee considers the integrity, financial reputation, and competence of candidates for membership on the Board of Commissioners, and Board of Directors.

PROSEDUR DAN PELAKSANAAN REMUNERASI DEWAN KOMISARIS

PROCEDURE AND IMPLEMENTATION OF THE BOARD OF COMMISSIONERS REMUNERATION

Prosedur penetapan remunerasi Dewan Komisaris sebagai berikut: [\[GRI 2-19\]](#)

The following are procedures of remuneration determination for the Board of Commissioners: [\[GRI 2-19\]](#)



PENGUNGKAPAN BONUS KINERJA, BONUS NON KINERJA, DAN/ATAU OPSI SAHAM YANG DITERIMA SETIAP ANGGOTA DEWAN KOMISARIS

DISCLOSURE OF PERFORMANCE BONUS, AND/OR STOCK OPTIONS RECEIVED BY MEMBERS OF THE BOARD OF COMMISSIONERS

Guna menjaga independensi dalam menjalankan tugasnya, sejak tahun 2008 Dewan Komisaris Bank tidak menerima bonus kinerja, bonus non kinerja, dan/atau opsi saham.

To maintain independence in performing its duties, the Bank's Board of Commissioners has not received any performance bonus, non-performance bonus, or stock options since 2008.



DIREKSI

Dasar Hukum

Anggota Direksi diangkat oleh RUPS dan bertanggung jawab dalam pelaksanaan dan pengembangan tata kelola yang baik di lingkungan Bank.

BOARD OF DIRECTORS

Legal Basis

Members of the Board of Directors are appointed by the GMS and are responsible for the development and implementation of GCG within the Bank.

No.	Nama Name	Jabatan Position	Dasar Hukum Legal Basis
1.	Parwati Surjaudaja	Presiden Direktur President Director	Akta Pernyataan Keputusan RUPST 11 April 2023 The Deed of AGMS Resolutions dated 11 April 2023
2.	Emilya Tjahjadi*	Direktur Director	
3.	Hartati	Direktur Director	
4.	Martin Widjaja	Direktur Director	Akta Pernyataan Keputusan RUPST 18 Maret 2024 The Deed of AGMS Resolutions dated 18 March 2024
5.	Andrae Krishnawan W.	Direktur Director	Akta Pernyataan Keputusan RUPST 5 April 2022 The Deed of AGMS Resolutions dated 5 April 2022
6.	Johannes Husin	Direktur Director	
7.	Joseph Chan Fook Onn	Direktur Director	Akta Pernyataan Keputusan RUPST 11 April 2023 The Deed of AGMS Resolutions dated 11 April 2023
8.	The Ka Jit	Direktur Director	
9.	Lili S. Budiana	Direktur Director	

*] Efektif tidak menjabat sesuai keputusan RUPS Tahunan tanggal 18 Maret 2024 | No longer served effective as of the resolution of the Annual GMS dated 18 March 2024

Pedoman dan Tata Tertib Kerja

Direksi telah memiliki Pedoman dan Tata Tertib Kerja yang selengkapny dapat diakses pada situs web Bank www.ocbc.id.

Charter

The Board of Directors has the Charter in place that can be accessed on the Bank's website www.ocbc.id.

TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab masing-masing anggota Direksi telah diperbarui dan diatur dalam Surat Keputusan Direksi No. KPTS/DIR/KB.01/HR/022/2024 tanggal 1 September 2024, sebagai berikut:

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of each member of the Board of Directors have been updated and regulated in the following Directors Decree No. KPTS/DIR/KB.01/HR/022/2024 dated 1 September 2024:

No.	Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
1.	Parwati Surjaudaja	Presiden Direktur President Director	Mengkoordinasikan pelaksanaan kepengurusan Bank melalui seluruh anggota Direksi dan secara langsung bertanggung jawab atas: Coordinating the implementation of the Bank's management through all Board of Directors members and being directly responsible for: <i>Human Resources; Internal Audit; Fraud Risk Management</i>
2.	Hartati	Direktur Director	<i>Corporate Planning, Financial Control & Advisory, Mangement Reporting & Analysis, Corporate Treasury, Investor Relations.</i>
3.	Martin Widjaja	Direktur Director	<i>Wholesale Banking; Transaction Banking; Business Banking Funding; Business Banking Management & Proposition; Financial Institution, Sustainability Office, Commercial Banking</i>
4.	Andrae Krishnawan W.	Direktur Director	- Retail Banking - Unit Usaha Syariah Sharia Business Units
5.	Johannes Husin	Direktur Director	<i>Global Markets; Private Banking; Wealth Management; Securities Services</i>
6.	Joseph Chan Fook Onn	Direktur Director	<i>Risk Management</i>
7.	The Ka Jit	Direktur Director	<i>Operations & Technology</i>
8.	Lili S. Budiana	Direktur Director	<i>Financial Crime Compliance; Regulatory Compliance; Corporate Secretariat; Corporate Legal; Compliance and Governance Assurance</i>

Wewenang

Direksi berwenang menjalankan kepengurusan Bank sesuai dengan Anggaran Dasar dan kebijakan Bank.

Kriteria Anggota Direksi

Kriteria anggota Direksi antara lain:

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Memiliki rekam jejak yang baik dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat.
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan.

Komposisi Anggota Direksi

Jumlah anggota Direksi per 31 Desember 2024 adalah 8 (delapan) orang, termasuk 1 (satu) Presiden Direktur, 1 (satu) Direktur yang membawahi fungsi kepatuhan, dan 1 (satu) Direktur yang membawahi Unit Usaha Syariah. Mayoritas anggota direksi adalah WNI dan seluruhnya berdomisili di Jakarta, Indonesia.

Independensi Anggota Direksi

[GRI 2-15]

Mayoritas anggota Direksi tidak memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau anggota Dewan Komisaris. Selain itu, tidak ada rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga yang dapat menimbulkan konflik kepentingan Direksi dalam mengelola Bank. Dengan demikian, Direksi dapat menjaga independensinya dan bersikap profesional dalam menjalankan operasional Bank.

Rangkap Jabatan Anggota Direksi

Tidak ada anggota Direksi merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.

RAPAT

Kebijakan Rapat

Kebijakan Rapat Direksi diatur dalam Pedoman dan Tata Tertib Kerja Direksi Bank antara lain:

1. Rapat dilaksanakan secara berkala sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan, dan rapat bersama Dewan Komisaris paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Authority

The Board of Directors is authorised to manage the Bank in accordance with its Articles of Association and policies.

Selection Criteria of a Director

The selection criteria for the Board of Directors members:

1. Having good character, moral and integrity.
2. Capable in carrying out legal actions.
3. Having a good track record within 5 (five) years prior to appointment and during tenure.
4. Having a commitment to comply with laws and regulations.
5. Having the knowledge and/or expertise in the required fields.

Board of Directors Composition

As of 31 December 2024, the Board of Directors consisted of 8 (eight) members, including one President Director, 1 (one) Compliance Director, and 1 (one) Sharia Business Unit Director. The majority of Board of Directors members are Indonesian citizens with residences in Jakarta, Indonesia.

Board of Directors Members' Independency

[GRI 2-15]

Majority of the Board of Directors members have no second-degree familial relationships with other Board of Directors or Board of Commissioners members. There are also no concurrent positions as members of the Board of Directors, Board of Commissioners, or Executives in banks, companies, or institutions that could lead to conflicts of interest for the Board of Directors in managing the Bank. Consequently, the Board of Directors maintains its independence and professionalism in relation to the Bank's operations.

Concurrent Positions of Director

No Director holds concurrent positions as members of the Board of Commissioners, Board of Directors, or Executives in other banks, companies, and/or other institutions.

MEETINGS

Meeting Policies

The Board of Directors Charter regulates the Board of Directors Meeting, as follows:

1. Regular meetings are held at least once every month, and joint meetings with the Board of Commissioners at least once every 4 (four) months.



2. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi.
3. Hasil rapat wajib dituangkan dalam risalah rapat, ditanda-tangani oleh anggota Direksi yang hadir dan khusus untuk rapat dengan Dewan Komisaris ditandatangani pula oleh anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Direksi dan anggota Dewan Komisaris.

Agenda Rapat

Sepanjang tahun 2024, Rapat Direksi telah membahas beberapa hal penting Bank, antara lain:

- Operasional
- Kinerja keuangan
- Kinerja bisnis dan digital
- Laporan audit intern
- Laporan *Regulatory Compliance* dan *Financial Crime Compliance*
- Pengkinian Strategi dan Kebijakan
- Perubahan Struktur Organisasi
- Manajemen Risiko *Fraud*
- Pengambilalihan saham dan penggabungan
- Evaluasi Komite Direksi

Agenda Rapat Direksi bersama Dewan Komisaris

Selama tahun 2024, agenda Rapat Gabungan membahas antara lain mengenai rencana kerja, kinerja operasional, laporan kinerja keuangan, pengkinian kebijakan, usaha syariah, dan pengambilan saham & penggabungan.

Pelaksanaan dan Tingkat Kehadiran Direksi dalam Rapat Direksi dan Rapat Direksi bersama Dewan Komisaris

2. Every policy and strategic decision must be made at a Board of Directors meeting.
3. Minutes of meeting, signed by all present members of the Board of Directors and, if members of the Board of Commissioners attend, also signed by the present members of the Board of Commissioners, shall include the meeting's results and be distributed to all Directors and Commissioners.

Meeting Agenda

The Board of Directors meetings convened in 2024 have discussed the following significant issues:

- Operations
- Financial performance
- Business and digital performance
- Internal audit reports
- Regulatory Compliance and Financial Crime Compliance reports
- Strategy and Policy Update
- Organization Structure Changes
- Fraud Risk Management
- Acquisition and Merger
- Board of Directors' Committee Evaluation

Joint Meeting Agenda of Board of Directors and Board of Commissioners

In 2024, the agenda for the Joint Meeting included corporate plan, operational performance, financial performance reports, policy update, sharia business update, and Acquisition & Merger update.

Implementation and Attendance of Directors at Board of Directors Meetings and Joint Meetings With Board of Commissioners

Nama Name	Rapat Direksi Board of Directors Meetings			Rapat Direksi bersama Dewan Komisaris Joint Meetings of Board of Directors and Board of Commissioners		
	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance
Parwati Surjoudaja	24	24	100%	3	3	100%
Emilya Tjahjadi*	5	5	100%	-	-	-
Hartati	24	24	100%	3	3	100%
Martin Widjaja	24	22	92%	3	3	100%
Andrae Krishnawan W.	24	24	100%	3	3	100%
Johannes Husin	24	24	100%	3	3	100%
Joseph Chan Fook Onn	24	23	96%	3	3	100%
The Ka Jit	24	24	100%	3	3	100%
Lili S. Budiana	24	22	92%	3	3	100%

*] Efektif tidak menjabat sesuai keputusan RUPS Tahunan tanggal 18 Maret 2024 | No longer served effective as of the resolution of the Annual GMS dated 18 March 2024.

PENILAIAN KINERJA DIREKSI

[GRI 2-18]

Prosedur Penilaian Kinerja Direksi

Penilaian kinerja Direksi secara individu dilakukan oleh Presiden Direktur dan oleh beberapa kolega [peers] serta anggota tim [direct report]. Penilaian Kinerja Direksi secara kelompok termasuk Presiden Direktur dilakukan oleh Dewan Komisaris dan dibantu oleh Komite Remunerasi dan Nominasi.

Kriteria Penilaian Kinerja Direksi

Bank menggunakan kriteria *Key Performance Indicator* (KPI), Kompetensi, dan Nilai-nilai. Penilaian kinerja anggota Direksi secara individual dilakukan oleh Presiden Direktur dan oleh beberapa kolega [peers] serta anggota tim [direct report].

Kriteria penilaian KPI Direksi mengacu kepada beberapa aspek di antaranya keuangan, optimalisasi sinergi grup, transformasi model bisnis dan membangun kapabilitas, *customer feedback, risk and control*, serta sumber daya manusia.

Penilaian kinerja bagi anggota Direksi termasuk Presiden Direktur selama tahun 2024 telah dilaksanakan.

PROGRAM ORIENTASI BAGI ANGGOTA DIREKSI BARU

Bank memiliki program orientasi bagi anggota Direksi yang baru, dengan tujuan untuk memberikan pengetahuan dan pemahaman tentang Bank. Pada tahun 2024 tidak ada anggota Direksi baru.

Kebijakan Pelatihan Anggota Direksi

[GRI 2-17]

Bank memiliki kebijakan yang mewajibkan anggota Direksi untuk mengikuti pendidikan dan/atau pelatihan sesuai dengan kebutuhan Bank, dalam rangka meningkatkan kompetensi dan mendukung pelaksanaan tugas dan tanggung jawabnya anggota Direksi.

Pelatihan Anggota Direksi

Pada tahun 2024, Direksi mengikuti berbagai pelatihan secara daring yang diselenggarakan secara internal maupun eksternal oleh regulator dan institusi lainnya, antara lain di bidang Manajemen Risiko, *Cybersecurity, Asset Liability Management, Business Banking*, Keuangan Berkelanjutan, Kepemimpinan, dan Asuransi, Sekuritas Manajemen Aset.

BOARD OF DIRECTORS PERFORMANCE

ASSESSMENT [GRI 2-18]

Performance Assessment of Board of Directors

The individual performance assessment of the Board of Directors is conducted by the President Director, selected peers, and team members [direct report]. The collective performance assessment of the Board of Directors, including the President Director, is carried out by the Board of Commissioners with the support of the Remuneration and Nomination Committee.

Board of Directors performance assessment

Criteria

The Bank applies Key Performance Indicator (KPI) criteria, Competency, and Values. The individual performance assessment of Board of Directors members is conducted by the President Director, selected peers, and team members [direct report].

The Board of Directors' KPI assessment criteria refer to several aspects including finance, optimising group synergy, transforming business models and building capabilities, customer feedback, risk and control, and human resources.

The performance assessment of the board of directors members, including the president director, has been conducted in 2024.

ORIENTATION PROGRAM FOR NEW DIRECTOR

The Bank has an orientation program for new members of the Board of Directors, aiming at providing knowledge and understanding about the Bank. No new director member during 2024.

Policy of Training Program for the Board of Directors Members [GRI 2-17]

To enhance competencies and support the execution of duties and responsibilities by members of the Board of Directors, the Bank has a policy requiring them to participate in education and/or training in accordance with the Bank's needs.

Training of the Board of Directors Members

In 2024, the Board of Directors attended online training sessions organised internally and externally by regulators and other institutions, in the areas such as Risk Management, Cybersecurity, Asset Liability Management, Business Banking, Sustainable Finance, Leadership, and Insurance, Securities & Asset Management.

**HUBUNGAN AFILIASI**

Mayoritas anggota Direksi tidak memiliki hubungan afiliasi, baik secara keuangan maupun keluarga dengan anggota Dewan Komisaris, Direksi lainnya dan/atau Pemegang Saham Pengendali Bank.

Parwati Surjaudaja memiliki hubungan keluarga dengan anggota Dewan Komisaris, Pramukti Surjaudaja, sedangkan Joseph Chan Fook Onn memiliki hubungan kepengurusan dengan Pemegang Saham Pengendali OCBC Bank.

KEPEMILIKAN SAHAM DIREKSI DAN DEWAN KOMISARIS

Per 31 Desember 2024, anggota Dewan Komisaris dan Direksi yang memiliki saham pada lembaga keuangan bukan bank adalah Betti S. Alisjahbana pada PT Quantum Business International (90%), Rama P. Kusumaputra pada PT Pakubumi Semesta (7,9%), dan Parwati Surjaudaja pada Propitious Prosperity Pte. Ltd. (23,99%). Anggota Direksi dan Dewan Komisaris lainnya tidak ada yang memiliki saham 5% atau lebih dari modal disetor Bank, bank lain, lembaga keuangan bukan bank, dan perusahaan lain.

Kebijakan pengungkapan informasi kepemilikan saham anggota Direksi dan anggota Dewan Komisaris

Sesuai dengan POJK No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka, Bank telah memiliki kebijakan yang mengatur agar anggota Direksi dan Dewan Komisaris melaporkan kepada OJK dan menyampaikan informasi kepada Bank atas kepemilikan hak suara atas saham dan setiap perubahan kepemilikan hak suara atas saham Bank baik langsung maupun tidak langsung paling lambat 5 (lima) hari kerja setelah terjadinya kepemilikan hak suara atas saham atau setiap perubahan kepemilikan hak suara atas saham tersebut. Kebijakan telah dilaksanakan sesuai dengan ketentuan.

Detail kebijakan dapat dilihat pada situs web www.ocbc.id.

AFFILIATION

Majority of the Board of Directors' members have no affiliate relationships, either financial or family, with the Board of Commissioners, other Directors, or the Bank's Controlling Shareholders.

Parwati Surjaudaja has a family relationship with Pramukti Surjaudaja, a member of the Board of Commissioners, and Joseph Chan Fook Onn has management relationships with the OCBC Bank's controlling shareholders.

SHAREHOLDING OF THE BOARD OF DIRECTORS AND COMMISSIONERS

As of 31 December 2024, a member of the Board of Commissioners and Board of Directors who holds equity in a non-bank financial institution is Betti S. Alisjahbana in PT Quantum Business International (90%), Rama P. Kusumaputra in PT Pakubumi Semesta (7.9%), and Parwati Surjaudaja in Propitious Prosperity Pte. Ltd. (23.99%). No other members of the Board of Directors or Board of Commissioners hold 5% or more shares of the paid-up capital of the Bank, other banks, non-bank financial institutions, or other corporations.

Disclosure of share ownership of members of the Board of Directors and Board of Commissioners

In alignment with POJK No. 4 of 2024 concerning Reports of Shareholding or Any Changes in Shareholding in Public Companies and Reports on the Pledging of Shares in Public Companies, the Bank has established a policy that requires members of the Board of Directors and Board of Commissioners to report to the OJK and notify the Bank of their ownership of voting rights over shares and any changes in ownership of voting rights over the Bank's shares, either directly or indirectly, no later than 5 (five) business days after the acquisition or any change in ownership of voting rights over those shares. The policy has been implemented in accordance with the regulations.

Policy details can be accessed on the Bank's website www.ocbc.id.

PROSEDUR DAN PELAKSANAAN REMUNERASI DIREKSI

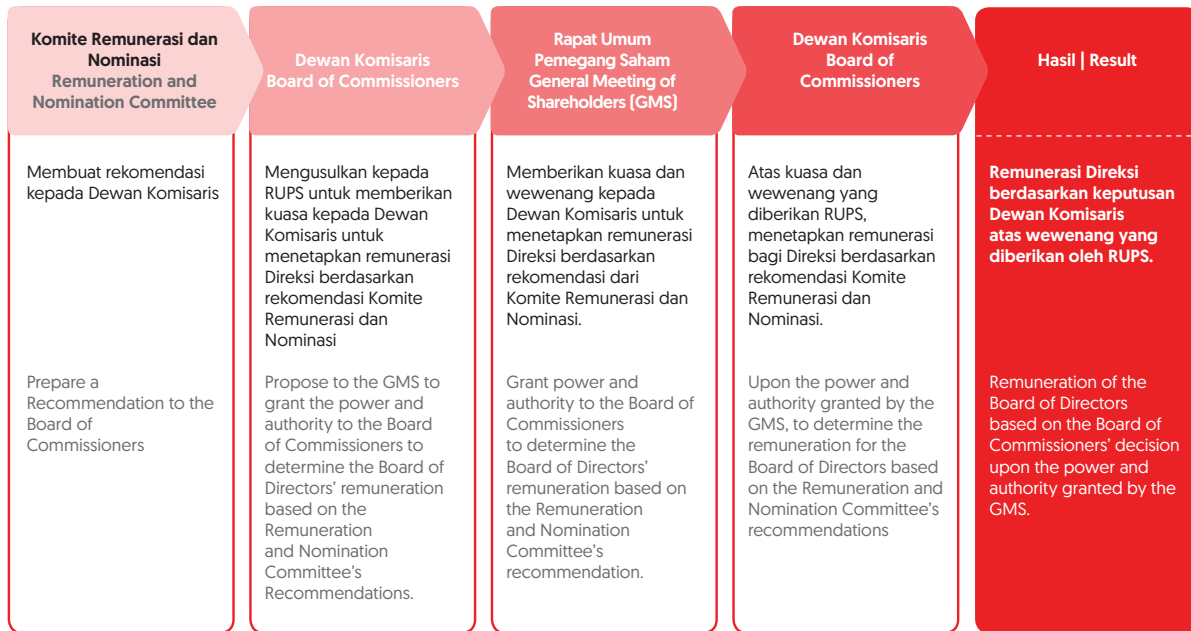
[GRI 2-19], [GRI 2-20]

Prosedur penetapan remunerasi Direksi sebagai berikut:

PROCEDURE AND IMPLEMENTATION OF REMUNERATION OF THE BOARD OF DIRECTORS

[GRI 2-19], [GRI 2-20]

The following is procedure of remuneration determination for the Board of Directors:



KOMITE-KOMITE DIREKSI

Direksi dalam pelaksanaan tugasnya dibantu oleh Komite-Komite sebagai berikut.

COMMITTEES UNDER THE BOARD OF DIRECTORS

In carrying its duties, the Board of Directors is assisted by the following Committees.

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope and Responsibilities	Susunan Composition
Komite Manajemen Risiko (KMR)	Menyusun dan mengawasi pelaksanaan kebijakan manajemen risiko, memberikan rekomendasi kepada Direksi mengenai manajemen risiko, termasuk di dalamnya adalah manajemen risiko di Unit Usaha Syariah.	<ul style="list-style-type: none"> Ketua : Presiden Direktur Chairperson : President Director Wakil Ketua: Direktur Manajemen Risiko Deputy Chairperson: Risk Management Director
Board Risk Committee (BRC)	Preparing and supervising the implementation of risk management policies, providing recommendations to the Board of Directors on risk management, including risk management in the Sharia Business Unit (SBU).	<ul style="list-style-type: none"> Anggota : Seluruh Direktur Member : All Directors Sekretaris : Kepala Risk Policy Secretary : Risk Policy Head



Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope and Responsibilities	Susunan Composition
<p>Komite Manajemen Risiko Kredit (KMRK)</p> <p>Credit Risk Management Committee (CRMC)</p>	<p>Memantau dan mengevaluasi perkembangan kondisi portofolio kredit, merumuskan dan mengawasi pelaksanaan kebijakan perkreditan dan memberikan saran perbaikan serta langkah-langkah yang diperlukan.</p> <p>Monitoring and evaluating loan portfolio development, formulating and supervising loan policies implementation, and providing suggestions for required improvements and measures.</p>	<ul style="list-style-type: none"> • Ketua: Presiden Direktur Chairperson: President Director • Wakil Ketua: Direktur Manajemen Risiko Deputy Chairperson: Risk Management Director • Anggota: Seluruh Direktur Member: All Directors • Sekretaris: Head of Enterprise Risk Management Secretary: Head of Enterprise Risk Management
<p>Komite Manajemen Risiko Pasar (KMRP)</p> <p>Market Risk Management Committee (MRMC)</p>	<p>Mendukung Komite Manajemen Risiko (KMR) dan Presiden Direktur dalam mengelola risiko pasar Bank. KMRP berfungsi mengawasi pelaksanaan manajemen risiko pasar Bank, serta memastikan kebijakan dan praktik manajemen risiko pasar Bank dilakukan dengan tepat, efektif, sejalan dengan <i>Risk Appetite Statement</i> dan strategi bisnis Bank.</p> <p>Supporting the Board Risk Committee (BRC) and the President Director in managing the Bank's market risk. The MRMC's functions are to oversees the execution of the Bank's market risk management and ensure that the Bank's market risk policies and practices are appropriate, effective, aligned with the Bank's Risk Appetite Statement and business strategy.</p>	<ul style="list-style-type: none"> • Ketua: Direktur Manajemen Risiko Chairperson: Risk Management Director • Wakil Ketua: Direktur Keuangan Deputy Chairperson: Finance Director • Anggota Members: <ul style="list-style-type: none"> - Direktur Global Markets Global Markets Director - Kepala Divisi Trading Trading Division Head - Kepala Divisi Asset Liability Management Asset Liability Management Division Head - Kepala Divisi Market & Liquidity Risk Management Market & Liquidity Risk Management Division Head. • Sekretaris: Risk Control & Analytics Head Secretary: Risk Control & Analytics Head
<p>Komite Asset Liability Management (ALCO)</p>	<p>Mengawasi pengelolaan neraca Bank, menetapkan kebijakan dan strategi pengelolaan Aset dan Liabilitas serta berperan untuk memastikan bahwa neraca memiliki struktur yang tepat dan konsisten untuk memaksimalkan <i>net interest income</i> dan <i>shareholder value</i> dengan batas toleransi yang disetujui oleh Dewan Komisaris. ALCO juga menetapkan kebijakan mengenai pengelolaan eksposur neraca, pengelolaan risiko suku bunga struktural, pengelolaan risiko likuiditas dan pendanaan, serta mekanisme internal FTP Bank.</p>	<ul style="list-style-type: none"> • Ketua: Presiden Direktur Chairperson: President Director • Wakil Ketua: Direktur Keuangan Deputy Chairperson: Finance Director • Anggota: Seluruh Direktur Member: All Directors • Anggota dengan Hak Suara: Seluruh anggota ALCO, kecuali Direktur Legal & Kepatuhan Member with Voting Rights: All ALCO members, except Legal & Compliance Director • Sekretaris: Kepala Divisi Corporate Treasury Secretary: Corporate Treasury Division Head

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope and Responsibilities	Susunan Composition
Asset Liability Management Committee (ALCO)	Overseeing the Bank's balance sheet management, setting Asset and Liability policies and strategy and ensuring that the balance sheet has the appropriate structure and consistent with the overall objective to maximise net interest income and shareholders value within acceptable limits concurred by the Board of Commissioners. ALCO also responsible for setting policies on managing the balance sheet exposure, including structural interest rate risk management, liquidity and funding risk management, and the Bank FTP internal mechanism.	
Komite Pengarah Teknologi Informasi IT Steering Committee	Memberikan rekomendasi kebijakan Teknologi Informasi (TI) termasuk review dan persetujuan anggaran TI dan keamanan informasi, penyesuaian strategi Teknologi Informasi dan Bisnis, pengelolaan risiko, serta pengukuran dan evaluasi kinerja Teknologi Informasi. Providing recommendations for IT Policy, including budget review for IT and Information Security, IT and Business strategy alignment, risk management, and IT performance evaluation.	<ul style="list-style-type: none"> • Ketua: Presiden Direktur Chairperson: President Director • Wakil Ketua: Direktur Keuangan Deputy Chairperson: Finance Director • Anggota Members: <ul style="list-style-type: none"> - Direktur Manajemen Risiko Risk Management Director - Direktur Operasi & Teknologi Operations & Technology Director • Sekretaris: Kepala Divisi Teknologi Secretary: Technology Division Head

PENILAIAN ATAS KINERJA KOMITE DIREKSI

Sepanjang tahun 2024, Direksi menilai bahwa komite telah melaksanakan tugasnya dengan baik dan optimal berdasarkan beberapa kriteria antara lain jumlah rapat, kecukupan informasi dalam pengambilan keputusan serta pelaksanaan tugas dan tanggung jawab komite.

KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN DAN/ATAU KARYAWAN

Sejalan dengan Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi, Bank telah memberikan sebagian dari remunerasi variable dalam bentuk saham kepada *Material Risk Taker* (MRT).

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER BOARD OF DIRECTORS

The Board of Directors committees have delivered optimum performance and proper duties during 2024. The Board of Directors' assessment include total meetings, sufficient information for decision making, as well as implementation of duties and responsibilities.

POLICY ON LONG-TERM PERFORMANCE-BASED COMPENSATION TO MANAGEMENT AND/OR EMPLOYEES

In line with OJK Regulation No. 45/POJK.03/2015 on the Implementation of Governance on Remuneration, the Bank has provided Material Risk Takers (MRT) with a part of variable remuneration in the form of shares.



PENERAPAN REMUNERASI

[GRI 2-19], [GRI 2-20]

PERUMUSAN KEBIJAKAN REMUNERASI

Latar Belakang

Bank telah menerapkan program remunerasi sebagai upaya untuk menarik, mempertahankan, dan memotivasi karyawan yang kompeten untuk meningkatkan kinerja dan mempertahankan keberlanjutan usaha Bank.

Berdasarkan Peraturan OJK No. 45/POJK.03/2015 dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Pelaksanaan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, Bank telah memiliki Kebijakan Remunerasi, yang tercakup dalam kebijakan Human Resources.

Tujuan

1. Panduan dan pemahaman yang jelas terkait program remunerasi pada Bank.
2. Menjaga hubungan industrial yang harmonis, mempertimbangkan kesetaraan peran dan kontribusi karyawan, serta memperhatikan kemampuan Bank dan praktik di industri perbankan secara menyeluruh.

Kaji Ulang atas Kebijakan Remunerasi

Secara berkala Bank melakukan kaji ulang kebijakan dan penerapan kebijakan remunerasi. Kaji ulang terakhir dilakukan pada tanggal 1 April 2024.

Mekanisme

Dalam menerapkan strategi remunerasi Bank memperhatikan faktor skala usaha, kompleksitas usaha, *peer group*, kondisi ekonomi, kemampuan Bank, dan peraturan yang berlaku.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi mencakup pengaturan remunerasi anggota Dewan Komisaris, Dewan Pengawas Syariah, Komite di bawah Dewan Komisaris, Direksi dan karyawan. Remunerasi diberikan dengan mempertimbangkan kinerja Bank, kinerja unit kerja dan kinerja individu setiap tahunnya.

Remunerasi yang Berbasis Risiko

Risiko utama yang dikaitkan dengan remunerasi adalah risiko kredit dan risiko treasury di mana Bank memberikan remunerasi bersifat variabel dalam bentuk bonus (dan bukan insentif) baik untuk karyawan di Treasury maupun karyawan yang memberikan kredit kepada nasabah *non-retail*, dan untuk karyawan dengan posisi jabatan tertentu.

REMUNERATION IMPLEMENTATION

[GRI 2-19], [GRI 2-20]

FORMULATION OF REMUNERATION POLICY

Background

In order to enhance performance and maintain the sustainability of its business, the Bank has implemented a remuneration program to attract, retain, and motivate competent employees.

In compliance with OJK Regulation No. 45/POJK.03/2015 and OJK Circular No. 40/SEOJK.03/2016 on Governance Implementation in Providing Remuneration for Commercial Banks, the Bank has Remuneration Policy that is covered by the Human Resources Policy.

Purpose

1. Clear guidance and awareness on the Bank's remuneration programs.
2. Maintain harmonious industrial relations, taking into account the equal roles and contributions of all employees, as well as the Bank's capabilities and banking industry as a whole.

Review of Remuneration Policy

The Bank periodically reviews the remuneration policy and its implementation. The most recent review was conducted on 1 April 2024.

Mechanisms

The Bank implements the remuneration strategy by considering factors such as business scale, business complexity, peer groups, economics conditions, the Bank's capabilities, and prevailing laws.

Scope of Remuneration Policy and Its Implementation

The remuneration policy governs the remuneration of the Board of Commissioners, Sharia Supervisory Board, Board of Commissioners Committees, Board of Directors, and employees. The remuneration is awarded in accordance with the Bank's, working units', and individuals' annual performance.

Risk-Based Remuneration

The major risks associated with remuneration are credit risk and treasury risk, for which the Bank provides variable pay in the form of bonuses (as opposed to incentives) for Treasury personnel and employees who issue loans to non-retail customers, as well as for employees in certain positions.

Pengukuran kinerja dikaitkan dengan remunerasi

Bank memiliki kebijakan *Performance Management* yang menerapkan prinsip *reward* berbasis kinerja (*meritocracy*), dengan mempertimbangkan kinerja Bank, kinerja unit kerja, dan kinerja individu dalam penentuan besaran bonus kinerja guna menciptakan keselarasan strategis yang diharapkan dalam mencapai tujuan Bank.

Penyesuaian Remunerasi dikaitkan dengan kinerja dan risiko

1. Kebijakan mengenai remunerasi yang bersifat variabel yang ditangguhkan, kriteria untuk menetapkan besaran, dan jangka waktu tercantum pada tabel di bawah.
2. Dalam kondisi tertentu, sisa remunerasi yang bersifat variabel yang ditangguhkan (Malus) dapat tidak dibayarkan.

Kebijakan pembayaran (*vesting*) atas penangguhan yang dilakukan, antara lain jangka waktu pembayaran.

Bank tidak membedakan remunerasi yang bersifat variabel yang ditangguhkan di antara karyawan atau kelompok karyawan.

Performance measurement linked with remuneration

The Bank has a Performance Management Policy that applies the meritocracy principle by taking into account the Bank's performance, operating unit performance, and individual performance to create strategic alignment to enable the Bank to achieve its goals.

Remuneration adjustment linked with performance and risk

1. The following table illustrates policies regarding deferred variable remuneration, criteria for determining amounts, and timeframes.
2. Under specific conditions, remaining deferred variable remuneration (Malus) may not be paid.

A vesting policy for deferrals, including payment terms.

The Bank does not differentiate between employees or employee groups in terms of deferred variable remuneration.

Remunerasi yang bersifat Variabel yang ditangguhkan Deferred Variable Remuneration	Kebijakan Bank Bank Policy	Besaran Magnitude	Kriteria Criteria	Jangka Waktu Time period
Bonus	Penangguhan dalam bentuk tunai dan saham. Deferral in the form of cash and shares	80% tunai dan 20% ditangguhkan. 80% cash and 20% deferred	Kualitatif Qualitative	Ditangguhkan (<i>malus</i>) tiga tahun. Deferred (malus) three years

Remunerasi yang bersifat variabel yang ditangguhkan Deferred variable remuneration	Kebijakan Bank Bank Policy
Yang ditunda pembayarannya (Malus) Payment is deferred (Malus)	20% dari bonus 20% of the bonus
Yang ditarik kembali dalam hal sudah dibayarkan (Clawback) Clawback	-

Jasa Konsultan Eksternal

Bank menggunakan jasa konsultan Willis Towers Watson untuk melakukan *salary survey* secara reguler untuk mendapat informasi pembandingan atas kompensasi di bank lain yang setara. Hasil survei digunakan untuk melakukan evaluasi remunerasi dan penetapan kebijakan remunerasi Bank.

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

External Consultant

Willis Towers Watson is a consultant engaged by the Bank to undertake regular salary surveys to benchmark remuneration against comparable banks. The survey results are used to assess remuneration and formulate the Bank's remuneration policy.

The Board of Directors and Board of Commissioners' remuneration and benefits package includes the remuneration structure and nominal amounts outlined in the table below:



Jenis Remunerasi dan Fasilitas Type of Remuneration and Benefits	Jumlah Diterima dalam 1 (satu) Tahun Total Amount Received in 1 (one) Year			
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
	Orang Persons	Juta Rp Million Rp	Orang Persons	Juta Rp Million Rp
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Salaries, bonuses, routine allowances, tantiems, and other cash benefits	9	122,124	8	34,126
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: Other benefits (housing, health insurance, etc.) that:				
a. Dapat dimiliki Can be owned	8	7,906	-	-
b. Tidak dapat dimiliki Cannot be owned	9	3,477	1	326
Total	9	133,507	8	34,452

Keterangan | Note:

1 orang Direktur efektif tidak menjabat sesuai keputusan RUPST tanggal 18 Maret 2024 | 1 Director was no longer served effective as of the resolution of the AGMS dated 18 March 2024.

Paket Remunerasi yang dikelompokkan berdasarkan tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, disajikan dalam tabel di bawah ini:

The Board of Directors and Board of Commissioners Annual remuneration packages classified by level of income for Directors and Commissioners are shown in the table below:

Jumlah Remunerasi per Orang dalam 1 (satu) Tahun Annual Remuneration per Person	Jumlah Direksi Number of Directors	Jumlah Komisaris Number of Commissioners
Di atas Rp2.000.000.000,- Above Rp2.000.000.000,-	9	8
Di atas Rp1.000.000.000,- s.d. Rp2.000.000.000,- Above Rp1.000.000.000,- up to Rp2.000.000.000,-	-	-
Di atas Rp500.000.000,- s.d. Rp1.000.000.000,- Above Rp500.000.000,- up to Rp1.000.000.000,-	-	-
Rp500.000.000,- ke bawah Rp500.000.000,- and below	-	-

Keterangan | Notes:

- Remunerasi yang diterima secara tunai | Remuneration received in cash

- 1 orang Direktur efektif tidak menjabat sesuai keputusan RUPST tanggal 18 Maret 2024 | 1 Director was no longer served effective as of the resolution of the AGMS dated 18 March 2024.

Remunerasi yang Bersifat Variabel

Jenis remunerasi bersifat variabel dan alasan pemberiannya seperti tercantum pada tabel di bawah ini:

Variable Remuneration

The following table illustrates the variable remuneration and reasons for the provision:

Jenis Remunerasi yang bersifat Variabel Type of Variable Remuneration	Alasan Reason
Bonus	Bentuk penghargaan Bank kepada karyawan yang diberikan dengan mempertimbangkan kinerja bank, kinerja unit kerja dan kinerja individu. Type of Bank reward to employees, considering bank performance, working unit performance and individual performance.
Insentif Incentive	Bentuk penghargaan Bank kepada karyawan front office (seller) yang diberikan berdasarkan pencapaian target. Type of Bank reward to front office employees (seller) based on achievement of targets.
Saham Shares	Bentuk penghargaan Bank kepada karyawan yang merupakan Material Risk Takers. Hal ini merupakan pemenuhan peraturan POJK No.45/POJK.03/2015. Type of incentive provided by the Bank to Material Risk Takers, in compliance with POJK No. 45/POJK.03/2015.

Jumlah Direksi, Dewan Komisaris, dan Karyawan yang menerima remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

Number of Directors, Commissioners, and Employees receiving Variable Remuneration in 1 (one) year and total amounts, as shown in the table below:

Remunerasi yang bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Karyawan Employee	
	Jumlah Total	Nominal (Rp juta) Amount (Rp Million)	Jumlah Total	Nominal (Rp juta) Amount (Rp Million)	Jumlah Total	Nominal (Rp juta) Amount (Rp Million)
Total	9	63,219	8	-	6,043	474,603

Keterangan | Note:

Dewan Komisaris tidak menerima tantiem/bonus kinerja. | Board of Commissioners does not accept performance bonus.

Jabatan dan jumlah pihak yang menjadi MRT

Material Risk Takers positions and numbers

Jabatan Position	Jumlah Person
Presiden Direktur President Director	1
Direktur Director	8
Asset Liability Management Division Head Asset Liability Management Division Head	1
Treasury Trading Division Head Treasury Trading Division Head	1
Head of Enterprise Risk Management Head of Enterprise Risk Management	1

Shares option yang dimiliki Direksi, Dewan Komisaris dan Pejabat Eksekutif

Bank tidak memberikan shares option namun memberikan variabel bonus kepada Direksi dalam bentuk saham sebagaimana diatur dalam POJK No. 45/POJK.03/2015. Dewan Komisaris dan anggota komite tidak menerima bonus untuk menghindari benturan kepentingan.

Share options held by the Board of Directors, Board of Commissioners and Executives

The Banks does not provide shares options but provides variable bonuses for the Board of Directors in the form of shares as stipulated in POJK No.45/POJK.03/2015. To avoid conflicts of interest, none of the Commissioners and committee members received a bonus.

Rasio gaji tertinggi dan terendah [GRI 2-21]

Gaji yang diperbandingkan dalam rasio gaji adalah imbalan yang diterima oleh Direksi, Dewan Komisaris, dan karyawan per bulan. Yang dimaksud dengan "karyawan" dalam hal ini adalah karyawan tetap Bank.

Ratio of the highest and lowest salaries [GRI 2-21]

Salary ratios include the monthly salary received by the Board of Directors, the Board of Commissioners, and employees. The term "employees" refers to the Bank's permanent employees.

Keterangan Description	Rasio Gaji Salary Ratios
Karyawan Employees	1 : 71.4
Direksi Board of Directors	1 : 2.5
Dewan Komisaris Board of Commissioners	1 : 3.4

Keterangan Description	Rasio Gaji Salary Ratios
	Tertinggi Karyawan dan Direksi Highest Employee and Director
Rasio Ratio	1 : 2.3

Bank tidak memberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Karyawan selama 1 (satu) tahun pertama bekerja.

During the first one year of employment, the Bank does not provide variable remuneration with an unconditional guarantee to candidates of the Board of Directors, Board of Commissioners, and/or Employees.

**Jumlah Karyawan yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan****Number of employees whose employment terminated, and the total nominal severance paid**

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (satu) Tahun Total severance pay amount paid per person in 1 (one) year	Jumlah Karyawan Number of Employees
Di atas Rp1.000.000.000,- Above Rp1,000,000,000,-	10
Di atas Rp500.000.000,- s.d. Rp1.000.000.000,- Above Rp500.000.000,- up to Rp1,000,000,000,-	25
Rp500.000.000 ke bawah Rp500,000,000 and below	34

Keterangan | Notes:

- Termasuk pensiun normal | Including normal pension

- Jumlah pesangon tersebut di luar pesangon yang dibayarkan akibat proses merger | Jumlah pesangon tersebut di luar pesangon yang dibayarkan akibat proses merger.

Jumlah total remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank dan Jumlah total remunerasi yang Bersifat Variabel yang ditangguhkan yang diberikan selama 1 (satu) tahun**Total deferred variable remuneration, comprising of cash and/or shares or stock-based instruments issued by the Bank and Total deferred variable remuneration granted for one year**

Rincian jumlah remunerasi yang diberikan dalam 1 (satu) tahun untuk MRT.

Details of the amount of remuneration given in 1 (one) year for MRT.

Remunerasi yang bersifat Tetap Fixed remuneration		
	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred
Tunai (dalam juta Rupiah) Cash (in million Rupiah)	79,597	-
Saham Shares	-	-

Keterangan: *) Hanya untuk MRT | Note: *) Only for MRT

Remunerasi yang bersifat Variabel Variable Remuneration		
	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred
Tunai (dalam juta Rupiah) Cash (in million Rupiah)	54,415	13,111
Saham Shares	-	402,000 lembar saham shares

Keterangan: *) Hanya untuk MRT | Note: *) Only for MRT

Informasi kuantitatif

Informasi kuantitatif mengenai total sisa remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit, total pengurangan remunerasi yang disebabkan karena penyesuaian eksplisit selama periode pelaporan, dan total pengurangan remunerasi yang disebabkan karena penyesuaian implisit selama periode pelaporan.

Quantitative information

Quantitative information on total remaining deferred remuneration subject to implicit or explicit adjustments, total remuneration deductions due to explicit adjustments during the reporting period, and total remuneration reductions due to implicit adjustments during the reporting period.

Jenis Remunerasi yang bersifat Variabel *) Variable Remuneration Types	Sisa yang masih Ditangguhkan Deferred Balance	Total Pengurangan Selama Periode Laporan Total Reduction During Reporting Period		
		Disebabkan Penyesuaian Eksplisit Due to Explicit Adjustment	Disebabkan Penyesuaian Implisit Due to Implicit Adjustment	Jumlah Total
Tunai (dalam juta Rupiah) Cash (in million Rupiah)	12,977	-	-	12,977
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/Instrument of share based issued by Bank (in shares and million rupiah nominal as conversion from the shares)	402,000 lembar saham shares	-	-	402,000 lembar saham shares

Keterangan: *) Hanya untuk MRT | Note: *) Only for MRT

SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY

PROFIL SEKRETARIS PERUSAHAAN | CORPORATE SECRETARY PROFILE

Ivonne P. Chandra - Sekretaris Perusahaan | Corporate Secretary

Warga Negara Indonesia, 61 tahun.
Domisili : Jakarta, Indonesia.

Indonesian citizen, 61 years old.
Domicile: Jakarta, Indonesia.

Sekretaris Perusahaan sejak 28 Februari 2014.

Corporate Secretary since 28 February 2014.

Dasar Hukum

Surat Keputusan Direksi No. KPTS/DIR/HCM/HK.02.02/180/2014 tanggal 28 Februari 2014

Legal Basis

The Board of Directors' Decree No. KPTS/DIR/HCM/HK.02.02/180/2014 dated February 28th, 2014.

Riwayat Jabatan

- 1989-1994 : Management Associate, jabatan terakhir Citigold Service Head, Citibank, N.A.
- 1994-2003 : Branch Manager, jabatan terakhir Consumer Distribution Head, Bank Universal (Permata Bank)
- 2003-2006 : Sales & Marketing Director, Astra CMG Life
- 2006-2008 : Privilege Banking Head, Bank Danamon.
- 2009-2011 : Metropolitan Consumer Distribution Head, Bank OCBC NISP.
- 2011-2013 : Metropolitan Liabilities & Wealth Distribution Head, Bank OCBC NISP.
- 2013-2014 : Consumer Quality Assurance Division Head, Bank OCBC NISP.

Experience

- 1989-1994 : Management Associate, last position as Citigold Service Head, Citibank, N.A.
- 1994-2003 : Branch Manager, last position as Consumer Distribution Head, Bank Universal (Permata Bank).
- 2003-2006 : Sales & Marketing Director, Astra CMG Life
- 2006-2008 : Privilege Banking Head, Bank Danamon.
- 2009-2011 : Metropolitan Consumer Distribution Head, Bank OCBC NISP.
- 2011-2013 : Metropolitan Liabilities & Wealth Distribution Head, Bank OCBC NISP.
- 2013-2014 : Consumer Quality Assurance Division Head, Bank OCBC NISP.

Tidak ada Rangkap Jabatan.

No Concurrent Position.

Organisasi :

- 2006-sekarang: Wakil Ketua Bidang Pendidikan Perkumpulan IOA.
- 2017-2020: Bendahara Indonesia Corporate Secretary Association (ICSA)

Organization :

- 2006-present: Deputy Chairman of education, IOA.
- 2017-2020: Treasurer – Indonesia Corporate Secretary Association [ICSA]

Riwayat Pendidikan :

- MBA bidang Marketing, Golden Gate University, San Francisco, USA (1988).
- Sarjana Hubungan Masyarakat, Fakultas Ilmu Komunikasi, Universitas Padjadjaran, Bandung (1986).

Education :

- MBA in Marketing, Golden Gate University, San Francisco, USA (1988).
- Bachelor's degree in Public Relations, Faculty of Communication, Padjadjaran University, Bandung (1986).

Penghargaan yang diraih :

- High Performing Corporate Secretary – Top GRC Award 2020.
- Corporate Secretary Champion 2021 - Majalah SWA

Awarded the following :

- High Performing Corporate Secretary – Top GRC Award 2020.
- Corporate Secretary Champion 2021 – SWA Magazine.



Laporan Pelaksanaan Fungsi Sekretaris Perusahaan

Sepanjang tahun 2024 pelaksanaan fungsi Sekretaris Perusahaan, antara lain:

1. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan.
4. Sebagai penghubung antara Bank dengan pemegang saham, OJK, dan pemangku kepentingan lainnya.

Program Pelatihan

Pada tahun 2024 Sekretaris Perusahaan mengikuti berbagai pelatihan untuk meningkatkan kompetensi, yang diselenggarakan secara internal maupun eksternal oleh regulator dan institusi lainnya antara lain di bidang Tata Kelola, Kepatuhan, Manajemen Risiko, Keberlanjutan, Cybersecurity, dan beberapa sosialisasi peraturan baru.

HUBUNGAN INVESTOR

Bank terus menjalin komunikasi dan memelihara hubungan dengan para investor, antara lain:

- melalui pertemuan resmi secara berkelompok maupun perorangan
- *conference call*
- publikasi laporan keuangan triwulanan dan tahunan
- pengungkapan informasi dan peristiwa penting, siaran pers
- pengkinian situs web Bank secara berkala.

Selama tahun 2024, Unit Investor *Relations* telah melakukan 20 [dua puluh] kali pertemuan/ *conference call* dengan investor/analisis.

DIVISI AUDIT INTERNAL (SKAI)

Bank telah membentuk Divisi Audit Internal (SKAI) berdasarkan Peraturan OJK No.1/POJK.03/2019 [POJK 1/2019] tentang Penerapan Fungsi Audit Internal pada Bank Umum.

Berdasarkan Piagam Audit internal, SKAI diharuskan memberikan keyakinan independen dan obyektif untuk membantu meningkatkan kualitas dan efektivitas proses tata kelola, manajemen risiko, dan pengendalian internal, dan membantu Bank mencapai tujuan strategisnya dengan menggunakan pendekatan audit berbasis risiko, sistematis, dan disiplin.

Corporate Secretary Function Report

The Corporate Secretary and its units have carried out the following activities in 2024:

1. Followed Capital Market developments, particularly the Capital Market's prevalent laws and regulations.
2. Provided input to the Board of Directors and the Board of Commissioners on compliance with Capital Market legislation.
3. Assisted the Board of Directors and the Board of Commissioners on corporate governance implementation.
4. As the Bank's liaison with shareholders, OJK, and other stakeholders.

Training Programs

In 2024, the Corporate Secretary participated several training sessions organised by internal and external regulators and other institutions to sharpen competencies, among others Corporate Governance, Compliance, Risk Management, Sustainability, Cybersecurity, and some socialization of new regulations.

INVESTOR RELATIONS

The Bank continues to foster communication and maintain relationships with investors, including:

- official groups and individual meetings
- conference calls
- quarterly and annual financial statements publications
- disclosure of information and significant events, press conferences.
- periodic updates of the Bank's website.

The Investor Relations Unit held 20 [twenty] meetings/ conference calls with investors/analysts in 2024.

INTERNAL AUDIT DIVISION

The Internal Audit Unit was established by the Bank in accordance with OJK Regulation No. 1/POJK.03/2019 [POJK 1/2019] on the Implementation of the Internal Audit Function for Commercial Banks.

Based on Internal Audit Charter, Internal Audit is required to provide independent and objective assurance to help improve the quality and effectiveness of governance, risk management and internal control processes, and enable the Bank to accomplish its strategic objectives, using a risk-based, systematic and disciplined audit approach.

Selain itu, SKAI memberikan penilaian independen terhadap kualitas portofolio kredit Bank dan proses manajemen risiko kredit. SKAI melaporkan kecukupan dan efektivitas sistem pengendalian internal kepada Manajemen dan Dewan Komisaris (melalui Komite Audit), tetapi tidak merupakan bagian dari sistem pengendalian internal.

SKAI juga menyediakan jasa *advisory* yang bertujuan untuk memberikan nilai tambah dan meningkatkan tata kelola perusahaan, manajemen risiko, dan proses pengendalian, tanpa mengemban tanggung jawab manajemen. Pemberian jasa *advisory* tidak akan dilakukan bilamana dinilai dapat mempengaruhi independensi dan objektivitas SKAI baik secara faktual maupun persepsi, serta jika SKAI tidak memiliki cukup pengetahuan, kemampuan, kompetensi atau sumber daya tidak mencukupi untuk melaksanakannya secara efektif.

SKAI mengadopsi pendekatan berbasis risiko dimana pelaksanaan audit diprioritaskan sesuai dengan penilaian risiko saat ini dan yang akan timbul, termasuk risiko siber, pihak ketiga, tindakan kriminal keuangan dan *sanction*, operasional, kredit, budaya dan perilaku. SKAI memenuhi Standar Internasional untuk Praktik Profesional Audit Internal dari *Institute of Internal Auditors* (IIA).

Internal Audit also provides an independent assessment of the Bank's credit portfolio quality and credit risk management process. Internal Audit reports the adequacy and effectiveness of the internal control system to the Management and the Board of Commissioners (through the Audit Committee), but it is not part of the internal control system.

Internal Audit also provides advisory services where the objective is to add value and improve an organisation's governance, risk management and control processes without assuming management responsibility. Such advisory services will not be provided if they compromise the independence and objectivity of Internal Audit, either in fact or in perception, or if Internal Audit lacks the knowledge, skills, competencies, or insufficient resources to perform the engagements effectively.

Internal Audit adopts a risk-based approach where audit work is prioritised based on an assessment of current and emerging risks, including cyber risk, third party risk, financial crime and sanction, operational, credit, culture and conduct. Internal Audit adheres the International Standards for the Professional Practice of Internal Auditing Standards of The Institute of Internal Auditors (IIA).

Profil Kepala SKAI

Sani Effendy - Kepala SKAI | Head of Internal Audit

Warga negara Indonesia, 59 tahun.
Domisili : Jakarta, Indonesia
Kepala SKAI sejak 1 Desember 2015.

Dasar hukum :
Surat Keputusan Direksi No. KPTS/DIR/HCS/
HK.02.02/135/2015 tanggal 27 November 2015

Riwayat Pekerjaan:

- 2008 – 2015 : Head of Wholesale Banking Bank OCBC NISP.
- 1998 – 2008 : Head of Corporate Finance di Rabobank International Indonesia.

Tidak ada Rangkap Jabatan

Riwayat Pendidikan:

- 1988 : Sarjana Ekonomi Akuntansi dari Universitas Indonesia.
- 2008 : Magister Administrasi Bisnis dari Institut Teknologi Bandung (ITB).
- 2016 : Certified Internal Auditor (CIA).

Head of Internal Audit Profile

Indonesian Citizen, 59 years old.
Domicile : Jakarta, Indonesia
Head of Internal Audit since 1 December 2015.

Legal Basis :
The Board of Directors' Decree No. KPTS/DIR/HCS/
HK.02.02/135/2015 dated 27 November 2015

Work Experience:

- 2008 – 2015 : Head of Wholesale Banking Bank OCBC NISP.
- 1998 – 2008 : Head of Corporate Finance at Rabobank International Indonesia.

No Concurrent Position

Education :

- 1988: Bachelor of Economics in Accounting from University of Indonesia
- 2008: Master of Business Administration from the Institute of Technology Bandung (ITB).
- 2016: Certified Internal Auditor (CIA).

Staf Audit Internal

Per 31 Desember 2024, staf SKAI berjumlah 53 orang termasuk Kepala SKAI. Seluruh staf memiliki kualifikasi, pengetahuan, dan pengalaman dalam bidang teknis audit, peraturan dan perundangan serta pengetahuan lain yang relevan. SKAI melakukan rotasi staf secara berkala.

Internal Audit Staff

As of 31 December 2024, Internal Audit has 53 staffs, including the Head of Internal Audit. All personnel have qualifications, knowledge and experience in auditing techniques, laws and regulations and other relevant knowledge. Internal Audit periodically rotates its staff.



Program Pelatihan

Sampai dengan 31 Desember 2024, SKAI telah mengikuti 4.122 jam pelatihan dari 231 jenis program pembelajaran dan pelatihan. Beberapa program pelatihan utama di antaranya *Anti-Fraud, Data Analytic-Dbeaver, Blockchain, Learning Agility Power, Strategic Thinking for Competitive Advantage, Generative AI* dan *Industry Update*. Di samping itu, SKAI juga mengikuti berbagai *knowledge sharing* dengan Grup OCBC.

Sertifikasi Profesi

Per 31 Desember 2024, beberapa auditor telah memperoleh sertifikasi profesi antara lain: *Certified Internal Auditors*, dan *Certified Information Systems Auditor*.

Piagam Audit Internal

Komite Audit menyetujui Piagam Audit Internal sebagai pedoman pelaksanaan kegiatan audit dengan perubahan terakhir tanggal 2 Mei 2024. Piagam Audit disusun berdasarkan POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal Pada Bank Umum. SKAI telah menerapkan standar dan kode etik yang diterbitkan oleh IIA. Piagam Audit Internal dapat diakses di www.ocbc.id.

Struktur dan Kedudukan SKAI

Kepala SKAI bertanggung jawab langsung kepada Presiden Direktur dan secara tidak langsung kepada Dewan Komisaris melalui Komite Audit.

SKAI memiliki beberapa departemen audit yaitu *Wholesale & Commercial Banking Audit, Retail Banking Audit, Treasury Audit, Corporate Function Audit, Operations Audit, Digital & Technology Audit, Audit Methodology & Standards* dan *Main Entity Audit*.

Peran dan Tanggung Jawab Pokok

Peran dan tanggung jawab utama SKAI dapat dilihat dalam Piagam Audit Internal, antara lain:

- Menyusun dan melaksanakan Rencana Audit Tahunan dan memantau tindak lanjut temuan audit.
- Mengkomunikasikan ringkasan kegiatan audit dan status tindak lanjut temuan audit kepada Direksi, Dewan Komisaris, Komite Audit, dan Dewan Pengawas Syariah.
- Berkomunikasi dengan Auditor Ekstern, Manajemen Risiko, dan Regulator untuk menentukan cakupan audit yang optimal.
- Memberikan informasi yang obyektif dan rekomendasi perbaikan.

Selain itu, sesuai dengan POJK No. 18/POJK.03/2014, SKAI juga mengemban tanggung jawab sebagai Satuan Kerja Audit Internal Terintegrasi (SKAIT) dalam memantau dan mengawasi pelaksanaan audit internal pada masing-

Training Program

Up to 31 December 2024, Internal Audit completed 4,122 hours from 231 different learning and training programs. Some of the key programs were *Anti-Fraud, Data Analytic-Dbeaver, Blockchain, Learning Agility Power, Strategic Thinking for Competitive Advantage, Generative AI* and *Industry Update*. Furthermore, Internal Audit has joined several knowledge sharing sessions with OCBC Group.

Professional Certification

As of 31 December 2024, several auditors have obtained professional certificates such as *Certified Internal Auditor*, and *Certified Information Systems Auditor*.

Internal Audit Charter

The Audit Committee approved the Internal Audit Charter as a framework for audit activities with the latest amendment on 2 May 2024. The Audit Charter refers to POJK No. 1/POJK.03/2019 on Implementation of the Internal Audit Function for Commercial Banks. Internal Audit adopts the standards and code of ethics issued by the IIA. The Internal Audit Charter is available at www.ocbc.id.

Internal Audit Structure and Position

Head of Internal Audit reports directly to the President Director, and indirectly to the Board of Commissioners through the Audit Committee.

Internal Audit is supported by *Wholesale & Commercial Banking Audit, Retail Banking Audit, Treasury Audit, Corporate Function Audit, Operations Audit, Digital & Technology Audit, Audit Methodology and Standards*, and *Main Entity Audit*.

Key Roles and Responsibilities

The Internal Audit Charter outlines the key roles and responsibilities of the Internal Audit, including:

- Developing and executing the Annual Audit Plan and monitoring the follow-up actions of audit findings.
- Communicating the summary of audit activities and follow-up actions of audit findings status to the Board of Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board.
- Communicating with the External Auditor, Risk Management, and Regulators to optimise audit coverage.
- Providing objective information and recommendations.

In adherence to POJK No. 18/POJK.03/2014, Internal Audit is also responsible for Integrated Internal Audit (IIA) monitoring and oversight of internal audit implementation in each Financial Institution within the OCBC Group

masing LJK dalam Konglomerasi Keuangan Grup OCBC di Indonesia. Dalam melaksanakan tugasnya, SKAIT telah melakukan audit pada Lembaga Jasa Keuangan (LJK) baik secara individual, audit bersama, atau melakukan pengawasan melalui laporan internal audit LJK.

Aktivitas dan Efektivitas SKAI

Sampai dengan 31 Desember 2024, SKAI telah melaksanakan audit sesuai Rencana Audit Tahunan yaitu, [1] 30 penugasan audit mencakup area bisnis dan operasional cabang, aktivitas perkreditan dan pendanaan, treasuri, teknologi informasi, digital, fungsi sumber daya manusia, kepatuhan, syariah, penanganan pencucian uang dan pembiayaan terorisme dan [2] mengembangkan inisiatif untuk meningkatkan peran strategis SKAI melalui pengembangan *data analytics*, implementasi *strategic risk auditing* dan *digital risk auditing*.

Efektivitas fungsi SKAI dan kepatuhannya terhadap POJK dan Standar Profesional Audit Internal dikaji ulang secara internal setiap tahun, dan minimal 3 (tiga) tahun sekali oleh pihak ekstern. Kaji ulang terakhir dilakukan oleh Ernst & Young Indonesia pada tahun 2023.

FUNGSI KEPATUHAN

Penggunaan teknologi informasi dan digitalisasi yang semakin berkembang akan meningkatkan risiko inheren kepatuhan dalam suatu organisasi. Oleh karena itu, Bank harus meningkatkan langkah-langkah antisipatif dan kapabilitas fungsi kepatuhan sebagai upaya *preventif (ex-ante)* maupun kuratif [*ex-post*] untuk memitigasi risiko kegiatan usaha.

Sepanjang tahun 2024, *Regulatory Compliance Division* telah melakukan tugas dan tanggung jawabnya, antara lain sebagai berikut:

1. Membuat langkah-langkah yang konkrit dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank, termasuk Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme (APU-PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM).
2. Memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan perbankan dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Unit Usaha Syariah (UUS), serta memantau pelaksanaan ketentuan kehati-hatian yang dilakukan oleh Bank.
3. Melakukan kaji ulang produk/aktivitas baru dan kebijakan/prosedur/dokumen kredit, melaksanakan forum diskusi untuk membahas analisa gap dan

Financial Conglomeration in Indonesia. In performing its duty, IIA has performed individual audits, joint audits, or oversight on Financial Service Institutions' (FSI) internal audit reports.

Internal Audit Activities and Effectiveness

Up to 31 December 2024, Internal Audit has carried out audits in accordance with the Annual Audit Plan i.e. [1] 30 audits, covering branch's business and operations, lending and funding, treasury, information technology, digital, human resources, compliance, sharia, anti-money laundering, and counter-terrorism financing; and [2] the development of initiatives to improve Internal Audit's strategic roles through the development of data analytics, implementation of strategic risk auditing and digital risk auditing.

The effectiveness of Internal Audit Function and its compliance with POJK and Professional Standard of Internal Audit are reviewed internally every year and externally every three years by external party. The most recent review was conducted by Ernst & Young Indonesia in 2023.

COMPLIANCE FUNCTION

The robust development of information technology and digitalisation within an organisation will increase the inherent compliance risk. Therefore, the Bank shall provide anticipatory actions and compliance function capabilities as a preventive [*ex-ante*] and curative [*ex-post*] effort to mitigate the business risks.

During 2024, *Regulatory Compliance Division* performed the following duties and responsibilities:

1. Conducted steps to foster Compliance Culture in all Bank's business activities, including Anti-Money Laundering, Counter Financing of Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CFT, and CPF of WMD).
2. Ensured the Bank's policies, regulations, systems, and procedures, as well as its business activities comply with current banking laws and regulations, including Sharia Principles for Sharia Business Units (SBU), and monitored the implementation of Bank's prudential principles.
3. Reviewed new products/activities as well as policies/procedures/credit documents, conducted discussion forums to address gap analysis, and monitor



melakukan pemantauan terhadap kewajiban atas pemenuhan regulasi sesuai dengan ketentuan Regulator dan peraturan perundang-undangan yang berlaku termasuk Prinsip Syariah.

4. Berkoordinasi dengan *Product Management Unit* dan *Risk Subject Matter Experts* dalam penyusunan dan pengembangan metodologi *self-assessment* terkait produk dan aktivitas Bank, sebagai implementasi dari perubahan regulasi terkait proses penyelenggaraan produk berdasarkan pendekatan berbasis risiko.
5. Berperan sebagai *liason* dan memberikan *regulatory advisory* selama proses aksi korporasi OCBC, yaitu proses pengambilalihan 100% saham PT Bank Commonwealth oleh PT Bank OCBC NISP Tbk efektif per 1 Mei 2024 dan dilanjutkan dengan proses penggabungan usaha PT Bank Commonwealth ke dalam PT Bank OCBC NISP Tbk efektif per 1 September 2024 [*legal merger*] dan efektif per 11 September 2024 [*operational merger*].
6. Dengan diberlakukannya Undang-undang No.27 tahun 2022 mengenai Pelindungan Data Pribadi ["PDP"], Bank telah:
 - membentuk unit *Data Protection Officer* (DPO) di bawah unit kerja Kepatuhan;
 - memiliki kebijakan terkait PDP dan menyelaraskan dengan ketentuan lainnya seperti Peraturan OJK dan BI yang mengatur mengenai Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, serta melakukan penyesuaian atas Kebijakan Privasi, Syarat dan Ketentuan Umum, Persetujuan Data Privasi Nasabah;
 - Membuat dan mulai melakukan pencatatan [*Records of Processing Activities*] dan penilaian dampak [*Data Privacy Impact Assessment*] Pelindungan Data Pribadi; dan
 - Memberikan sosialisasi kepada seluruh unit bisnis.

Sepanjang Tahun 2024, *Financial Crime Compliance Division* telah melakukan tugas dan tanggung jawabnya, antara lain sebagai berikut:

1. Pengkinian Penilaian risiko TPPU, TPPT, dan PPSPM Bank [*Individual Risk Assessment*] berdasarkan *National Risk Assessment* (NRA) dan *Sectoral Risk Assessment* (SRA) terkini.
2. Penyesuaian, pengkinian, dan memastikan kecukupan ketentuan dan implementasi program APU, PPT, dan PPPSPM di seluruh aspek internal Bank.
3. Melakukan pemantauan atas pelaksanaan penerapan program APU-PPT dan PPPSPM di seluruh kegiatan Bank, peningkatan otomatisasi proses implementasi program APU-PPT dan PPPSPM sehubungan dengan perkembangan digital perbankan, serta pelaporan terkait sesuai peraturan APU-PPT dan PPPSPM yang berlaku.

regulatory compliance in accordance with prevailing laws and regulations, including Sharia Principles.

4. Coordinated with the Product Management Unit and other Risk Subject Matter Experts in preparing and developing the self-assessment methodology for the Bank's products and activities in response to the amended regulation regarding risk-based product management processes.
5. Acted as a liaison and provided regulatory advisory during OCBC's corporate action process, specifically the acquisition of 100% of PT Bank Commonwealth's shares by PT Bank OCBC NISP Tbk, effective as of 1 May 2024, followed by the merger process of PT Bank Commonwealth into PT Bank OCBC NISP Tbk, effective as of 1 September 2024 [*legal merger*] and effective as of 11 September 2024 [*operational merger*].
6. With the enactment of Law No. 27 of 2022 concerning Personal Data Protection ["PDP"], the Bank has:
 - formed a Data Protection Officer (DPO) unit under the Compliance unit;
 - established policies related to PDP and aligns it with other provisions such as OJK and BI Regulations governing Consumer Protection in the Financial Services Sector, as well as enhanced the Privacy Policy, General Terms and Conditions, and Customer Data Privacy Agreement.
 - Created and started Records of Processing Activities and Data Privacy Impact Assessment of Personal Data Protection.
 - Provided socialization to all business units.

The Financial Crime Compliance Division carried out the following duties and responsibilities in 2024:

1. Updated the Bank's TPPU, TPPT and PPSPM Risk Assessment (Individual Risk Assessment) based on the latest National Risk Assessment (NRA) and Sectoral Risk Assessment (SRA).
2. Adjusted, updated, and ensured the adequacy of policies and implementation of AML, CFT, and PPPSPM programs across all Bank's internal aspects.
3. Monitored the AML-CFT and PPPSPM programs implementation in all Bank activities, enhanced the automation of program processes in line with digital banking developments, and submitted related reports as per AML-CFT and PPPSPM regulations.

- | | |
|---|---|
| <ol style="list-style-type: none"> 4. Peningkatan kualitas dan pemantauan atas kewajiban pelaporan APU, PPT, dan PPPSPM kepada Regulator sesuai jangka waktu yang ditentukan. 5. Pengembangan dan penyempurnaan sistem dan aplikasi pendukung penerapan program APU, PPT, dan PPPSPM. 6. Peningkatan kompetensi dan kesadaran di seluruh jajaran pegawai Bank melalui pelatihan, sosialisasi, dan <i>refreshment</i>. 7. Pengawasan atas implementasi program APU, PPT, dan PPPSPM dalam Konglomerasi Keuangan. 8. Berpartisipasi secara aktif dalam agenda maupun kegiatan yang diselenggarakan oleh Regulator. | <ol style="list-style-type: none"> 4. Enhanced the quality and monitoring of AML, CFT, and PPPSPM reporting obligations to the Regulator within the specified timeframe. 5. Developed and improved systems and applications to support AML, CFT, and PPPSPM programs implementation. 6. Enhanced all Bank's employee competency and awareness through training, socialization, and refresher programs. 7. Supervision of the implementation of the AML, CTF, and PPPSPM programs within the Financial Conglomerate. 8. Actively participated in the Regulator's events and activities. |
|---|---|

Tingkat Kepatuhan Bank terhadap Ketentuan dan Peraturan Perundang-Undangan serta Pemenuhan Komitmen dengan Otoritas yang Berwenang

Dalam mendukung Penerapan Budaya Kepatuhan yang sejalan dengan pertumbuhan bisnis dan organisasi Bank, Divisi Kepatuhan telah menerapkan metodologi pelaksanaan penilaian mandiri [*Regulatory Requirement Self-Assessment*] atas pelaksanaan regulasi guna memitigasi risiko kepatuhan serta menunjang pelaksanaan prinsip kehati-hatian.

The Bank's Compliance to the Laws and Regulations and Commitments to the Regulators

To implement the Compliance Culture that is in line aligned with the Bank's business growth and Bank's organisation, Regulatory Compliance Division has implemented the methodology of self-assessment [*Regulatory Requirement Self-Assessment*] to mitigate compliance risk and support the implementation of prudence principles.

AKUNTAN PUBLIK

Penunjukan Kantor Akuntan Publik

Berdasarkan POJK No. 9 tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, SEOJK No. 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik Dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan serta sesuai keputusan RUPST 18 Maret 2024 dan berdasarkan Rekomendasi Komite Audit tanggal 21 Juni 2024, Dewan Komisaris menunjuk Akuntan Publik Lucy Luciana Suhenda, S.E, AK, CPA dan KAP Rintis, Jumadi, Rianto & Rekan sebagai Akuntan Publik dan Kantor Akuntan Publik untuk tahun buku 2024 berdasarkan Surat Keputusan Dewan Komisaris tanggal 27 Juni 2024 dan memberikan wewenang kepada Direksi untuk melaksanakannya.

PUBLIC ACCOUNTANT

Appointment of Public Accounting Firm

The Board of Commissioners appointed Public Accountant Lucy Luciana Suhenda, S.E, AK, CPA and KAP Rintis, Jumadi, Rianto & Rekan as Public Accountant and Public Accounting Firm for fiscal year 2023 in accordance with POJK No. 9 year 2023 regarding Public Accountant Services and Public Accounting Firm in Financial Services Activities, SEOJK No. 18/SEOJK.03/2023 regarding Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities, as well as AGMS resolution 18 March 2024 and Audit Committee recommendations dated 21 June 2024. This referenced the Board of Commissioners Decree dated 27 June 2024 and granted the Board of Directors action authority.

Kantor Akuntan Publik dan Akuntan Publik yang Melakukan Audit Laporan Keuangan Tahunan Selama 10 Tahun Terakhir

Public Accountant Firms and Public Accountants Providing Audit of Annual Financial Statements for Last Ten Years



Tahun Year	Kantor Akuntan Publik Public Accounting Firms	Akuntan Publik Public Accountants
2015-2017	KAP Tanudiredja, Wibisana, Rintis & Rekan	Lucy Luciana Suhenda, SE, AK, CPA
2018-2020	KAP Tanudiredja, Wibisana, Rintis & Rekan	Angelique Daryanto, SE, CPA
2021-2023	KAP Tanudiredja, Wibisana, Rintis & Rekan	Lucy Luciana Suhenda, SE, AK, CPA
2024	KAP Rintis, Jumadi, Rianto & Rekan	Lucy Luciana Suhenda, SE, AK, CPA

Biaya Audit dan Non-Audit

Total honorarium yang dibayarkan kepada KAP Rintis, Jumadi, Rianto & Rekan untuk jasa audit Bank dan anak perusahaan tahun 2024 sebesar Rp20,2 miliar, dan untuk jasa non-audit sebesar Rp0,06 miliar.

Efektivitas Pelaksanaan Audit Ekstern

Berdasarkan POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, efektivitas pelaksanaan Audit Ekstern dan kepatuhan Bank terhadap ketentuan adalah sebagai berikut:

1. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk oleh Bank adalah yang terdaftar di OJK sesuai dengan ketentuan yang berlaku dan telah mendapat persetujuan Dewan Komisaris setelah mendapat rekomendasi Komite Audit. Persetujuan tersebut sesuai dengan pelimpahan wewenang dalam RUPS.
2. Akuntan Publik dan Kantor Akuntan Publik telah bekerja secara independen dan profesional sesuai dengan Standar Profesional Akuntan Publik dan perjanjian kerja serta ruang lingkup audit yang ditetapkan.
3. Akuntan Publik telah bertindak secara obyektif dalam melaksanakan audit sesuai dengan ruang lingkup audit yang diatur dalam ketentuan. Hasil audit dan pernyataan Manajemen telah disampaikan kepada OJK secara tepat waktu.

PERKARA HUKUM YANG DIHADAPI PERSEROAN/ ENTITAS ANAK/ ANGGOTA DIREKSI/ ANGGOTA DEWAN KOMISARIS

Berikut adalah data Permasalahan Hukum yang dihadapi Bank pada tahun 2024 :

Permasalahan Hukum Litigation	Perdata Civil	Pidana Criminal
Telah mendapat putusan yang mempunyai kekuatan hukum tetap Resolved (final and binding)	166	-
Dalam Proses Penyelesaian Ongoing Process	130	11
Total	296	11

Audit and Non-Audit Fees

Public Accounting Firm Rintis, Jumadi, Rianto & Rekan was awarded Rp20.2 billion for the Bank and Subsidiary audit services and Rp0.06 billion for non-audit services in 2024.

Effectiveness of External Audit

In pursuant to POJK No. 17 of 2023 on the Implementation of Governance for Commercial Banks, the effectiveness and compliance of the Bank's External Audit are as follows:

1. The appointed Public Accountant and Public Accountant Firm are registered at OJK in accordance with the applicable laws and have been approved by the Board of Commissioners based on the Audit Committee's recommendation. The approval was in accordance with the delegation of authority in GMS.
2. The appointed Public Accountant and Public Accountant Firm performed their duties independently and professionally in accordance with the Public Accountant Professional Standard, as well as the agreed-upon terms and scopes.
3. The Public Accountant conducted an objective audit in accordance with the specified audit scopes. The audit results and Management letter were submitted to OJK on schedule.

IMPORTANT CASES OF THE COMPANY/ SUBSIDIARIES/ MEMBERS OF BOARD OF DIRECTORS/ MEMBERS OF BOARD OF COMMISSIONERS

The following are the Bank's litigations in 2024 :

Perkara perdata yang dihadapi Bank di tahun 2024 antara lain disebabkan oleh:

1. Keberatan atas lelang jaminan.
2. Sengketa antara Debitur dengan pihak ketiga yang mengaku sebagai pemilik awal dari barang jaminan yang menjadi agunan di Bank.
3. Keberatan atas perhitungan Bank terhadap nilai *outstanding* kewajiban Debitur.

Pokok Perkara/ Gugatan dan Status Penyelesaian

Berikut adalah 3 (tiga) perkara perdata dengan nilai perkara terbesar yang dihadapi Bank sampai dengan 31 Desember 2024:

No.	Pokok Perkara Case	Para Pihak Parties	Nilai Perkara Case Value	Status Penyelesaian Settlement Status
1.	Gugatan pembatalan sertifikat milik Debitur yang diterbitkan oleh BPN. Sertifikat merupakan jaminan atas kredit Debitur di Bank OCBC NISP. Lawsuit to have the Debtor's certificate revoked by the Indonesian National Land Office. The certificate served as collateral for the Debtor's loan from Bank OCBC NISP.	Penggugat: S Bank sebagai Tergugat Intervensi Plaintiff: S Bank as Defendant in Intervention	Rp54,500,000,000	Bank telah menang pada tingkat PN, PT, MA, saat ini dalam proses Peninjauan Kembali Kedua. The Bank has won at the District Court, High Court, Supreme Court, currently in the second judicial review process.
2.	Gugatan pihak ketiga dengan Bank dan Para Ahli Waris terkait pembatalan AJB. Third party lawsuit with the Bank and the Heirs regarding the cancellation of AJB.	I.H (Penggugat) Bank (Tergugat 3) I.H (Plaintiff) Bank (As Co-Defendants)	Rp 8,904,899,185	Bank kalah di tingkat PN, PT, MA, dan Menang pada tahapan Peninjauan Kembali. The Bank lost at the District Court, High Court, and Supreme Court, and won at the Judicial Review phase.
3.	Gugatan pemilik lama terhadap AJB Old owner's lawsuit against AJB	N.I (Penggugat) Bank (Selaku Tergugat 2) N.I (Plaintiff) Bank (As a Defendant 2)	Rp3,801,105,659	Bank telah memenangkan perkara di tingkat Pengadilan Negeri, Pengadilan Tinggi dan Mahkamah Agung. The Bank has won the case at the District Court, High Court and Supreme Court.

The following factors contributed to the Bank's civil cases in 2024:

1. Objection to a collateral auction.
2. Disputes between the debtor and a third party claiming to be the original owner of an item held as collateral in a bank.
3. Objections to the Bank's calculation of the debtor's outstanding liabilities.

Cases/Lawsuits Facts and Settlement Status

The following are the three civil cases with the highest case values that the Bank faced by 31 December 2024:

Risiko yang Dihadapi Bank atas Tuntutan/Gugatan

Terkait perkara penting yang dihadapi Bank selama tahun 2024, tidak ditemukan perkara yang memiliki dampak negatif yang material terhadap kondisi keuangan dan keberlangsungan usaha Bank di kemudian hari.

Perkara Penting yang Dihadapi Anggota Direksi dan/atau Anggota Dewan Komisaris

Sepanjang tahun 2024, tidak terdapat perkara penting yang dihadapi Bank yang melibatkan anggota Dewan Komisaris dan Direksi.

Pengaruh terhadap kondisi Bank

Terkait perkara penting yang dihadapi Bank selama tahun 2024, tidak ditemukan perkara yang memiliki dampak negatif yang material terhadap kondisi keuangan dan keberlangsungan usaha Bank di kemudian hari.

Risks Faced by the Bank related to Claims/Lawsuits

No significant cases encountered by the Bank in 2024 had a material negative impact on the Bank's future financial status or business continuity.

Significant Cases Faced by Members of the Board of Directors and/or the Board of Commissioners

No significant cases involved members of the Bank's Board of Commissioners and Board of Directors in 2024.

Impact on the Bank's condition

No significant cases encountered by the Bank in 2024 had a material negative impact on the Bank's future financial status or business continuity.



SANKSI ADMINISTRATIF

Sepanjang tahun 2024, tidak terdapat sanksi administratif yang memberatkan dan berdampak signifikan bagi perusahaan. [FN-CB-510a.1]

AKSES INFORMASI

Bank berkomitmen memberikan kemudahan bagi para pemangku kepentingan mengakses informasi terkait Bank melalui saluran komunikasi yang dimiliki.

Bank juga membina hubungan baik dan kerja sama yang erat dengan media dalam penyampaian informasi Perusahaan antara lain dengan mengundang wakil-wakil media melalui konferensi, wawancara khusus, *one on one meeting*, dan kunjungan media. Dengan demikian, publik senantiasa mendapatkan informasi tentang perkembangan Bank, melalui ulasan yang berimbang dari perwakilan media.

Sepanjang tahun 2024, telah dilakukan 82 kegiatan media *engagement* berupa *press conference*, *round table briefing* dan lainnya (selengkapnya dapat diakses di www.ocbc.id).

Pembaruan identitas nama merek dan logo menjadi OCBC, diikuti dengan penyesuaian pada berbagai nama saluran komunikasi Bank, antara lain:



Tanya OCBC

Dalam negeri: 1500999
Luar negeri: +622126506300



Whatsapp Tanya OCBC

+62-8121500999



Tanya OCBC tanya@ocbc.id

Bank secara berkala memperbarui informasi terkait Perseroan, termasuk; kinerja keuangan, inovasi, inisiatif, produk, serta layanan perbankan melalui berbagai saluran komunikasi.

INSIDER TRADING

Sepanjang tahun 2024 tidak terdapat insider trading yang dilakukan orang dalam Perusahaan.

ADMINISTRATIVE SANCTION

There were no significant administrative sanctions that affected to the Bank in 2024. [FN-CB-510a.1]

INFORMATION DISCLOSURE

The Bank is committed to providing convenience for stakeholders to access information related to the Bank through its communication channels.

The Bank also fosters good relationships and close cooperation with the media in disseminating corporate information, among others by inviting media representatives through conferences, special interviews, one-on-one meetings, and media visits. As such, the public remains apprised about the Bank's developments through balanced reviews from media representatives.

Throughout 2024, 82 media engagement activities have been conducted, including press conferences, round table briefings, and others (for more details, visit www.ocbc.id).

The new brand name and logo refreshment to OCBC is also followed by the adjustment of the names of Bank's various communication channels, as follows:

Bank regularly updates information related to the company, including financial performance, innovation, initiatives, products, and banking services through various communication channel.

INSIDER TRADING

There was no insider trading conducted by the Company's internal party during 2024.

KODE ETIK

Bank memiliki Kode Etik sebagai aturan dasar yang diberlakukan dan harus dipenuhi oleh seluruh karyawan, Direksi dan Dewan Komisaris.

Pokok-pokok Kode Etik:

1. Mematuhi peraturan dan perundangan.
2. Menghindari benturan kepentingan.
3. Menjaga kerahasiaan data dan informasi nasabah dan Bank.
4. Melakukan pencatatan dan pelaporan dengan benar.
5. Menolak pencucian uang dan pembiayaan terorisme.
6. Melarang "*Insider Trading*".
7. Menjaga aset dan reputasi Perusahaan.
8. Tidak berafiliasi dengan partai politik.
9. Menciptakan lingkungan kerja yang sehat.
10. Berkomitmen terhadap tanggung jawab sosial dan lingkungan.

Penyebarluasan/Sosialisasi Kode Etik dan Upaya Penegakannya

Sosialisasi Kode Etik dilaksanakan secara berkala melalui *e-learning* yang wajib diselesaikan oleh seluruh karyawan. Karyawan dapat mengakses pokok-pokok Kode Etik melalui situs internal Bank.

Upaya penegakan Kode Etik dilakukan dengan mengintegrasikan Kode Etik ke dalam Perjanjian Kerja Bersama (PKB), *e-learning* wajib, dan menetapkan mekanisme pemberian sanksi terhadap pelanggaran Kode Etik ke dalam Kebijakan Pemberian Sanksi.

Sanksi Untuk Pelanggaran

Bank dapat memberikan sanksi apabila terjadi pelanggaran Kode Etik, yaitu minimal Surat Peringatan Kedua dengan memperhatikan kesalahan yang terjadi serta dampak yang timbul. Sanksi bagi pelaku pelanggaran Kode Etik serta pihak yang ikut bertanggung jawab akan diputuskan oleh *Disciplinary Council*.

Jumlah Pelanggaran Kode Etik dan Sanksi yang Diberikan

Pada tahun 2024, Bank mencatat 3 (tiga) kasus pelanggaran Kode Etik. Semua pelanggaran telah ditindaklanjuti sesuai dengan mekanisme yang berlaku.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI BANK

Pada tahun 2024, Bank tidak melakukan transaksi Pembelian Kembali Obligasi, namun melakukan Pembelian Kembali Saham dalam rangka pemberian remunerasi

CODE OF CONDUCT

The Bank has a Code of Conduct in place that must be adhered to by all employees, the Board of Directors, and the Board of Commissioners.

Code of Conduct Principles:

1. Compliance with the laws and regulations.
2. Avoid conflicts of interests.
3. Protect confidentiality of customers and Bank's data.
4. Record and report correctly.
5. Against money-laundering and terrorism-financing.
6. Prohibition of Insider Trading.
7. Safeguard the Bank's assets and reputation.
8. No affiliations with political parties.
9. Develop a healthy work environment.
10. Committed to social and environmental responsibility.

Code of Conduct Dissemination and Enforcement Efforts

Employees receive Code of Conduct refreshment through annual compulsory *e-learning*. Each employee must comply the Bank's Code of Conduct, which is available on the Bank's internal website.

The Code of Conduct is enforced by incorporating it into a Collective Labour Agreement (CLA), mandatory *e-learning*, and establishing violation sanction procedures into the Sanctions Policy.

Sanctions for Violations

The Bank may apply a minimum sanction of a Second Warning Letter for any Code of Conduct infringement, taking into account the fault that occurred and its consequences. The Disciplinary Council will specify sanctions for Code of Conduct offenders and those who are responsible.

Number of Code of Conduct Violations and Sanctions

The Bank had 3 (three) Code of Conduct violations in 2024. All breaches were followed-up according to the applicable mechanisms.

SHARES BUYBACK AND/OR BONDS BUYBACK

The Bank did not conduct any Bonds Buyback in 2024 however exercised a Shares Buyback transaction for the purpose of providing variable remuneration to



bersifat variabel kepada manajemen dan karyawan untuk memenuhi POJK No. 45/POJK.03/2015.

Kebijakan dalam Melakukan Pembelian Kembali Saham Pada Tahun 2024

Sesuai dengan keputusan RUPST tanggal 18 Maret 2024, Bank telah melakukan pembelian kembali saham pada tanggal 17 September 2024 sebanyak 402.000 saham [20.000 saham, 242.000 saham, dan 140.000 saham dengan nilai per saham Rp1.365, Rp1.370, dan Rp1.375] dari total saham yang diterbitkan dan disetor penuh, dalam rangka pemberian remunerasi yang bersifat variabel kepada manajemen dan karyawan untuk memenuhi POJK No. 45/POJK.03/2015 dan telah melaporkan kepada OJK dengan surat No. 007/IR-FINANCE/JT/OJK/IX/2024 dan No. 008/IR-FINANCE/JT/OJK/IX/2024 tertanggal 18 September 2024.

Tidak terdapat perubahan laba per saham sehubungan dengan pelaksanaan pembelian kembali saham pada tahun 2024.

RENCANA STRATEGIS

Rencana Strategis jangka pendek, menengah dan panjang disusun untuk mendukung pertumbuhan bisnis yang sehat dan berkelanjutan. Untuk setiap strategi, Bank berkomitmen mengutamakan kualitas portofolio kredit, prinsip kehati-hatian, dan penerapan tata kelola perusahaan yang baik. Bank juga terus menjaga mutu layanan, antara lain dengan mempercepat digitalisasi, dan melanjutkan pembiayaan yang bertanggung jawab sebagai bagian dari dukungan Bank terhadap pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

Rencana Jangka Pendek

Untuk jangka pendek, Bank telah merumuskan strategi yang menasar pada bidang-bidang berikut:

1. Melanjutkan transformasi model bisnis.
2. Mengakselerasi transformasi yang mencakup inovasi berfokus pada nasabah mempercepat transformasi operasional.
3. Memperkuat transformasi sumber daya manusia.
4. Meningkatkan efektivitas tiga lini pertahanan.
5. Mengoptimalkan sinergi dan kolaborasi dengan Grup OCBC.

Rencana Jangka Menengah dan Panjang

Untuk jangka menengah dan panjang, Bank akan berfokus pada peningkatan penyaluran kredit, penghimpunan dana dengan fokus pada produk berbiaya rendah, kontribusi pendapatan non-bunga melalui pembuatan paket produk dan penjualan silang, dan peningkatan efisiensi

management and employees, in compliance with POJK No. 45/POJK.03/2015.

Shares Buyback Policy in 2024

The shares buyback was carried out on 17 September 2024 in accordance with the AGMS resolution dated 18 March 2024, with a total of 402,000 shares [20,000 shares, 242,000 shares, and 140,000 shares with prices per share of Rp 1,365, Rp1,370, and Rp1,375] from the total issued and fully paid shares, for the purpose of providing variable remuneration to management and employees in compliance with POJK No. 45/POJK.03/2015. The Bank has notified the OJK through letters No. 007/IR-FINANCE/JT/OJK/IX/2024 and No. 008/IR-FINANCE/JT/OJK/IX/2024 dated September 18, 2024.

There was no change in earnings per share as a result of the 2024 shares buyback.

STRATEGIC PLAN

Short, medium, and long-term strategic plans are designed to support robust and sustainable business growth. For each strategy, the Bank is committed to prioritising loan portfolio quality, adhering to the principles of prudence, and implementing good corporate governance. As part of its support for achieving the Sustainable Development Goals (SDGs), the Bank also continues to maintain the quality of its services, including accelerating digitalization, and sustaining responsible financing.

Short-Term Plan

In the short term, the Bank has developed a strategy that focuses on the following areas:

1. Continuing business model transformation.
2. Accelerating transformation by focusing on customer-centered innovation to expedite operational transformation.
3. Strengthening people transformation.
4. Strengthening Effective Three Lines of Defense.
5. Optimising synergies and collaborations with OCBC Group.

Medium and Long-Term Plan

In the medium and long term, the Bank will prioritise lending, raising funds with a focus on low-cost products, contributing non-interest income through product bundling acquisition and cross-selling, and improving efficiency and productivity, including operational costs,

dan produktivitas, termasuk dalam hal biaya operasional, digitalisasi, dan produktivitas jaringan kantor serta ATM. Untuk mempercepat pertumbuhan, Bank juga membuka peluang untuk melakukan pertumbuhan anorganik serta melakukan penyertaan modal pada anak perusahaan.

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN/ATAU KEGIATAN POLITIK SELAMA PERIODE PELAPORAN

Bank tidak pernah terlibat dalam kegiatan politik dan tidak memberikan bantuan untuk kegiatan politik. Sejalan dengan visi dan misinya, Bank konsisten memberikan kontribusi optimal pada kegiatan sosial dalam penerapan tanggung jawab sosial perusahaan.

Pada tahun 2024, Bank mengalokasikan dana kegiatan Tanggung Jawab Sosial (CSR) sejumlah Rp2,5 miliar yang dilaksanakan dalam tiga pilar, yakni:

1. Edukasi
2. Kesehatan dan Lingkungan
3. Humanitarian

Informasi kegiatan CSR Bank disajikan pada Laporan Keberlanjutan pada halaman 208.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

Selama tahun 2024, Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar telah dilaksanakan Bank sesuai dengan ketentuan dan perundang-undangan yang berlaku, dan tidak terdapat pelampauan dan/atau pelanggaran atas penyediaan dana, baik kepada pihak tidak terkait maupun pihak terkait.

Penyediaan Dana Provision of Funds	Debitur Debtors	Saldo per Posisi Desember 2024 (dalam Rp Juta) Outstanding as of December 2024 [in Rp Million]
Kepada Pihak Terkait To Related Parties	189	767,766
Kepada Debitur Inti (Top 25) To Core Debtors Top 25		
a. Individu Individual	-	-
b. Grup Group	25	56,149,758

TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK

Informasi kondisi keuangan Bank dituangkan secara jelas dan transparan dalam beberapa laporan, sebagai berikut:

Transparansi Kondisi Keuangan

1. Laporan Tahunan, antara lain mencakup:
 - b. Ikhtisar Data Keuangan Penting, Laporan Dewan Komisaris, Laporan Direksi, Profil Perusahaan,

digitisation, and office networks and ATM productivity. To accelerate growth, the Bank is also exploring opportunities for inorganic growth and capital investments in its subsidiaries.

FUNDING FOR SOCIAL AND/OR POLITICAL ACTIVITIES DURING REPORTING PERIOD

Bank never engages in political activities and does not provide support for political activities. In line with its vision and mission, the Bank consistently provides optimal contributions to social activities in implementing corporate social responsibility.

In 2024, the Bank allocated funds of Rp2.5 billion for Social Responsibility activities, implemented in three pillars, as follows:

1. Education
2. Health and Environment
3. Humanitarian

The Bank's CSR information can be accessed in the Sustainability Report on page 208.

FUNDING TO RELATED PARTIES AND LARGE EXPOSURES

In 2024, funding to related parties and large exposures has been implemented according to the applicable laws and regulations, and there are no exceeds and/or violations of the lending, both to non-related parties and related parties.

TRANSPARENCY OF THE BANK'S FINANCIAL AND NON-FINANCIAL CONDITIONS

The Bank's financial condition has been clearly and transparently stated in the following reports:

Financial Condition Transparency

1. Annual Report, which includes:
 - b. Financial Highlights, Board of Commissioners' Report, Board of Directors' Report, Company



- | | |
|--|---|
| <p>Tinjauan Bisnis, Tinjauan Pendukung Bisnis, Tinjauan Keuangan, Tata Kelola Perusahaan, Manajemen Risiko, dan Laporan Keberlanjutan.</p> <p>c. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di OJK.</p> <p>d. Pernyataan Pertanggungjawaban Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan yang ditandatangani oleh seluruh anggota Dewan Komisaris dan anggota Direksi.</p> | <p>Profile, Business Review, Business Function Review, Financial Review, Corporate Governance, Risk Management, and Sustainability Report.</p> <p>c. Audited Annual Financial Statements by Public Accountant and Public Accountant Firm registered at OJK.</p> <p>d. The Board of Commissioners' and Board of Directors' Statements on the accuracy of the Annual Report's contents, signed by all members of the Board of Commissioners and Board of Directors.</p> |
|--|---|
2. Situs Bank www.ocbc.id, memuat berbagai informasi lain yang diwajibkan oleh Regulator, yang belum termuat dalam Laporan Tahunan, antara lain:
- | | |
|---|---|
| <p>c. Laporan Keuangan Publikasi Triwulanan</p> <p>d. Laporan Keuangan Publikasi Bulanan</p> <p>e. Laporan Publikasi Eksposur Risiko dan Permodalan</p> <p>f. Laporan Publikasi Informasi atau Fakta Material.</p> <p>g. Laporan Publikasi Suku Bunga Dasar Kredit</p> <p>h. Laporan lain</p> | <p>2. Regulators require other information not included in the Annual Report, which the Bank provides on its website, www.ocbc.id:</p> <p>c. Quarterly Financial Statements</p> <p>d. Monthly Financial Statements</p> <p>e. Risk Exposure and Capital Disclosure Report</p> <p>f. Material Information or Facts Disclosure Report.</p> <p>g. Basic Lending Rate Disclosure Report</p> <p>h. Other reports</p> |
|---|---|

Transparansi Kondisi Non-Keuangan

Bank memberikan informasi mengenai produk secara jelas, akurat dan terkini dalam bentuk brosur yang tersedia di setiap Kantor Bank dan/atau informasi elektronik melalui *Contact Center* Bank, situs web internal (*Intranet* dan *Sharepoint*), atau situs web Bank www.ocbc.id. Bagi Pemangku Kepentingan lainnya, seperti; pemegang saham dan Regulator; Bank menyajikan informasi kondisi non-keuangan lainnya seperti Laporan Implementasi Tata Kelola Bank, Struktur Pemegang Saham, Kegiatan Perusahaan melalui Siaran Pers, dan lain sebagainya dalam situs web resmi Bank.

Untuk keluhan dan/atau saran, Bank menyediakan saluran komunikasi seperti *Contact Center* Bank, menu *Hubungi Kami* pada situs web Bank, dan [@tanyaocbc.id](https://tanyaocbc.id) [akun X].

KEBIJAKAN ANTI PENYUAPAN DAN KORUPSI [GRI 205-1], [GRI 205-2]

Bank telah memiliki kebijakan anti penyuapan dan korupsi (ABC) yang disusun sebagai komitmen dalam menciptakan Sistem Manajemen Anti Penyuapan (SMAP). Kebijakan ini telah disosialisasikan dan wajib dipatuhi oleh seluruh pihak internal maupun eksternal yang bekerjasama dengan Bank dalam melakukan pencegahan terhadap tindakan penyuapan dan korupsi. Sebagai bentuk pengawasan aktif dan komitmen Direksi dan Dewan Komisaris, Bank telah menandatangani Deklarasi Komitmen Anti Penyuapan dan Korupsi pada tahun 2022 dan mempublikasikan hal tersebut melalui intranet dan situs www.ocbc.id. Selain itu,

Transparency of Non-Financial Condition.

Bank provides clear, accurate, and up-to-date product information in brochures available at every Bank branch, through electronic information via the Bank's *Contact Center*, internal website (*Intranet* and *Sharepoint*), or the Bank's website www.ocbc.id. For other stakeholders, such as shareholders and regulators, the Bank presents other non-financial information such as the Bank's Governance Implementation Report, Shareholders Structure, Company Activities through Press Releases, and other information on the official Bank website.

For complaints and/or suggestions, the Bank provides communication channels such as the Bank's *Contact Center*, the *Contact Us* menu on the Bank's website, and [@tanyaocbc.id](https://tanyaocbc.id) [X account].

ANTI BRIBERY AND CORRUPTION POLICY [GRI 205-1], [GRI 205-2]

The Bank has established an anti-bribery and corruption (ABC) policy as part of its commitment to implement the anti-bribery management system (SMAP). This policy has been internalised to all internal and external parties that collaborate with the Bank to prevent bribery and corruption. As the form of active supervision and commitment by the Board of Directors and the Board of Commissioners, in 2022 the Bank published a Declaration of Commitment to Anti-Bribery and Corruption on the internal and external websites www.ocbc.id. In addition, the Bank has communicated the ABC guidelines to all third parties who have cooperation with the Bank. In 2024, the

Bank telah menyampaikan pedoman ABC kepada seluruh pihak ketiga yang bekerja sama dengan Bank. Pada 2024, Bank melakukan pembaharuan ABC Risk Assessment untuk mengukur penerapan ABC secara berkala, sehingga langkah-langkah perbaikan tetap senantiasa dapat ditingkatkan.

Untuk meningkatkan pemahaman Kebijakan Anti Penyuapan dan Korupsi, seluruh karyawan telah mengikuti modul pembelajaran Anti Penyuapan dan Korupsi melalui *e-learning* yang disediakan oleh Bank dan dilaksanakan secara berkala.

KEBIJAKAN GRATIFIKASI

Kebijakan terkait gratifikasi antara lain mengatur tentang:

1. Larangan bagi anggota Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Komite di bawah Dewan Komisaris, dan Karyawan dan/atau keluarga inti-nya meminta dan/atau menerima hadiah dari pihak eksternal, baik secara langsung maupun tidak langsung dalam hubungannya dengan pekerjaan.
2. Kewajiban menolak dan mengembalikan hadiah dari pihak eksternal dengan santun.
3. Kewajiban melaporkan secara terbuka setiap penerimaan hadiah dari pihak eksternal yang tidak dapat ditolak atau dihindari kepada Bank dan pengelolaan hadiah yang terpaksa diterima.
4. Ketentuan pemberian hadiah kepada pihak eksternal.

SISTEM WHISTLEBLOWING

[GRI 2-26] [FN-CB-510a.2]

Bank memiliki program *whistleblowing* bagi karyawan dan/atau pihak eksternal untuk melaporkan tindakan *fraud* atau pelanggaran *Conduct* yang dilakukan oleh karyawan dari tingkat paling bawah sampai dengan tingkat yang paling tinggi. Sistem ini secara berkala disosialisasikan kepada seluruh karyawan dan publik.

Cara Penyampaian Laporan Pelanggaran

Laporan dapat disampaikan secara lisan atau tertulis melalui media berikut :

1. Situs web <https://whistleblowing.ocbc.id>
2. E-mail whistleblowing@ocbc.id
3. Pejabat Bank yang ditunjuk yaitu:
 - a. Fraud Risk Management Head
 - b. Head of Human Resources
 - c. Internal Audit Division Head

Di luar Pejabat Bank yang sudah ditunjuk, pelapor juga dapat langsung menyampaikan laporan kepada Presiden

Bank updated the ABC Risk Assessment to periodically evaluate the implementation of the ABC, ensuring that improvement measures can continually be enhanced.

To increase the understanding of the Anti-Bribery and Corruption Policy, all employees have participated in the Bank's e-learning ABC module which is conducted periodically.

GRATITUDE POLICY

The gratuity policy stipulates the following:

1. Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Committee members, as well as employees and their dependent family members, are prohibited from requesting or accepting gifts from external parties directly or indirectly related to their duties.
2. Obligation to respectfully refuse and return gifts from external parties.
3. Obligation to transparently declare to the Bank any external presents that cannot be refused or avoided and manage gifts received under unavoidable circumstances.
4. Conditions of gifts-giving to external parties.

WHISTLEBLOWING SYSTEM

[GRI 2-26] [FN-CB-510a.2]

The Bank's has a whistleblowing program for employees and external parties to report fraud or code of conduct violations, Conducted by the lowest to the highest level of employees. This system has been routinely disseminated to both employees and the public.

Whistleblowing Report Submission

The reports can be submitted verbally or in writing through the following:

1. Website <https://whistleblowing.ocbc.id>
2. E-mail whistleblowing@ocbc.id
3. Appointed Bank Officers:
 - a. Fraud Risk Management Head
 - b. Head of Human Resources
 - c. Internal Audit Division Head

Aside from the designated Bank Officers, the whistleblowers can also submit a report directly to the



Direktur [whistleblowing.presdir@ocbc.id] atau Presiden Komisaris [whistleblowing.preskom@ocbc.id].

Kriteria Laporan

Laporan yang disampaikan harus didasari itikad baik dan bukan merupakan suatu keluhan pribadi ataupun didasari kehendak buruk/fitnah, serta pelapor dianjurkan untuk menyampaikan laporan secara jelas disertai dengan bukti yang cukup untuk ditindaklanjuti atau dilakukan investigasi. Whistleblower juga bersedia untuk dihubungi kembali bilamana terdapat informasi yang masih dibutuhkan. Namun, jika pelapor tidak bersedia mencantumkan identitas, laporan whistleblowing dapat disampaikan tanpa menyebutkan identitasnya (anonimus).

Program Perlindungan Pelapor

Head of Human Resources menugaskan *Whistleblowing Protection Officer* untuk memberikan perlindungan kepada pelapor.

Penanganan Pengaduan

- **Investigasi**
Semua laporan pengaduan dengan indikasi *fraud* akan diinvestigasi oleh unit kerja independen, yaitu *Fraud Risk Management* (FRM), sedangkan untuk pelanggaran conduct akan ditindaklanjuti oleh unit kerja *Human Resource* (HR).
- **Pelaporan**
Laporan statistik *whistleblowing* dipresentasikan kepada *Fraud Council*, Komite Manajemen Risiko, Komite Pemantau Risiko, dan Komite Etik dan Perilaku. Seluruh laporan *whistleblowing* dilaporkan kepada Presiden Direktur.
- **Sanksi**
Bank memberikan sanksi yang tegas kepada karyawan yang terbukti melakukan pelanggaran. Keputusan sanksi diputuskan oleh *Disciplinary Council*.

Pihak yang Mengelola Pengaduan

Pihak yang menangani tindak lanjut dari pelaporan:

1. *Fraud Risk Management*: Investigasi laporan pengaduan *whistleblowing* terkait indikasi *fraud* yang diterima, mengadministrasikan laporan hasil investigasi dan berkoordinasi dengan unit kerja terkait untuk menyiapkan perbaikan dan mitigasi.
2. *Human Resource*: melakukan tindak lanjut terkait indikasi pelanggaran conduct dan memberikan program perlindungan kepada pelapor.

President Director [whistleblowing.presdir@ocbc.id] or President Commissioner [whistleblowing.preskom@ocbc.id].

Reporting Criteria

The report submitted must be made in good faith and should not constitute a personal complaint or be driven by malicious intent or defamation. Whistleblowers are encouraged to provide a clear report accompanied by sufficient evidence for follow-up or investigation. They should also be willing to be contacted if additional information is required. However, if the whistleblower chooses not to disclose their identity, the whistleblowing report may be submitted anonymously.

Whistleblowing Protection Program

Head of Human Resources has appointed a Whistleblowing Protection Officer to give protection to the whistleblowers.

Whistleblowing Handling

- **Investigation**
All the received reports involving fraud allegations will be investigated by An independent unit, Fraud Risk Management (FRM), while code of conduct violations related reports will be follow up by Human Resource (HR) unit.
- **Reporting**
The whistleblowing statistical report are presented to Fraud Council, Board Risk Committee, Risk Monitoring Committee, and Ethics and Conduct Committee. All whistleblowing reports will be reported to the President Director.
- **Sanctions**
The Bank imposes strict sanctions to the employee who commit violation. The sanction will be determined by Disciplinary Council.

Whistleblowing Management

The Parties in charge of whistleblowing follow-up:

1. *Fraud Risk Management*: Investigation of received whistleblowing reports related to fraud allegations, administer investigation reports, and coordinate with respective working units to prepare corrective actions and mitigating actions.
2. *Human Resources*: Conduct follow up actions towards received whistleblowing reports related to code of conduct violations and provide protection program to the whistleblowers.

3. *Disciplinary Council*: Memutuskan sanksi kepada karyawan pelaku yang terbukti melakukan pelanggaran.

3. *Disciplinary Council*: Determine sanctions for employees who are proven to have committed violations.

Jumlah Pengaduan yang Masuk

Sepanjang tahun 2024 telah diterima 20 (dua puluh) laporan *whistleblowing* sebagaimana pada tabel di bawah.

Whistleblowing Report Records

Throughout 2024, a total of 20 (twenty) whistleblowing reports have been received, as shown in the table below.

Laporan Whistleblowing Whistleblowing Report (WB)	2024
Jumlah laporan WB yang diterima Number of WB reports received	20
Jumlah laporan WB yang sudah selesai dilakukan investigasi Number of WB reports investigated	13
Jumlah laporan WB yang masih dalam proses investigasi Number of WB reports still under investigation	7
Jumlah laporan WB yang termasuk pelanggaran Number of WB reports including violations	5

Sanksi/Tindak Lanjut atas Pengaduan yang telah Selesai Diproses di tahun 2024

Dari 13 (tiga belas) laporan pengaduan yang telah selesai diinvestigasi, terdapat 6 (enam) laporan pengaduan yang melibatkan oknum karyawan dan telah diberikan sanksi sesuai dengan keterlibatan masing-masing.

Resolved Whistleblowing Sanctions/Follow Up in 2024

Out of the 13 (thirteen) whistleblowing reports that have been investigated, 6 (six) involved employees who have been sanctioned in accordance with their respective involvements.

KECURANGAN INTERNAL

Kecurangan internal merupakan kecurangan yang dilakukan oleh siapa pun dalam seluruh jajaran organisasi Bank merupakan tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, dan pihak lain menderita kerugian dan/atau pelaku *fraud* memperoleh keuntungan baik secara langsung maupun tidak langsung.

INTERNAL FRAUD

Internal fraud is an act of offence/fraud committed by anyone at any level of the Bank's organisation with the intent to deceive, defraud, or manipulate the Bank, customers, or other parties, which occurs within the Bank's environment and/or by using the Bank's facilities and may result in potential losses and/or the fraud offenders gaining benefits directly or indirectly.

Bank menerapkan strategi *anti-fraud* yang terdiri dari empat pilar utama, yaitu:

The following are four primary pillars of the Bank's anti-fraud strategy:

1. Pencegahan
Tindakan pencegahan untuk meminimalkan peluang terjadinya *fraud* antara lain melalui:
 - a. Sosialisasi kesadaran *Anti-Fraud* secara berkesinambungan
 - b. Identifikasi kerawanan
 - c. Kebijakan mengenal karyawan
2. Deteksi
Deteksi untuk mengidentifikasi dan meminimalkan dampak atas kejadian *fraud* secara dini, antara lain:
 - a. Kebijakan dan prosedur *whistleblowing*
 - b. Pemeriksaan dadakan atau *surprised audit* terutama pada unit bisnis atau aktivitas yang berisiko tinggi
 - c. Sistem pengawasan

1. Prevention
Preventive measures to reduce the likelihood of fraud include:
 - a. Anti-Fraud awareness.
 - b. Vulnerability Identification
 - c. Know your employee policy.
2. Detection
Detection to identify and minimise the potential fraud at early stage, including:
 - a. Whistleblowing policies and procedures.
 - b. Impromptu checks or surprised audits to the high-risk business unit or activities.
 - c. Surveillance system.



- | | |
|---|--|
| <p>3. Investigasi, Pelaporan dan Sanksi
Investigasi kejadian <i>fraud</i> dilakukan oleh <i>Fraud Risk Management</i>.</p> <ol style="list-style-type: none"> a. Pelaporan kejadian <i>fraud</i> kepada <i>Fraud Council</i>, Komite Manajemen Risiko dan Komite Pemantau Risiko. b. Pelaporan kepada Regulator. c. Pemberian sanksi kepada pelaku dan pihak-pihak yang terlibat oleh <i>Disciplinary Council</i>. <p>4. Pemantauan, Evaluasi dan Tindak Lanjut
Pemantauan terhadap tindak lanjut penanganan <i>fraud</i> dan perkembangan hasil perbaikan, dimonitor oleh <i>Fraud Council</i>.</p> | <p>3. Investigation, Reporting and Sanctions
Fraud investigations conducted by Fraud Risk Management.</p> <ol style="list-style-type: none"> a. Fraud reporting to the Fraud Council, Board Risk Committee and Risk Monitoring Committee. b. Reporting to Regulators. c. The Disciplinary Council imposes sanctions on the perpetrators and involved parties. <p>4. Monitoring, Evaluation and Follow-Up
Follow-up of fraud handling and the development of improvement results are monitored by Fraud Council.</p> |
|---|--|

Pada tahun 2024, dari pelaporan yang sudah selesai diinvestigasi terdapat 2 (dua) kejadian kecurangan internal yang dilakukan oleh karyawan dengan eksposur kerugian lebih dari Rp100 juta.

According to the completed investigations, there were 2 (two) internal fraud incidents with loss exposures over Rp100 million occurred in 2024.

INFORMASI LAIN YANG TERKAIT DENGAN TATA KELOLA BANK

Dalam menjalankan aktivitasnya, tidak terdapat intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

OTHER INFORMATION RELATING TO THE BANK'S GOVERNANCE

No owner interventions, internal disputes, or issues resulting from the Bank's remuneration policy as it carries out its operations.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

Untuk penerapan Pedoman Tata Kelola Perusahaan Terbuka, Bank mengacu POJK No.21/POJK.04/2015 tanggal 16 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Terkait hal tersebut, Bank telah melakukan berbagai aktivitas sesuai tabel di bawah ini:

IMPLEMENTATION OF PUBLIC COMPANY GOVERNANCE GUIDELINES

Regarding the implementation Public Company Governance Guidelines, the Bank cited POJK No. 21/POJK.04/2015 dated 16 November 2015 Corporate Governance Guidelines for Public Companies. As such, the Bank has engaged in the following activities:

No.	Rekomendasi Recommendation	Keterangan Description
Aspek 1. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham Aspect 1. Relationship between Public Company and Shareholders in Ensuring the Rights of the Shareholders		
Prinsip 1. Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS) Principle 1. Improving the Value of GMS Convention		
1.1	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Public Company has voting procedures either publicly or confidentially, which promotes independency and shareholder interest	Terpenuhi. Bank memiliki prosedur pengumpulan suara secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham dan dituangkan dalam Tata Tertib RUPS. Complied. As stated in the GMS Rules, the Bank has an open and closed voting procedure that prioritises the independence and interests of shareholders.

No.	Rekomendasi Recommendation	Keterangan Description
1.2	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All Board of Directors and Board of Commissioners members attended the Annual General Meeting of Shareholders.	7 (tujuh) dari 9 (sembilan) anggota Direksi dan 6 (enam) dari 8 (delapan) anggota Dewan Komisaris Bank hadir dalam RUPS Tahunan 2024. Seluruh anggota Direksi dan 5 (lima) dari 8 (delapan) anggota Dewan Komisaris hadir dalam RUPS Luar Biasa 2025. The 2024 Annual GMS was attended by 7 (seven) of 9 (nine) Board of Directors and 6 (six) of the total 8 (eight) members of the Board of Commissioners. All members of the Board of Directors and 5 (five) out of 8 (eight) members of the Board of Commissioners attended the 2025 Extraordinary GMS.
1.3	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. The GMS Summary is available on the Company's website for at least 1 (one) year.	Terpenuhi. Ringkasan Risalah RUPS selama 5 (lima) tahun terakhir tersedia pada situs web www.ocbc.id . Complied. GMS summaries for the past 5 (five) years are available on the website at www.ocbc.id .
Prinsip 2. Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2. Improving the quality of Public Companies Communication with Shareholders or Investors		
2.1	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Public Company has a communication policy with shareholders or investors.	Terpenuhi. Bank telah memiliki Kebijakan Komunikasi Internal dan Eksternal yang mencakup komunikasi dengan pemegang saham atau investor. Complied. The Bank has an Internal and External Policy regarding communication with shareholders or investors.
2.2	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam situs Web. Public Company discloses its communication policy with shareholders or investors on website.	Terpenuhi. Kebijakan Pemberian Informasi dan Laporan Kinerja kepada Investor tersedia di situs web www.ocbc.id . Complied. The Policy on Information Disclosure and Performance Reports for the Investors is available on the website www.ocbc.id .
Aspek 2. Fungsi dan Peran Dewan Komisaris Aspect 2. Board of Commissioners Functions and Roles		
Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3: Strengthening the Board of Commissioners Membership and Composition		
3.1	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determination of number of the Board of Commissioners members taking into account the condition of Public Company.	Terpenuhi. Dengan mempertimbangkan kondisi Bank, pada tahun 2024 terdapat 8 (delapan) orang anggota Dewan Komisaris. Complied. Given the Bank's current state in 2024, the Board of Commissioners consists of 8 (eight) members.
3.2	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the Board of Commissioners membership composition by considering various skills, knowledge, and experiences.	Terpenuhi. Bank memiliki anggota Dewan Komisaris dengan berbagai keahlian, pengetahuan, pengalaman, kewarganegaraan dan gender seperti tercantum dalam Profil Dewan Komisaris pada halaman 49-56. Complied. Members of the Bank's Board of Commissioners have the skills, knowledge, and experience to support the company development, as shown in the Board of Commissioners profiles on pages 49-56.
Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Principle 4: Improving the Quality of the Board of Commissioners Duties and Responsibilities		
4.1	Dewan Komisaris mempunyai kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy for its performance.	Terpenuhi. Bank memiliki kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris. Complied. The Bank has a self-assessment policy for the performance assessment of the Board of Commissioners.
4.2	Kebijakan penilaian sendiri (Self-Assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to assess the Board of Commissioners, is disclosed to the Annual Report of the public company.	Terpenuhi. Kebijakan Self-Assessment terdapat pada Laporan Tahunan ini halaman 129-130. Complied. The self-assessment policy is disclosed on page 129-130 of this Annual Report.



No.	Rekomendasi Recommendation	Keterangan Description
4.3	Dewan Komisaris mempunyai kebijakan terkait dengan pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy with respect to the resignation of Board of Commissioners member if such member involved in financial crime.	Terpenuhi. Tercakup dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang dapat diakses melalui situs web www.ocbc.id Complied. Covered in the Board of Commissioners Charter which can be accessed on the website www.ocbc.id .
4.4	Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee that carries out the Nomination and Remuneration function develops succession policies for the Board of Directors members' nomination.	Terpenuhi. Komite Remunerasi dan Nominasi memiliki Kebijakan Nominasi yang mencakup kebijakan suksesi dalam proses nominasi anggota Direksi. Complied. The Remuneration and Nomination Committee has the Nomination Policy, which incorporates the succession policy for the Board of Directors nomination process.
Aspek 3: Fungsi dan Peran Direksi Aspect 3: Board of Directors Functions and Roles		
Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi Principle 5: Strengthening the Board of Directors Membership and Composition		
5.1	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Determining the number of Board of Directors members considering the company's condition and effectiveness in decision making.	Terpenuhi. Bank memiliki 8 (delapan) anggota Direksi sesuai dengan kebutuhan dan kompleksitas Bank, serta efektivitas dalam pengambilan keputusan. Complied. The Bank has 8 (eight) Board of Directors members suited to the Bank's needs, complexity, and decision-making effectiveness.
5.2	Penentuan komposisi anggota Direksi memerhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the Board of Directors membership composition by considering various skills, knowledge, and experiences.	Terpenuhi. Bank memiliki anggota Direksi dengan berbagai keahlian, pengetahuan, dan pengalaman sebagaimana tercantum dalam Profil Direksi pada halaman 58-63. Complied. Members of the Bank's Board of Directors have the various skills, knowledge, and experience, as shown in the Board of Directors profiles on pages 58-63.
5.3	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors members who are in charge of accounting or financial have expertise and/or knowledge in accounting.	Terpenuhi. Tertera pada Profil Direktur Keuangan. Complied. Refer to the Finance Directors' Profile.
Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi Principle 6: Improving the Quality of the Board of Directors Duties and Responsibilities		
6.1	Direksi mempunyai kebijakan penilaian sendiri untuk menilai kinerja Direksi. The Board of Directors has a self-assessment policy to assess its Board of Directors performance.	Terpenuhi, sebagaimana tercantum pada Laporan Tahunan ini halaman 152. Complied, as stated in this Annual Report on page 152.
6.2	Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to be disclosed in the Annual Report.	Terpenuhi. Kebijakan tersebut dapat dilihat pada halaman 152 pada Laporan Tahunan ini. Complied. The self-assessment policy has been disclosed in this Annual Report on page 152.
6.3	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policies relating to the resignation of Board of Directors members if they are involved in financial crimes.	Terpenuhi. Tercakup dalam Pedoman dan Tata Tertib Kerja Direksi yang dapat diakses melalui situs www.ocbc.id . Complied. Covered in the Board of Director's Charter which can be accessed on the website www.ocbc.id .
Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation		
Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan Principle 7: Increasing Good Corporate Governance Aspects through Stakeholder Participation		
7.1	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . Public Company has policies to prevent insider trading.	Terpenuhi. Bank memiliki Kode Etik yang melarang <i>insider trading</i> yang dapat diakses melalui situs web Bank www.ocbc.id . Complied. The Bank has a Code of Conduct prohibiting insider trading which can be accessed on the Bank website www.ocbc.id .

No.	Rekomendasi Recommendation	Keterangan Description
7.2.	Perusahaan Terbuka memiliki kebijakan anti korupsi dan Anti-Fraud. Public Company has anti-corruption and anti-fraud policies.	Terpenuhi. seperti dinyatakan dalam Laporan Tahunan halaman 167 - 168. Complied, as stated in this Annual Report on page 167 - 168.
7.3.	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Public Company has policies regarding the selection and increase in the abilities of suppliers or vendors.	Terpenuhi. Tercakup dalam Kebijakan Pengadaan Barang dan Jasa yang dapat diakses melalui situs web Bank www.ocbc.id . Complied. Covered in the Procurement Policy which can be accessed on the Bank website www.ocbc.id .
7.4.	Perusahaan Terbuka memiliki kebijakan untuk pemenuhan hak-hak kreditur. Public Company has policies regarding the fulfillment of creditor rights.	Terpenuhi. Pemenuhan hak-hak kreditur tertuang dalam perjanjian yang disepakati oleh kedua belah pihak, (misalnya Perjanjian Kredit) dan Bank menjalankan kewajiban sebagaimana yang diperjanjikan dengan tepat waktu serta berupaya menghindari keterlambatan maupun kelalaian yang berpotensi menimbulkan kerugian kedua belah pihak. Complied. Creditors rights are outlined in the agreement as agreed by both parties (i.e. Credit Agreement), and the Bank fulfils its obligation in a timely manner and avoids delays or negligence that could potentially cause losses to both parties.
7.5.	Perusahaan Terbuka memiliki kebijakan Sistem <i>whistleblowing</i> . Public Company has whistleblowing system policies.	Terpenuhi. Bank memiliki kebijakan sistem <i>whistleblowing</i> yang dapat diakses di situs web perusahaan www.ocbc.id . Complied. The Bank has a whistleblowing system policy that is available on the website at www.ocbc.id .
7.6.	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Public Company has policies for providing long-term incentives to the Board of Directors and employees.	Terpenuhi, seperti tercantum pada Laporan Tahunan halaman 157. Complied, as stated in this Annual Report on page 157.
Aspek 5. Keterbukaan Informasi Aspect 5: Information Disclosure		
Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi Principle 8: Improving Information Disclosure		
8.1	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Companies utilize information technology widely outside its website in the form of information disclosure media.	Terpenuhi. Bank telah memanfaatkan pengembangan teknologi informasi secara luas sebagai media keterbukaan informasi, seperti tercantum pada Laporan Tahunan ini halaman 90. Complied. The Bank utilizes information technology for information disclosure as stated in this Annual Report on page 90.
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. Public Companies Annual Reports disclose the final beneficial owners of their shares holding at least five percent, in addition to the disclosure of the final beneficial owners in the Public Companies through the majority and controlling shareholder.	Terpenuhi. Bank telah mengungkapkannya pada Laporan Tahunan ini halaman 69. Complied. The Bank has disclosed this information in this Annual Report on page 69.



LAPORAN PENERAPAN TATA KELOLA UNIT USAHA SYARIAH REPORT ON THE IMPLEMENTATION OF SHARIA BUSINESS UNIT GOVERNANCE

Penerapan Tata Kelola pada Unit Usaha Syariah Bank sesuai dengan Prinsip Syariah berdasarkan ketentuan yang diatur oleh regulator yaitu POJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah, serta Undang - Undang No.40 Tahun 2007 tentang Perseroan Terbatas.

The Implementation of Sharia Business Unit Governance on the Bank's Sharia Business Unit refers to Sharia Principles as stipulated by the regulator, the POJK No. 2 of 2024 concerning the Application of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, as well as Law No. 40 of 2007 on Limited Liability Companies.



DIREKTUR UUS

Seluruh Direksi dan Dewan Komisaris Bank bertanggung jawab terhadap pengembangan UUS. Bank memiliki 1 orang direktur yang membawahkan UUS. Andrae Krishnawan W. diangkat sebagai Direktur UUS efektif tanggal 29 Juli 2013.

Tugas dan Tanggung Jawab Direktur UUS

Direktur UUS bertanggung jawab atas pengelolaan seluruh kegiatan UUS dan memastikan pengelolaan kegiatan usaha berjalan sesuai dengan prinsip syariah dan ketentuan yang berlaku. Direksi yang membawahkan fungsi kepatuhan syariah, fungsi manajemen risiko syariah dan fungsi audit intern syariah bertanggung jawab atas efektivitas fungsi tersebut dalam pemenuhan prinsip syariah dan berkoordinasi dengan Dewan Pengawas Syariah (DPS) dalam melaksanakan tugasnya. Informasi lebih detail mengenai tugas dan tanggung jawab Direksi, Dewan Komisaris dan Direktur UUS dapat diakses di situs web www.ocbc.id bagian Pedoman dan Tata Tertib Kerja Direksi dan Dewan Komisaris.

SBU DIRECTOR

The Bank's Board of Directors and Board of Commissioners are responsible for SBU's development. The Bank has a director in charge of SBU. Andrae Krishnawan W. was appointed as SBU Director on 29 July 2013.

Duties and Responsibilities of SBU Director

The SBU Director is responsible for managing all SBU activities and ensuring that business activities are managed in accordance with Sharia principles and applicable regulations. The Board of Directors overseeing Sharia compliance, Sharia risk management, and Sharia internal audit functions is responsible for the effectiveness of these functions in adhering to Sharia principles and coordinating with the Sharia Supervisory Board (SSB) in carrying out its duties. The SBU Board of Directors, Board of Commissioners, and Director duties and responsibilities are described in detail in the Board of Directors Charter and the Board of Commissioners Charter section of the website www.ocbc.id.

DEWAN PENGAWAS SYARIAH (DPS)

SHARIA SUPERVISORY BOARD (SSB)

DEWAN PENGAWAS SYARIAH (DPS) SHARIA SUPERVISORY BOARD (SSB)	
Ketua Dewan Pengawas Syariah Chairman of the Sharia Supervisory Board	Muhammad Anwar Ibrahim
Anggota Dewan Pengawas Syariah Member of the Sharia Supervisory Board	Mohammad Bagus Teguh Perwira

Tugas dan Tanggung Jawab DPS

DPS wajib melaksanakan tugas dan tanggung jawab sesuai dengan kerangka Tata Kelola Syariah dan prinsip tata kelola yang baik.

Informasi mengenai tugas, tanggung jawab, dan wewenang DPS termasuk pengaturan kewenangan dan prosedur keputusan DPS, pengaturan etika DPS, pengaturan rapat DPS, larangan terhadap DPS, evaluasi kinerja DPS dan pola hubungan kerja DPS dengan Direksi dan Dewan Komisaris dapat diakses pada situs web www.ocbc.id bagian Pedoman dan Tata Tertib Kerja Dewan Pengawas Syariah.

Rapat DPS

DPS memberikan nasihat dan saran serta pengawasan pemenuhan prinsip syariah melalui Rapat DPS.

Rapat DPS wajib diselenggarakan paling sedikit 1 (satu) kali dalam 1 (satu) bulan, rapat DPS bersama Direksi paling sedikit 1 (satu) kali dalam [4] empat bulan dan rapat DPS dengan Dewan Komisaris paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Pada periode Januari - Desember 2024 DPS telah menyelenggarakan rapat DPS sebanyak 13 (tiga belas) kali rapat, 3 (tiga) kali rapat DPS dengan Direksi, dan 3 (tiga) kali rapat DPS dengan Dewan Komisaris dengan tingkat kehadiran 100%.

Laporan Hasil Pengawasan DPS

DPS menyampaikan Laporan Pengawasan DPS Semester 1 dan Semester 2 Tahun 2024 kepada OJK berupa Laporan pelaksanaan atas kesesuaian produk dan jasa Bank dengan fatwa Dewan Syariah Nasional – Majelis Ulama Indonesia [DSN – MUI] yaitu:

Semester 1

1. Produk Baru: Tidak ada produk baru pada Semester I tahun 2024.
2. Kegiatan Pembiayaan: Pembiayaan KPR iB dengan 1 (satu) akad yaitu *Musyarakah Mutanaqisah*, Emerging dan pembiayaan korporasi dengan 2 (dua) akad yaitu Akad *Musyarakah Mutanaqisah* dan Akad *Musyarakah*.
3. Penghimpunan Dana Pihak Ketiga: Tanda iB Wadiah, Tabungan Haji iB, Tabungan Komunitas iB, Taka iB, Giro iB, Tabungan *Mudharabah* iB, Deposito iB dan Tabungan Multicurrency iB.
4. Pelayanan Jasa Perbankan: Sistem Kliring Nasional [SKN] dan *Real-time Gross Settlement [RTGS]*.
5. Kegiatan *Treasury*: FASBIS, SukBI, Sukuk Ritel, dan SIMA.

SSB Duties and Responsibilities

The SSB is required to carry out its duties and responsibilities in accordance with the Sharia Governance Framework and principles of good governance.

Information on SSB duties, responsibilities, and authority, including stipulation and decision-making procedures, ethics regulations, meeting arrangements, prohibitions, performance assessment, and working relationship framework between the SSB, the Board of Directors, and the Board of Commissioners, are presented on the website www.ocbc.id under the Sharia Supervisory Board Charter section.

SSB Meetings

SSB provides advice, recommendations, and oversees the adherence to Sharia principles through its meetings.

SSB meetings must be held at least once a month, DPS meetings with the Board of Directors at least once every four months, and DPS meetings with the Board of Commissioners at least once every four months. During the period from January to December 2024, the DPS held 13 (thirteen) DPS meetings, 3 (three) DPS meetings with the Board of Directors, and 3 (three) DPS meetings with the Board of Commissioners, with a 100% attendance rate.

SSB Supervision Report

SSB submits to OJK the SSB supervision report for Semester 1 and Semester 2 of 2024 regarding Implementation report on the suitability of the Bank's products and services with the DSN – MUI fatwa, which includes:

Semester 1

1. New Product: No new product in Semester I, 2024.
2. Financing Activities: KPR iB Financing with 1 (one) contract, *Musyarakah Mutanaqisah*; Emerging and corporate financing with 2 (two) contracts, *Musyarakah Mutanaqisah* and *Musyarakah*.
3. Third-Party Funds Acquisition: Tanda iB Wadiah, Hajj Savings iB, Community Savings iB, Taka iB, Demand Deposits iB, *Mudharabah* Savings iB, Time Deposits iB and Multicurrency Savings iB.
4. Banking Services: National Clearing System [SKN] and *Real-time Gross Settlement [RTGS]*.
5. Treasury Activities: FASBIS, SukBI, Retail Sukuk, and SIMA.

**Semester 2**

1. Produk Baru: terdapat 1 produk baru pada Semester 2 Tahun 2024 yaitu produk Ijarah Muntahiya Bittamlik.
2. Kegiatan Pembiayaan: Pembiayaan KPR iB dengan 1 [satu] akad yaitu Musyarakah Mutanaqisah, Pembiayaan Emerging dan Korporasi dengan 2 [dua] akad yaitu Akad Musyarakah Mutanaqisah dan Akad Musyarakah.
3. Penghimpunan Dana Pihak Ketiga: Tanda iB Wadiah, Tabungan Haji iB, Tabungan Komunitas iB, Taka iB, Giro iB, Tabungan Mudharabah iB, Deposito iB, dan Tabungan Multicurrency iB.
4. Pelayanan Jasa Perbankan: Sistem Kliring Nasional [SKN] dan Real-time Gross Settlement [RTGS].
5. Kegiatan Treasury: FASBIS, SukBI, dan SIMA.
6. Pengawasan terhadap kebijakan dan jalannya kepengurusan oleh Direksi Bank terkait dengan penerapan prinsip Syariah.
7. Nasihat dan opini syariah kepada Direksi Bank termasuk hasil layanan konsultasi dan pendapat kepada fungsi kepatuhan syariah, fungsi manajemen risiko syariah dan fungsi audit intern syariah.
8. Pendapat mengenai pemenuhan prinsip syariah kepada komite pendukung pelaksanaan tugas Dewan Komisaris.

2nd Semester

1. New Product: One new product was introduced in the second semester of 2024, namely Ijarah Muntahiya Bittamlik.
2. Financing Activities: KPR iB financing is provided under a single contract, Musyarakah Mutanaqisah, while Emerging and Corporate financing is offered under two contracts: Musyarakah Mutanaqisah and Musyarakah.
3. Third-Party Fund Collection: Tanda iB Wadiah, Tabungan Haji iB, Tabungan Komunitas iB, Taka iB, Giro iB, Tabungan Mudharabah iB, Deposito iB, and Tabungan Multicurrency iB.
4. Banking Services: National Clearing System [SKN] and Real-Time Gross Settlement [RTGS].
5. Treasury Activities: FASBIS, SukBI, and SIMA.
6. Supervision of policies and the Bank's management by the Board of Directors on the implementation of Sharia principles.
7. Provided Sharia advice and opinions to the Bank's Board of Directors, including consultations and recommendations for the functions of Sharia compliance, Sharia risk management, and Sharia internal audit.
8. Provided opinions on Sharia compliance to the committees supporting the duties of the Board of Commissioners.

Remunerasi DPS

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Dewan Pengawas Syariah Sharia Supervisory Board	
	Orang Person	Jumlah (Rp juta) Amount (Rp million)
Remunerasi Remuneration	2	1,325
Fasilitas lain seperti perumahan, transportasi, asuransi, kesehatan, dll. Other facilities such as housing, transport, insurance, healthcare, etc.	-	-
Yang dapat dimiliki Transferrable	-	-
Yang tidak dapat dimiliki Not transferrable	-	-
Total	2	1,325

SSB Remuneration

Jumlah Remunerasi per Orang dalam 1 [satu] tahun Total Annual Remuneration per Person in 1 [one] year	Jumlah Dewan Pengawas Syariah (DPS) Number of Sharia Supervisory Board [SSB]
Di atas Rp2.000.000.000,- Above Rp2,000,000,000,-	-
Di atas Rp1.000.000.000,- sd Rp2.000.000.000,- Above Rp1,000,000,000,- up to Rp2,000,000,000,-	-
Di atas Rp500.000.000,- sd Rp1.000.000.000,- Above Rp500,000,000,- up to Rp1,000,000,000,-	2
Rp500.000.000,- ke bawah Rp500,000,000 and below	-
Total	2

Daftar Konsultan UUS

Sampai dengan bulan Desember 2024, UUS tidak menggunakan jasa konsultan.

List of SBU Consultants

As of December 2024, SBU no longer engages consulting services.



KECURANGAN INTERNAL

Sampai dengan bulan Desember 2024 terdapat 1 (satu) kecurangan internal yang dilakukan oleh karyawan di lingkungan UUS Bank.

PERKARA HUKUM

Sampai dengan bulan Desember 2024, terdapat 16 (enam belas) perkara perdata dan tidak terdapat perkara pidana di lingkungan UUS Bank.

PENDAPATAN NON-HALAL DAN PENGGUNAANNYA

Sampai dengan bulan Desember 2024 tidak terdapat pendapatan non-halal.

PENYALURAN DANA KEBAJIKAN UUS BANK UNTUK KEGIATAN SOSIAL

Per Desember 2024, UUS Bank menyalurkan Dana Kebajikan sebesar Rp1.223.764.100 dengan sumber dana dari UUS Bank, dan disalurkan melalui kegiatan sosial antara lain renovasi mushola Cianjur, acara Ramadhan, mudik gratis, pembagian paket sembako, edukasi wisata rumah yatim elaborasi edukasi Al Quran, serta renovasi Masjid Lautze, Bandung.

PENILAIAN SENDIRI TATA KELOLA UUS BANK

Pada tahun 2024, UUS Bank telah menyelenggarakan 2 (dua) kali Penilaian Sendiri Tata Kelola yang mengacu kepada POJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah.

KESIMPULAN UMUM HASIL PENILAIAN SENDIRI TATA KELOLA UUS

Berdasarkan hasil Penilaian Sendiri semester 1 dan 2 Penerapan Tata Kelola UUS Bank berada di peringkat 1 atau Sangat Baik dan tidak terdapat kelemahan signifikan. Direktur UUS dan DPS berperan aktif dalam memastikan pemenuhan prinsip Syariah dalam kegiatan usaha UUS serta komitmen seluruh pihak dalam organisasi UUS dan Unit terkait.

INTERNAL FRAUD

As of December 2024, 1 (one) internal fraud case occurred, committed by an employee in the Bank's UUS.

LEGAL CASES

As of December 2024, the Bank SBU was handling 16 (sixteen) civil cases and no criminal cases.

NON-HALAL INCOME AND ITS USE

As of December 2024, no non-halal income occurred.

DISTRIBUTION OF CHARITABLE FUNDS FROM THE BANK SBU FOR SOCIAL ACTIVITIES

As of December 2024, the Bank SBU distributed Rp1,223,764,100 in charity funds, originated from the Bank SBU, through social activities such as the renovation of a prayer room in Cianjur, Ramadan events, free homecoming travel, distribution of basic food packages, educational trips for orphanages, and Quran education programs, as well as renovation of Lautze Mosque Bandung.

GCG SELF-ASSESSMENT OF THE BANK'S SBU

The Bank SBU conducted 2 (two) a GCG Self-Assessment in 2024 based on POJK No. 2 of 2024 on Syariah Governance Application for Sharia Commercial Banks and Sharia Business Units.

GENERAL CONCLUSION FOR THE SHARIA BUSINESS UNIT'S GCG SELF-ASSESSMENT RESULTS

Pursuant to the Self-Assessment on semester 1 and 2 the Bank's SBU GCG implementation is rated 1st or Very Good, with no significant gaps. The SBU Director and the SSB have strongly ensured that Sharia principles are followed in all business activities, as well as the commitment of all parties in the SBU Organisation and relevant units.

PROFIL DEWAN PENGAWAS SYARIAH

PROFILE OF SHARIA SUPERVISORY BOARD

MUHAMMAD ANWAR IBRAHIM

Ketua Dewan Pengawas Syariah | Chairman of Sharia Supervisory Board

Warga Negara Indonesia, berusia 83 tahun.

Domisili: Jakarta, Indonesia.

Ketua Dewan Pengawas Syariah Bank sejak 2009.

Indonesian citizen, 83 years old.

Domicile: Jakarta, Indonesia.

Chairman of Sharia Supervisory Board of the Bank since 2009.

Riwayat Pekerjaan:

- 2003-Januari 2025: Ketua Dewan Pengawas Syariah PT Bank Maybank Indonesia Tbk.

Work experience:

- 2003-January 2025: Chairman of Sharia Supervisory Board at PT Bank Maybank Indonesia Tbk.



- 2008-Oktober 2020: Ketua Dewan Pengawas Syariah PT Prudential Life Assurance.
- 2008-2018: Dosen Pengantar Ekonomi Islam Fakultas Ekonomi Universitas Trisakti.
- 2018 – sekarang: Dosen Penguji Ekonomi Islam program S3 pada Fakultas Ekonomi Universitas Trisakti.
- 2017-sekarang: Anggota Pleno Dewan Syariah Nasional [Perbankan Syariah dan Lembaga Keuangan Syariah], Majelis Ulama Indonesia [MUI] Pusat.
- 2008-October 2020: Chairman of Sharia Supervisory Board at PT Prudential Life Assurance.
- 2008-2018: Dosen Pengantar Ekonomi Islam Fakultas Ekonomi Universitas Trisakti.
- 2008-present: Lecturer of Introduction to Islamic Economy at the Faculty of Economics, University of Trisakti.
- 2017-present: Plenary member of the National Sharia Council [Sharia Banking and Islamic Financial Institutions], Indonesian Ulema Council [MUI].

Riwayat Pendidikan:

S2 di bidang Ushululfiqh Perbandingan [Sumber dan Filsafat Hukum Islam] Fakultas Syariah dan Jurisprudensi [1969] dan meraih gelar Doktor di bidang yang sama [1978], keduanya dari Universitas Al-Azhar, Cairo, Mesir.

Educational Background:

Master's degree and a PhD degree in Ushululfiqh Comparative [Source and Philosophy of Islamic Law] from the Faculty of Sharia and Jurisprudence, Al Azhar University, Cairo, Egypt in 1969 and 1978 respectively.

Riwayat Penunjukan sebagai Ketua DPS:

Efektif sejak: 14 September 2009.

Pengangkatan kembali: telah beberapa kali diangkat kembali dengan pengangkatan terakhir pada RUPST 11 April 2023 untuk periode jabatan sampai dengan RUPST 2026.

Appointment History as SSB Chairman:

Effective since: 14 September 2009.

Reappointment: reappointed several times with the most recent appointment at the AGMS 11 April 2023 for a term of office until the 2026 AGMS.

MOHAMMAD BAGUS TEGUH PERWIRA**Anggota Dewan Pengawas Syariah | Member of Sharia Supervisory Board**

Warga Negara Indonesia, berusia 46 tahun.

Domisili: Jakarta, Indonesia.

Anggota Dewan Pengawas Syariah Bank sejak 2009.

Indonesian citizen, 46 years old.

Domicile: Jakarta, Indonesia.

Member of Sharia Supervisory Board of the Bank since 2009.

Riwayat Pekerjaan:

- 2009 - Maret 2022: Anggota Dewan Pengawas Syariah PT Schroder Investment Management Indonesia.
- 2015 - 2017: Ketua Dewan Pengawas Syariah PT Indosurya Asset Management.
- 2015 - 2021: Ketua Dewan Pengawas Syariah PT Aberdeen Standard Investments Indonesia [d/h PT Aberdeen Asset Management].
- 2020 - sekarang: Wakil Sekretaris Badan Pelaksana Harian – Dewan Syariah Nasional – Majelis Ulama Indonesia.
- 2020 - Oktober 2024: Anggota Dewan Pengawas Syariah PT Bank Maybank Indonesia Tbk.
- 2021 - sekarang: Anggota Dewan Pengawas Syariah PT Bank Tabungan Negara [Persero] Tbk. *)
- Maret 2022 - sekarang: Ketua Dewan Pengawas Syariah PT Manulife Aset Manajemen Indonesia *)

*) Rangkap Jabatan

Work Experience:

- 2009 - March 2022: Member of Sharia Supervisory Board at PT Schroder Investment Management Indonesia.
- 2015 - 2017: Chairman of Sharia Supervisory Board at PT Indosurya Asset Management.
- 2015 - 2021: Chairman of Sharia Supervisory Board at PT Aberdeen Standard Investments Indonesia [formerly named PT Aberdeen Asset Management].
- 2020 - present: Vice Secretary of Daily Executive Leaders – National Sharia Board - Indonesian Ulema Council.
- 2020 - October 2024: Member of Sharia Supervisory Board PT Bank Maybank Indonesia Tbk.
- 2021 - present: Member of Sharia Supervisory Board PT Bank Tabungan Negara [Persero] Tbk. *)
- March 2022 - present: Chairman of Sharia Supervisory Board at PT Manulife Aset Manajemen Indonesia *)

*) Concurrent Positions

Riwayat Pendidikan:

- Lulusan S1 bidang Kajian Islam & Bahasa Arab di Universitas Al Azhar, Cairo [1999].
- S2 di bidang Ekonomi Islam di Universitas Islam Negeri Syarif Hidayatullah, Jakarta [2007].

Educational Background:

- Bachelor's degree in Islamic Studies and Arabic from Al Azhar University, Cairo [1999].
- Master's degree in Islamic Economics from Universitas Islam Negeri Syarif Hidayatullah, Jakarta [2007].

Riwayat Penunjukan sebagai Anggota DPS:

Efektif sejak: 14 September 2009.

Pengangkatan kembali: telah beberapa kali diangkat kembali dengan pengangkatan terakhir pada RUPST 11 April 2023 untuk periode jabatan sampai dengan RUPST 2026.

Appointment History as SSB Member:

Effective since: 14 September 2009.

Reappointment: reappointed several times with the most recent appointment at the AGMS 11 April 2023 for a term of office until the 2026 AGMS.

MANAJEMEN RISIKO

RISK MANAGEMENT

GAMBARAN UMUM SISTEM MANAJEMEN RISIKO [102 - 11]

Pengelolaan risiko menjadi pondasi dasar yang kuat untuk mendukung strategi Bank agar semakin tangguh untuk melaju jauh dengan tetap berpegang pada prinsip kehati-hatian.

Risk Management Group [RMG] berkomitmen untuk mendukung strategi Bank dan memfokuskan pengelolaan risiko selama tahun 2024 pada:

1. Analitik data risiko
2. Dukungan terhadap pembiayaan berkelanjutan
3. Pendekatan tiga lini pertahanan
4. Pengembangan infrastruktur, model dan metodologi manajemen risiko
5. Digitalisasi

Secara umum, Bank telah mengelola dan mengantisipasi dampak perkembangan ekonomi global dan domestik dengan baik, sebagaimana terlihat dari Rasio Kredit Bermasalah (NPL) yang masih dalam batas ketentuan Regulator dan kondisi keuangan serta operasional Bank yang terjaga baik.

PENERAPAN MANAJEMEN RISIKO

Manajemen risiko diterapkan secara berkelanjutan di lingkungan Bank dengan mengacu pada *Risk Appetite Statement* [RAS] yang telah ditetapkan dan menjadi landasan dalam proses pengambilan risiko sehingga bisnis Bank tetap bertumbuh secara hati-hati dan berkesinambungan.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dalam melaksanakan fungsi pengawasan atas penerapan manajemen risiko di Bank, Dewan Komisaris telah secara konsisten melakukan pemantauan terhadap batas toleransi risiko, kerangka kerja dan kebijakan manajemen risiko yang telah ditetapkan, serta memberikan masukan termasuk arahan strategis untuk meningkatkan kualitas serta efektivitas fungsi manajemen risiko. Di samping itu, Dewan Komisaris juga melakukan kaji ulang dan memberi persetujuan atas rekomendasi Komite Pemantau Risiko terkait berbagai aspek risiko, termasuk penetapan batasan dan limit risiko.

Dalam melaksanakan fungsi manajemen risiko, Direksi memiliki peran dan tanggung jawab yang jelas, termasuk:

RISK MANAGEMENT OVERVIEW [102 - 11]

Risk management is a fundamental part in supporting the Bank's strategy to enhance resilience for growing beyond while upholding prudence principles.

In 2024, the Risk Management Group [RMG] committed to this approach, with a focus on key areas such as:

1. Risk data analytics.
2. Support for sustainable financing.
3. Three lines of defense approach
4. Enhancing risk management infrastructure, models, and methodologies
5. Digitalization

Overall, the Bank has effectively managed and anticipated the impact of global and domestic economic developments, reflected in the Non-Performing Loans [NPL] Ratio is within regulatory limit and the well-maintained Bank's financial and operational conditions.

RISK MANAGEMENT IMPLEMENTATION

Risk management has been consistently implemented in the Bank and guided by the Risk Appetite Statement [RAS] that has been established and becomes the basis in risk decision process to support the prudent and sustainable growth of the Bank.

The Board of Commissioners and Board of Directors' Active Supervision

In performing an active supervision over the implementation of risk management in the Bank, the Board of Commissioners has consistently monitored the Risk Appetite Statement [RAS], risk framework and policies as well as provided strategic direction to improve the quality and effectiveness of risk management function. In addition, Board of Commissioners also reviewed and approved the recommendations from the Risk Monitoring Committee across all risk aspects, including risk threshold and limit.

In conducting the risk management function, the Board of Directors has defined a clear roles and responsibilities, which include:



1. Menyusun kebijakan dan strategi manajemen risiko secara tertulis dan komprehensif.
2. Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko dan eksposur risiko yang diambil oleh Bank secara keseluruhan.
3. Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi.
4. Mengembangkan budaya manajemen risiko pada seluruh jenjang organisasi Bank.
5. Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan manajemen risiko.
6. Memastikan bahwa fungsi manajemen risiko telah beroperasi secara independen.
7. Melaksanakan kaji ulang secara berkala untuk memastikan keakuratan metodologi penilaian risiko, kecukupan implementasi sistem informasi manajemen risiko dan ketepatan kebijakan, prosedur, dan penetapan limit risiko.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit Manajemen Risiko

Terdapat delapan jenis risiko utama yang dikelola oleh Bank, yaitu risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, strategik, dan kepatuhan. Bank memiliki kebijakan dan prosedur manajemen risiko yang efektif serta penetapan limit risiko yang memadai, sehingga Bank dapat konsisten bertumbuh, tetapi tetap dengan hati-hati. Seluruh kebijakan dan prosedur penetapan limit risiko dikaji ulang secara berkala agar selalu selaras dengan perkembangan terbaru.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko

Bank telah memiliki infrastruktur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko dengan didukung oleh sistem informasi manajemen yang memadai dan mampu mendukung fungsi manajemen risiko secara menyeluruh.

Untuk mengantisipasi potensi risiko di masa mendatang, Bank telah mengembangkan pendekatan identifikasi *emerging risk* melalui analisis berwawasan masa depan yang berfungsi sebagai peringatan dini untuk mengidentifikasi potensi risiko yang mungkin akan dihadapi oleh Bank.

Sejalan dengan penerapan Pilar 2 Basel II, Bank menerapkan *Internal Capital Adequacy Assessment Process (ICAAP)* guna memastikan kecukupan modal sesuai profil risiko Bank, di luar profil risiko yang sudah tercakup di Pilar 1.

1. Develop written and comprehensive risk management policy and strategy.
2. Undertake the overall implementation of risk management policies and risk exposures.
3. Evaluate and decide on transactions that require the Board of Directors' approval.
4. Develop a risk management culture for the entire organisation.
5. Ensure continuous updates on the competencies of risk management staff.
6. Ensure operational independence of the risk management function.
7. Conduct periodic reviews to ensure the accuracy of risk assessment methodology, adequacy of risk management information system, and suitability of risk management policies, procedures, and risk limits.

Adequacy of Risk Management Policies, Procedures, and Limit Setting

The Bank manages eight key risks: credit, market, liquidity, operational, legal, reputation, strategic, and compliance risks. The Bank has effective risk management policies and procedures, as well as adequate mechanisms to determine risk thresholds that allow the Bank to grow prudently. All risk policies and procedures are reviewed regularly to ensure they remain relevant in current risk environment.

Adequacy of Identification, Measurement, Monitoring, and Risk Control Processes and Risk Management Information Systems

Bank has developed an infrastructure to identify, measure, monitor, and mitigate the risks, which is supported by an adequate management information system with capability to support the overall risk management function.

In anticipating the potential risk in the future, the Bank has developed an approach for identifying emerging risk through a forward-looking analysis as an early warning mechanism to identify potential risks that the Bank may encounter.

To align with the implementation of Basel II Pillar 2 and adding to the risk profile that has been covered in Pillar 1, the Bank applied the Internal Capital Adequacy Assessment Process (ICAAP) to ensure that capital adequacy is

Bank senantiasa memastikan ketersediaan modal cukup agar mampu menyerap potensi kerugian material yang mungkin terjadi dalam skenario kondisi *stress* serta mendukung pertumbuhan bisnis secara berkelanjutan.

Organisasi dan Tata Kelola Manajemen Risiko

Bank memiliki beberapa unit kerja dalam struktur organisasi RMG yang bertanggung jawab mengelola berbagai jenis risiko. Sebagai lini pertahanan baris kedua, RMG bertanggung jawab menjalankan fungsi tata kelola manajemen risiko secara independen. RMG juga bekerja sama dengan seluruh unit bisnis dan unit pendukung, mulai dari level strategis sampai dengan level transaksi dalam rangka membangun proses identifikasi, pengukuran, pemantauan, pengendalian risiko, dan sistem informasi serta sistem pengendalian intern yang menyeluruh.

Dalam melaksanakan manajemen risiko yang efektif, Direksi dibantu oleh komite atau *council* terkait fungsi manajemen risiko, yaitu Komite Manajemen Risiko [KMR], Komite Manajemen Risiko Kredit [KMRK], Komite Manajemen Risiko Pasar [KMRP], ALCO, dan Asset Liability Council Unit Usaha Syariah [ALCO Syariah]. Sementara itu, pengawasan organisasi secara keseluruhan dilakukan oleh Dewan Komisaris melalui komite-komite terkait, seperti Komite Pemantau Risiko [RMC] dan Komite Audit [AC] sebagaimana terlihat pada struktur organisasi pada halaman 47.

Manajemen Risiko Unit Usaha Syariah (UUS)

Manajemen risiko pada UUS diterapkan atas seluruh kegiatan usaha UUS dan merupakan kesatuan dengan penerapan manajemen risiko Bank. Di samping kedelapan jenis risiko, manajemen risiko UUS juga mencakup dua risiko lainnya yaitu risiko imbal hasil dan risiko investasi. UUS juga melakukan penilaian profil risiko dan kualitas manajemen risiko. Pada tahun 2024, hasil penilaian mandiri profil risiko UUS menunjukkan kategori peringkat risiko komposit “Low”. Semua elemen Bank, termasuk Direksi dan ALCO Syariah, Dewan Komisaris, dan Dewan Pengawas Syariah [DPS] terlibat aktif dalam manajemen risiko UUS.

Pengendalian Risiko Terhadap Produk dan/atau Aktivitas Baru [102 -11]

Sejalan dengan Kebijakan Manajemen Produk, setiap produk dan/atau aktivitas perbankan baru wajib memenuhi *New Product Approval Process (NPAP)*. Produk dan/atau kegiatan baru Bank untuk memenuhi kebutuhan nasabah, kebutuhan Bank untuk berinovasi, dan mencapai visi serta misi Bank, termasuk yang sejalan dengan Tujuan Pembangunan Berkelanjutan.

consistent with the Bank’s risk profile. The Bank consistently ensures it has sufficient capital to withstand any potential material losses that may occur under stressed conditions and to foster sustainable business growth.

Risk Management Organisation and Governance

The Bank’s RMG, which consists of several units and serves as a second line of defence, is responsible for managing various risks independently. The RMG also works closely with all business and supporting units from strategic to transactional levels, to develop risk identification, measurement, monitoring, and control processes, as well as an information system and an overall internal control system.

The Board of Directors is assisted in undertaking effective risk management by the committee or council related to risk management function, namely the Board Risk Committee [BRC], Credit Risk Management Committee [CRMC], Market Risk Management Committee [MRMC], ALCO, and Asset Liability Council Sharia Business Unit [ALCO Sharia]. The Board of Commissioners oversees the entire organisation with the support of the Risk Monitoring Committee [RMC] and Audit Committee [AC]. The organisational structure can be seen on page 47.

Risk Management of Sharia Business Unit (SBU)

Risk management applies throughout the SBU activities and is integrated with the Bank-wide risk management activities. SBU covers two more risks, namely rate of return and equity investment risks, in addition to the eight risk classifications. SBU also assesses the quality of risk profiles and risk management. The SBU’s composite risk rating was “Low” in 2024. The Board of Directors, ALCO Sharia, the Board of Commissioners, and the Sharia Supervisory Board [SSB] are actively engaged in SBU risk management.

Risk Control for New Products and/or Activities [102 -11]

To align with the Product Management Policy, each new financial product and activity must undergo the New Product Approval Process [NPAP]. The Bank may create a new product or activity to meet customer needs, seek banking innovations, and fulfil its vision and mission, including aspects relevant to the Sustainable Development Goals [SDGs].



PERMODALAN DAN PRAKTIK MANAJEMEN RISIKO

Kebijakan Permodalan

Bank telah menetapkan Kebijakan Manajemen Permodalan yang berisi pendekatan-pendekatan, prinsip-prinsip, kerangka dasar pengukuran permodalan, pengawasan, serta pengaturan sesuai dengan peraturan ekstern dan/atau pedoman kehati-hatian intern.

Manajemen permodalan menjadi satu kesatuan dengan upaya Bank menjaga stabilitas keuangan, manajemen keberlanjutan serta melekat dalam tata cara operasional Bank sebagai badan hukum dan perencanaan strategis Bank. Selain itu, strategi manajemen permodalan Bank juga didorong oleh tujuan strategis Bank, persyaratan peraturan, dan RAS yang ditetapkan oleh Direksi.

Bank berfokus pada pengelolaan sumber-sumber pendanaan internal untuk memenuhi Kewajiban Penyediaan Modal Minimum (KPMM) sesuai dengan ketentuan Regulator.

Kecukupan Permodalan

Rasio kecukupan modal Bank per 31 Desember 2024 tercatat sebesar 23,60%, jauh di atas ketentuan minimum sesuai profil risiko yang dipersyaratkan oleh OJK.

Bagian berikut menjelaskan manajemen risiko Bank pada tahun 2024.

PENGELOLAAN RISIKO KREDIT

Risiko kredit adalah risiko yang timbul akibat kegagalan debitur dan/atau pihak lain (*counterparty*) dalam memenuhi kewajibannya kepada Bank.

Pengawasan dan Organisasi Manajemen Risiko Kredit

Direksi melaksanakan fungsi pengawasan manajemen risiko kredit melalui KMRK yang menyetujui Kebijakan Perkreditan Bank, mengawasi pelaksanaannya, memantau perkembangan dan kondisi portofolio perkreditan, serta memberi masukan langkah-langkah perbaikan.

Pada tingkat operasional, Bank memiliki unit *Credit Risk Management* yang mengelola risiko sesuai dengan RAS Bank. Dalam pemberian kredit, unit ini antara lain memperhatikan portofolio risiko, metodologi pengukuran risiko, pelaporan risiko, dan remedial pinjaman.

CAPITAL AND RISK MANAGEMENT PRACTICES

Capital Policy

To comply with external regulations and/or internal prudential guidelines, the Bank has established a Capital Management Policy on the approaches, principles and basic framework for capital measurement, monitoring, and supervision.

The Bank's capital management aims to maintain financial stability and as a going concern. It is integral to the Bank's operational procedures and strategic planning as a legal entity. Capital management strategy is driven by the Bank's strategic objectives, requirements, and RAS set by the Board of Directors.

To meet the regulatory requirement of Capital Adequacy Ratio (CAR), the Bank focuses on internal funding sources.

Capital Adequacy

As of 31 December 2024, the Bank's capital adequacy ratio stood at 23.60%, well above the minimum requirement set by the OJK.

The following describes the Bank's risk management activities in 2024.

CREDIT RISK MANAGEMENT

Credit risk arises from the potential default by debtors/counterparties.

Credit Risk Management Supervision and Organisation

The Board of Directors oversees credit risk management through the CRMC, which approves the Bank's Credit Policy, oversees its implementation, monitors the progress and conditions of credit portfolio, and provides suggestions for remedial action.

Credit Risk Management Unit manages risks in line with the RAS at operational level. On lending, the Unit considers, among others, risk portfolio, risk measurement methodology, risk reporting, and loan remedials.

Secara umum, hal-hal utama yang dilakukan Bank untuk mengelola risiko kredit adalah:

1. Memantau kualitas portofolio kredit berdasarkan tren, menganalisis portofolio dari berbagai sisi, dan menyusun berbagai laporan terkait secara berkala.
2. Merumuskan rencana kerja yang sejalan dengan pantauan dan hasil analisis kualitas portofolio kredit yang telah dilakukan.
3. Melakukan *stress test* portofolio kredit dengan menggunakan skenario *top-down* maupun *bottom-up* dan menentukan langkah-langkah mitigasi yang akan diambil.

Hasil kegiatan-kegiatan tersebut dilaporkan secara teratur kepada Direksi melalui KMR dan KMRK. Dengan laporan yang tepat waktu dan akurat, pihak manajemen dapat melakukan langkah perbaikan dan memastikan kualitas portofolio kredit yang sehat.

Pendekatan Manajemen Risiko Kredit

Bank mengelola risiko kredit sesuai dengan standar yang ditetapkan oleh Bank dan hanya mengambil risiko yang sepadan dengan imbal hasil untuk meningkatkan nilai para pemegang saham.

Secara keseluruhan, manajemen risiko kredit dilakukan dengan pendekatan komprehensif yang mencakup seluruh siklus risiko, termasuk penggunaan metodologi yang memadai.

Pinjaman terhadap Nasabah Retail Banking (Consumer dan Emerging Business)

Bank menawarkan kredit kepada nasabah sesuai target pasar dan ketentuan produk yang dikaji dari waktu ke waktu agar tetap relevan dengan perkembangan pasar dan ketentuan Regulator.

Untuk nasabah *Retail Banking*, portofolio kredit berasal dari program:

- Emerging Business
- Kredit Kepemilikan Rumah
- Kredit Multi Guna
- Kredit Kepemilikan Mobil
- Kartu Kredit
- Kredit Tanpa Agunan

Untuk setiap pengajuan kredit, Bank menggunakan *Loan Origination System* [LOS] untuk menghitung tingkat risiko dan terintegrasi dengan aplikasi *Scorecard*, sehingga keputusan kredit dapat berjalan efektif dan objektif. Bank juga secara berkala mengevaluasi kinerja kredit secara teratur dan kelayakan wewenang kredit.

The main activities of credit risk management are:

1. Monitoring loan portfolio quality based on current trends, analysing portfolios from different perspectives, and periodically compiling necessary reports.
2. Formulating work plans that are consistent with credit portfolio monitoring and quality analysis results.
3. Conducting stress tests on credit portfolios using top-down or bottom-up scenarios and identifying mitigation actions.

The BRC and CRMC regularly table reports to the Board of Directors. Timely and accurate reports allow the management to take corrective measures and ensure sound credit portfolios.

Credit Risk Management Approach

The Bank accepts credit risks within its risk appetite and risks that are commensurate with return potential to increase value to shareholders.

Overall, credit risk is managed with a holistic approach that covers the entire risk cycle, including by using adequate methodologies to quantify risks.

Loans to Retail Banking (Consumer and Emerging Business Loans)

The Bank's loan products are tailored to customer segments and product provisions that are periodically reviewed to remain relevant to market and regulatory requirements.

Credit portfolios for Retail Banking customers consist of:

- Emerging Business
- Mortgage Loans
- Multi-Purpose Loans
- Vehicle Loans
- Credit Cards
- Unsecured Loans

For effective and objective credit decisions, the Bank applies the Loan Origination System [LOS] with an integrated scorecard app to assess the risk level of credit applications, and also evaluates loan performance and credit authority periodically.



Pinjaman terhadap Nasabah Komersial, Korporasi dan Institusi Finansial

Pemberian kredit untuk Nasabah Komersial, Korporasi, dan Institusi dilakukan berdasarkan *Target Market* dan *Risk Acceptance Criteria (TM RAC)*. TM digunakan untuk menyaring debitur/calon debitur berdasarkan industrinya, sementara RAC berfungsi menganalisis kualitas debitur berdasarkan RAS Bank.

Credit Risk Officer yang berpengalaman akan menilai dan merekomendasikan calon nasabah dari segmen ini. Penilaian dapat dilakukan secara individual atau terhadap grup nasabah berdasarkan kualitas manajemen, keuangan dan profil perusahaan terhadap ancaman keadaan industri dan ekonomi. Guna memitigasi risiko, jaminan, atau pendukung kredit lainnya juga dinilai. Untuk memastikan objektivitas pemberian kredit, proses persetujuan mengikuti prinsip empat mata, dengan pemisahan unit bisnis dari fungsi-fungsi pengelolaan risiko kredit.

Sebagai bagian dari implementasi keuangan berkelanjutan, Bank telah membuat Kerangka Kerja dan Kebijakan Pembiayaan yang Bertanggung Jawab termasuk kebijakan untuk masing-masing sektor industri. *Environmental and Social Management System (ESMS)* diterapkan untuk melihat pengelolaan risiko Lingkungan dan Sosial debitur/calon debitur secara sistematis dan berkelanjutan. Semua ini adalah bagian dari implementasi keuangan berkelanjutan yang penjelasannya terdapat pada *Laporan Keberlanjutan* halaman 208.

Risiko Kredit dari Aktivitas Investasi atau Trading

Bank secara ketat mengawasi risiko kredit *counterparty* dari aktivitas *trading*, *derivative*, dan pinjaman surat berharga agar terlindung dari risiko kerugian dalam menggantikan sebuah kontrak jika terjadi gagal bayar oleh *counterparty*. Untuk itu, batasan kredit *counterparty* ditetapkan berdasarkan kapasitas kredit serta kelayakan *counterparty* dengan produk yang ditawarkan. Eksposur kredit dikontrol melalui pengawasan independen dan pelaporan langsung jika terjadi pelampauan atas limit serta *threshold* risiko.

Pengendalian Risiko Kredit

Berdasarkan *stress testing* risiko kredit, Bank mengambil langkah proaktif dan preventif untuk mengendalikan risiko. Bank, antara lain, mengidentifikasi debitur berstatus Dalam Pengawasan.

Tidak hanya melihat risiko saat ini, melalui Unit Bisnis dan Unit Manajemen Risiko Kredit, Bank juga melakukan

Loans to Commercial, Corporate, and Financial Institutions

The Bank adopts Target Market and Risk Acceptance Criteria [TM RAC] on lending for Commercial, Corporate, and Financial Institution customers. TM criteria apply to a debtor's industry, while RAC apply to debtor quality relative to the RAS.

Qualified Credit Risk Officers assess and recommend the eligibility of prospective debtors individually or in groups based on management quality, financial position, and company profiles against industry and economic risks. To mitigate risks, the assessment also covers collateral or other credit support. This process follows the four-eye principle to ensure objectivity with business units independently from credit risk management functions.

As part of sustainable finance, the Bank has developed a Responsible Financing Framework and Policy, including a sectoral policy. The Environmental and Social Management System (ESMS) is applied to appraise the management of the environmental and social risks of debtors/prospective debtors systematically and sustainably. To read more on the Bank's Sustainable Finance, see page 208 of the Sustainability Report.

Credit Risk from Investment or Trading Activities

The Bank closely monitors counterparty credit risk from trading, derivatives, and debt security activities to protect from potential losses when replacing a contract if the counterparty defaults. A counterparty's credit capability and eligibility determine credit limits. Independent monitoring and immediate reporting of risk threshold and limit violations control credit exposure.

Credit Risk Control

The Bank takes proactive and preventive actions based on credit risk stress testing, such as developing a Watchlist of debtors.

Beyond the current risks, the Bank's Business Units and Credit Risk Management Unit carry out forward-looking

penilaian risiko masa mendatang. Analisis dilakukan dengan beberapa skenario, seperti risiko krisis ekonomi global, kondisi makro ekonomi Indonesia, kenaikan suku bunga, kenaikan tingkat inflasi, dan depresiasi Rupiah.

Efektivitas pengendalian risiko kredit juga tidak lepas dari kualitas sumber daya manusianya. Bank konsisten melaksanakan pelatihan dan mendorong kolaborasi antar unit bisnis dalam manajemen risiko kredit, sejak pengajuan fasilitas hingga persetujuan kredit.

Melalui strategi pengendalian risiko di atas, Kredit Bermasalah Bank per 31 Desember 2024 secara konsisten dapat dijaga pada level yang rendah yaitu sebesar 1,6% [*gross*]. Hal ini mencerminkan bahwa Bank telah menjalankan prinsip kehati-hatian yang sangat baik dalam mengelola risiko kredit di sepanjang tahun.

Mitigasi Risiko Kredit

Bank memperhitungkan keberadaan agunan, garansi penjaminan, atau asuransi kredit sebagai Teknik Mitigasi Risiko Kredit [Teknik MRK] dan dalam menghitung Aktiva Tertimbang Menurut Risiko [ATMR] risiko kredit berdasarkan *Standardized Approach*.

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit dapat diakses pada situs web www.ocbc.id.

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit dapat diakses pada situs web www.ocbc.id.

Perhitungan Aktiva Tertimbang Menurut Risiko [ATMR] Risiko Kredit

ATMR untuk risiko kredit posisi per 31 Desember 2024 individual Bank tercatat sebesar Rp162 triliun.

Informasi terkait Eksposur Aset di Laporan Keuangan, Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, Risiko Kredit Akibat Kegagalan Pihak Lawan [*Counterparty Credit Risk*], Eksposur di Unit Usaha Syariah, Total Pengukuran Risiko Kredit, dan Analisis Eksposur *Counterparty Credit Risk* [CCR1] dapat diakses pada situs web www.ocbc.id.

Pengelolaan Risiko Konsentrasi Kredit

Risiko konsentrasi kredit timbul akibat penyediaan dana yang terkonsentrasi, antara lain pada debitur, wilayah geografis, produk, jenis pembiayaan atau lapangan usaha tertentu.

risk assessment using several scenarios, such as a global economic crisis, Indonesia's macroeconomic conditions, an increase in interest and inflation rates, and Rupiah depreciation.

The effectiveness of Credit Risk control is dependent on the human resources' quality. The Bank regularly carries out training sessions and encourages collaboration between business units in credit risk management from credit application to approval.

As a result, the Bank's Non-Performing Loans (NPL) ratio as of 31 December 2024 was consistently maintained at a low level of 1.6% [*gross*]. This reflected proper implementation of the Bank's prudent banking principles on credit risk management throughout the year.

Credit Risk Mitigation

The Bank considers collateral, reinsurance, or credit insurance as Credit Risk Mitigation Techniques (CRMT) and in calculating the Risk Weighted Assets (RWA) for credit risk based on the *Standardised Approach*.

Disclosures of Risk Weighted Net Receivables After Calculating the Impact of Credit Risk Mitigation can be accessed through our website at www.ocbc.id.

Disclosures of Risk Weighted Net Receivables and Credit Risk Mitigation Techniques can be accessed through our website at www.ocbc.id.

Calculation of Risk Weighted Assets (RWA) for Credit Risk

As of 31 December 2024, the RWA for credit risk for the Bank individually was Rp162 trillion.

Disclosures of Assets Exposure in the Financial Statement, Commitment/Contingency Liabilities Exposure on Off Balance Sheet Transactions, Counterparty Credit Risk Exposure, Sharia Business Unit Exposure, Total Credit Risk Measurement, and Analysis of Counterparty Credit Risk Exposure [CCR1] are presented in our website at www.ocbc.id.

Credit Concentration Risk Management

Credit concentration risk arises from financing activities that are concentrated on, among others, debtors, geographic regions, products, and types of financing or industry sectors.



Untuk mengelola risiko konsentrasi kredit, Bank mematuhi pedoman penetapan limit di dalam pernyataan RAS, ketentuan mengenai TM RAC, dan ketentuan Batas Maksimum Pemberian Kredit (BMPK) yang berlaku atas *Top Borrower* perorangan ataupun kelompok, sektor industri tertentu, serta pihak terkait.

Disiplin pembatasan tingkat eksposur kredit memungkinkan Bank untuk senantiasa mengendalikan dengan risiko konsentrasi kredit dengan baik.

Manajemen Remedial

Pemberian kredit tidak lepas dari risiko kinerja kredit yang rendah. Hal ini dapat dikelola secara proaktif agar Bank dapat selalu berada dalam kondisi keuangan yang sehat. Untuk menangani kredit bermasalah, Bank memiliki unit *Asset Recovery Management (ARM)*, *Retail Collection* dan *Unsecured Collection* yang masing-masing menangani kredit beragunan dan tidak beragunan.

Tagihan yang Telah Jatuh Tempo dan Penurunan Nilai Tagihan

Tagihan yang telah jatuh tempo adalah seluruh tagihan yang terlambat bayar lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau bunga. Sementara, untuk menentukan penurunan nilai tagihan, Bank menggunakan kriteria tertentu untuk menunjang objektivitas evaluasi. Penurunan nilai dapat diakibatkan oleh satu atau lebih 'peristiwa yang merugikan' setelah tagihan ditetapkan sebagai kredit bermasalah. Penurunan nilai berdampak pada estimasi arus kas masa mendatang atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

Informasi terkait Pengungkapan Tagihan Bersih Berdasarkan Wilayah, Tagihan Bersih Berdasarkan Sisa Jangka Waktu, dan Tagihan Bersih Berdasarkan Sektor *Ekonomi* dapat diakses pada situs web www.ocbc.id.

Pendekatan yang Digunakan Untuk Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN)

Pembentukan CKPN dihitung menggunakan pendekatan forward looking terhadap ekspektasi kerugian kredit sesuai Pernyataan Standar Akuntansi Keuangan (PSAK). Bank menjaga kecukupan CKPN untuk menutup kerugian kredit yang tercakup dalam portofolio pinjaman Bank. Untuk informasi yang lebih lengkap dapat mengacu pada Catatan 2 dalam catatan atas Laporan Keuangan terkait CKPN pada halaman 333-340.

The Bank manages this risk in compliance with the credit thresholds specified in the RAS statement, TM RAC, and Legal Lending Limits (LLL) that are applicable to Top Borrowers, whether individuals or groups, certain industrial sectors, or related parties.

The discipline to adhere to credit exposure limits enables the Bank to exercise robust mitigation measures for credit concentration risk.

Remedial Management

Unsatisfactory loan performance is an inherent risk of lending. However, the risk can be proactively managed to ensure the Bank's sound financial position. The Bank has Asset Recovery Management (ARM), Retail Collection and Unsecured Collection units that respectively manage secured and unsecured loans.

Non-Performing Account Receivables and Impairment of Receivables

Non-performing account receivables are deferred principal and/or interest repayments that are in excess of 90 days overdue. All receivables are subject to impairment based on the Bank's evaluation, which is based on objective evidence of the impairment being caused by one or more 'loss events' after the initial recognition of a credit problem in which the loss event has had an impact on the reliability of the estimated future cash flow of the financial asset or group of financial assets.

Disclosures of Net Receivables Based on Region, Net Receivables Based on Maturity Term, and Net Receivables Based on Economic Sector can be accessed through our website at www.ocbc.id.

Approach Used to Calculate Allowance for Impairment Losses

Allowance for Impairment Losses for financial assets are calculated using a forward-looking expected credit loss (ECL) model in line with Statement of Financial Accounting Standards (SFAS). The Bank maintains a sufficient level of allowance to absorb the credit losses in portfolios. Please see Note 2 to the Financial Statements on pages 333-340 for more information on impairment allowances.

Informasi terkait Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah, Tagihan dan Pencadangan - Berdasarkan Sektor Ekonomi, dan Rincian Mutasi Cadangan Kerugian Penurunan Nilai dapat diakses pada situs web www.ocbc.id.

Pemenuhan Ketentuan Regulator dan Basel

Bank berkomitmen memenuhi semua Ketentuan Regulator dan Kerangka Basel sebagai praktik terbaik pada tingkat internasional.

Untuk mengukur risiko kredit, Bank mengadopsi *Standardized Approach* dan ketentuan regulator, termasuk dalam menentukan bobot risiko. Bank juga selalu menggunakan jasa lembaga pemeringkat yang diakui, untuk tingkat nasional yaitu Pefindo dan tingkat internasional yaitu Fitch serta pemeringkat internasional lainnya.

Bank juga telah membuat model penilaian kredit dan *model rating* untuk kredit korporasi, serta aplikasi *scorecard* dan *behavior scorecard* untuk kredit ritel. Hal ini dilakukan untuk memenuhi implementasi *Internal Rating Based (IRB)* sesuai standar Basel. Melalui sistem penilaian kredit dan *scorecard*, Bank mampu menilai kelayakan kredit secara obyektif.

Semua model penilaian kredit telah divalidasi oleh pihak independen sebelum diimplementasikan dan telah menjadi bagian proses keputusan. Bank melakukan evaluasi berkala terhadap model penilaian kredit dan *scorecard* untuk memastikan kesesuaiannya dengan perkembangan usaha dan lingkungan risiko Bank.

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Peringkat dapat diakses pada situs web www.ocbc.id.

PENGELOLAAN RISIKO PASAR

Risiko pasar adalah risiko kerugian pada posisi neraca dan rekening administratif termasuk transaksi derivatif akibat perubahan harga pasar, seperti perubahan suku bunga, nilai tukar, termasuk risiko perubahan harga opsi.

Kerangka Kerja Manajemen Risiko Pasar

Pengelolaan risiko pasar dilakukan dengan mengacu pada RAS dan strategi bisnis Bank, kerangka kerja dan kebijakan manajemen risiko pasar yang meliputi pemisahan antara portofolio *Trading Book* dan *Banking Book*, pembagian tugas antara unit pengambil risiko dan unit yang melakukan kontrol dan pengawasan.

Disclosures of Receivables and Allowance based on Region, Receivables and Allowance by Economic Sector, and Movements in Allowance for Impairment Losses can be accessed through our website at www.ocbc.id.

Regulatory and Basel Requirements Compliance

The Bank is committed to meet all regulatory requirements and comply with the Basel Framework as the international best practice.

The Bank adopts the Standardised Approach and regulatory requirements to measure credit risk, including on risk weightage. The Bank also engages accredited national and international rating agencies, namely Pefindo and Fitch Ratings, and other international rating agencies.

To meet Basel's Internal Rating Based (IRB) approach, the Bank has developed a credit rating and model rating for corporate credit and a scorecard and behavioural scorecard for retail credit, which enable the Bank to objectively assess credit eligibility.

All credit rating models were validated by an independent party prior to adoption and integration into decision-making processes. The Bank reviews the models periodically to ensure their alignment with the Bank's business development and risk environment.

Disclosures of Net Receivables Based on Portfolio Categories and Individual Rating can be accessed at www.ocbc.id.

MARKET RISK MANAGEMENT

Market risk is the risk of losses on the balance sheet and off-balance sheet positions, including derivative transactions, as a result of changes in market pricing, such as interest rates, foreign exchange, and option prices.

Market Risk Management Framework

The Bank manages market risk based on the RAS and business strategies, risk management framework and policy that differentiates the Trading Book and Banking Book portfolios, as well as segregation of duties between risk-taking units and control and supervisory units.



Untuk mengontrol besaran risiko yang dapat diambil, Bank telah menetapkan berbagai limit dan *threshold* untuk memastikan setiap eksposur risiko pasar berada di tingkat toleransi risiko dan RAS yang telah disetujui.

Eksposur risiko pasar dimonitor secara harian yang dilengkapi dengan proses eskalasi dan pelaporan kepada Komite Manajemen Risiko Pasar.

Pengawasan dan Organisasi Manajemen Risiko Pasar

Untuk memastikan pengelolaan manajemen risiko pasar Bank memadai, diperlukan pengawasan aktif dari Direksi dan Dewan Komisaris. Di tingkat Direksi, pengawasan risiko dilaksanakan oleh KMRP, ALCO, ALCO Syariah, dan KMR, sedangkan di tingkat Dewan Komisaris, fungsi pengawasan risiko dilakukan oleh RMC.

KMRP merupakan komite yang beranggotakan manajemen senior yang mendukung KMR dan Presiden Direktur dalam proses manajemen risiko pasar secara menyeluruh. KMRP bertanggung jawab atas implementasi manajemen risiko pasar Bank dan memastikan bahwa kebijakan serta pelaksanaannya sudah dilakukan dengan tepat, efektif, dan memadai serta sejalan dengan RAS dan strategi bisnis Bank. Selanjutnya, setiap potensi masalah dalam pengelolaan risiko pasar akan didiskusikan di KMRP dan dilaporkan ke KMR.

Global Market merupakan unit pengambil risiko di mana terdapat pemisahan antara unit yang melakukan *trading* dan unit yang melakukan aktivitas pada *banking book*. *Market Risk Management Division (MRMD)* merupakan unit kontrol independen di Direktorat Manajemen Risiko yang bertanggung jawab untuk memantau dan mengontrol risiko pasar sesuai dengan kerangka kerja dan kebijakan manajemen risiko pasar, baik *trading book* maupun *banking book*. MRMD bertanggung jawab dalam mengidentifikasi risiko, menetapkan, dan melakukan validasi model pengelolaan risiko, dan melaporkan risiko secara independen.

Pendekatan Manajemen Risiko Pasar

Pedoman kerja manajemen risiko pasar meliputi:

- **Identifikasi Risiko Pasar**
Identifikasi risiko pasar dilakukan melalui analisa pergerakan harga pasar dan eksposur risiko pasar dari perubahan portofolio keuangan dibandingkan dengan strategi bisnis.

The Bank sets out various risk limits and thresholds to control risk level and ensure that each market risk exposure is within the risk tolerance level and RAS.

Market risk exposure is monitored daily with escalation and reporting procedure to the Market Risk Management Committee.

Market Risk Management Organisation and Supervision

To ensure adequacy, the Board of Directors and the Board of Commissioners actively supervise the Bank's market risk management. The MRMC, ALCO, ALCO Shariah, and the BRC supervise at the Board of Directors' level, and the RMC supervise at the Board of Commissioners level.

Comprising senior management members, the MRMC supports the BRC and the President Director in managing the overall market risk processes. The MRMC oversees the Market Risk Management activities, ensuring that appropriate, effective, and adequate policies and practices are in place to support the Bank's RAS and business strategies. The MRMC discusses potential issues in this area and reports them to the BRC.

Global Market is a risk-taking unit that segregates trading and banking book activities. The Market Risk Management Division [MRMD] is an independent control unit of Risk Management Directorate responsible for monitoring and controlling market risk in compliance with the market risk management framework and policies for both trading books and banking books. The MRMD is responsible for identifying risks, establishing, and validating risk management models and reporting risks independently.

Market Risk Management Approach

The market risk management guidelines cover:

- **Market Risk Identification**
To identify market risk, the Bank analyses price movement and market risk exposure from changes in financial portfolios compared to the business strategies.

- **Pengukuran Risiko Pasar**

Teknik pengukuran risiko pasar dilakukan menggunakan metodologi manajemen risiko berikut ini:

1. *Value-at-Risk* (VaR)

Metodologi untuk mengukur potensi risiko kerugian maksimum yang mungkin terjadi atas suatu portofolio keuangan dalam rentang waktu tertentu dan berdasarkan tingkat kepercayaan tertentu. VaR diukur dan dipantau untuk faktor-faktor risiko suku bunga dan risiko nilai tukar dengan menggunakan pendekatan simulasi historis pada tingkat kepercayaan 99%.

2. Sensitivitas Portofolio Keuangan

Perhitungan dengan mengukur dampak pergerakan instrumen risiko yang mendasari portofolio keuangan, yaitu:

- PV01 untuk mengukur potensi perubahan harga suatu portofolio keuangan dari pergerakan suku bunga.
- CS01 untuk mengukur dampak dari pergerakan *credit spread* terhadap suatu portofolio keuangan yang terpapar risiko kredit.

3. *Stress Testing*

Dilakukan untuk memperkirakan potensi kerugian yang mungkin terjadi akibat skenario *stress test* tertentu berdasarkan asumsi *hypothetical* (*anticipatory stress test*) atau observasi historis yang mempunyai probabilitas rendah tetapi mungkin terjadi. *Stress testing* risiko pasar dilakukan secara berkala dan diinformasikan kepada KMRK, KMR, dan RMC.

4. Aktiva Tertimbang Menurut Risiko (ATMR)

Bank mengadopsi Pendekatan Standar Basel III Reforms untuk pengukuran risiko pasar dengan mengacu pada pedoman Regulator.

- **Pemantauan dan Pengelolaan Risiko Pasar**

1. Limit

Bank telah menetapkan suatu limit dan *trigger/threshold* risiko untuk memastikan eksposur risiko pasar selalu terjaga sesuai dengan toleransi risiko dan *risk appetite* Bank.

2. Validasi Model

Setiap model yang digunakan harus divalidasi secara berkala oleh pihak independen untuk memastikan model yang digunakan masih relevan.

- **Market Risk Measurement**

The following are methodologies for market risk measurement:

1. Value-at-Risk (VaR)

VaR measures the potential risk of maximum losses that may occur in a financial portfolio within a specific time frame and based on certain confidence levels. VaR is measured and monitored for interest rate and currency risk factors by using a historical simulation approach, under a 99% confidence level.

2. Financial Portfolio Sensitivity

A calculation by measuring the impact of movements in the underlying risk instruments on the financial portfolio. The calculation of sensitivity is:

- PV01 to measure the potential change in price of a financial portfolio from the movement of interest rates.
- CS01 to measure the impact from the credit spread on a financial portfolio exposed to credit risk.

3. Stress Testing

Market risk stress testing is employed to estimate potential losses that may occur as a result of a certain stress test scenario, which is based on a hypothetical assumption (anticipatory stress test) or historical observations with a low probability but is plausible. Market Risk Stress Testing is conducted regularly, and the results are informed to MRMC, BRC, and RMC.

4. Risk Weighted Asset (RWA)

The Bank adopts the Standardised Approach – Basel III Reforms for market risk measurement by referring to the Regulatory guidelines.

- **Market Risk Monitoring and Management**

1. Limits

The Bank has established a risk limit and trigger/threshold to ensure market risk exposures are always within the Bank's risk tolerance and appetite.

2. Model Validation

Any model for measuring market risk should be validated periodically by an independent party to ensure its relevance.



3. Back-testing

Bank melakukan *back-testing* untuk mengkonfirmasi konsistensi model risiko pasar terhadap asumsi-asumsi model statistik yang digunakan.

4. Sistem Manajemen Risiko Pasar

Bank menggunakan sistem Murex untuk mengelola dan mengontrol eksposur risiko pasar yang timbul dari portofolio *trading* dan *banking book*. Selain itu, untuk mengukur *interest rate risk in the banking book (IRRBB)*, Bank menggunakan sistem Fermat ALM.

3. Back-testing

The Bank conducts back testing to confirm the consistency of its market risk model against assumptions for the statistical model used.

4. Market Risk Management System.

The Bank uses the Murex system to manage, measure, and control market risk exposures arising from the trading and banking book portfolios. The Bank also uses the Fermat ALM system to measure the interest rate risk in the banking book (IRRBB).

Trading

Tabel VaR (dalam Jutaan Rp | In Million)

Jenis Risiko Risk Type	2024				2023			
	Year End	Average	Minimum	Maximum	Year End	Average	Minimum	Maximum
IR VAR	7,027	11,028	3,543	22,978	7,192	14,962	3,803	27,995
FX VAR	2,166	4,379	444	14,197	6,099	6,149	631	18,432
TOTAL VAR	5,112	12,090	3,659	25,338	11,780	17,929	4,762	36,603

Trading

Tabel PV01 (dalam Ribuan Rp | In Thousand)

Jenis Risiko Risk Type	2024				2023			
	Year End	Average	Minimum	Maximum	Year End	Average	Minimum	Maximum
PV01 - Trading Book	740,451	1,133,864	272,757	2,036,970	733,330	1,266,601	295,682	2,196,140

Informasi ATMR, dan Risiko Suku Bunga dalam *Banking Book* dapat diakses pada situs web www.ocbc.id.

Information on Market Risk Weighted Assets, and Interest Rate Risk in the *Banking Book* can be accessed on the website at www.ocbc.id.

PENGELOLAAN RISIKO ASET DAN LIABILITAS

Manajemen risiko aset dan liabilitas (ALM) merupakan manajemen strategis yang dilakukan Bank untuk mengatur komposisi dan struktur aset dan liabilitas Bank, dengan tujuan untuk memaksimalkan pendapatan serta mengoptimalkan manajemen risiko likuiditas dan risiko suku bunga, sesuai dengan batas toleransi risiko dan limit yang ditetapkan. Fokus utama dalam ALM adalah risiko likuiditas dan risiko suku bunga dalam *banking book (IRRBB)*.

Kerangka Manajemen Risiko Aset dan Liabilitas

Kerangka kerja manajemen risiko aset dan liabilitas Bank berpusat pada pengelolaan eksposur yang timbul

ASSET AND LIABILITY RISK MANAGEMENT

Asset and liability risk management (ALM) are strategic deployments for the Bank in managing asset and liability composition and structure, maximising revenue, and optimising liquidity risk and interest rate risk management according to risk tolerance and limits. The primary focus areas in ALM are liquidity risk and interest rate risk in the *banking book (IRRBB)*.

Asset and Liability Risk Management Framework

The Bank's asset liability risk management framework focuses on managing the exposures arising from the

dari neraca Bank sehubungan dengan RAS Bank. Bank memantau profil risiko likuiditas dan risiko IRRBB terhadap limit risiko baik dalam *business-as-usual* maupun skenario *stress*.

Eksposur risiko aset dan liabilitas dipantau secara harian oleh unit kerja independen dalam RMG dan dilaporkan kepada ALCO, KMRP, KMR, dan Dewan Komisaris melalui RMC secara berkala.

MRMD pada RMG bertanggung jawab untuk memantau, mengukur dan melaporkan risiko likuiditas dan IRRBB. Adapun manajemen eksposur risiko likuiditas dan IRRBB secara harian dilakukan oleh unit kerja Treasury ALM, sebagai unit pengambil risiko, dalam limit dan *trigger* yang telah ditetapkan.

PENGUKURAN MANAJEMEN RISIKO ASET DAN LIABILITAS

Manajemen Risiko Likuiditas

Manajemen risiko likuiditas bertujuan untuk memastikan Bank memiliki kecukupan dana pemenuhan kewajiban kontraktual dan kewajiban keuangan sesuai ketentuan Regulator, sehingga dapat mempertahankan bisnis secara berkelanjutan.

Pemantauan likuiditas dilakukan secara harian dalam kerangka kerja untuk memproyeksikan arus kas berdasarkan pendekatan kontraktual maupun *behavioral*. Indikator-indikator likuiditas seperti *Liquidity Coverage Ratio [LCR]*, *Net Stable Funding Ratio [NSFR]* dan *Deposit Concentration Ratio [DCR]* digunakan untuk menjaga komposisi optimal antara pendanaan dan aset. Strategi pendanaan ditetapkan untuk menyediakan diversifikasi yang efektif dan stabilitas dalam sumber-sumber pendanaan lintas tenor, produk dan segmen nasabah.

Simulasi eksposur likuiditas untuk skenario *stress* dilakukan dan hasilnya digunakan untuk menyesuaikan strategi manajemen risiko likuiditas serta Rencana Pendanaan Darurat [CFP]. Bank memelihara aset-aset likuid yang memadai memenuhi kebutuhan likuiditas pada situasi krisis. Aset-aset likuid tersebut terutama terdiri dari instrumen bank sentral dan surat berharga Pemerintah.

Informasi terkait pengungkapan Laporan Regulasi LCR atau NSFR dapat diakses pada situs web www.ocbc.id.

Bank's balance sheet in accordance with the Bank's RAS. The Bank monitors the liquidity risk and IRRBB profiles against approved risk limits of both *business-as-usual* and *stress* scenarios.

An independent unit within the RMG monitors asset and liability risks daily and periodically reports them to the ALCO, MRMC, BRC, and the Board of Commissioners through the RMC.

The MRMD under RMG is responsible for monitoring, measuring, and reporting liquidity and IRRBB risk, while the Treasury ALM unit provides daily liquidity and IRRBB risk exposure management as a risk-taking unit that works within risk limits and triggers.

ASSETS AND LIABILITIES RISK MANAGEMENT MEASUREMENT

Liquidity Risk Management

The main objective of liquidity risk management is to ensure that the Bank has sufficient funds to meet contractual and regulatory financial obligations, consequently it is able to maintain its going concern.

The Bank monitors liquidity levels on a daily basis and projects cash flows using contractual and behavioural approaches. Liquidity indicators, such as Liquidity Coverage Ratio [LCR], Net Stable Funding Ratio [NSFR], and Deposit Concentration Ratio [DCR], are used to maintain optimal funding and asset mix. Funding strategies are established to provide effective diversification and stability in funding sources across tenors, products, and customer segments.

The Bank also undertakes simulations of liquidity exposures under stress scenarios. The results are used to adjust liquidity risk management strategies and Contingency Funding Plans [CFP]. The Bank maintains sufficient liquid assets, primarily central bank instruments and government securities, to anticipate a crisis situation.

Information of the Regulatory LCR or NSFR can be accessed on the website at www.ocbc.id.



Manajemen Risiko Suku Bunga dalam *Banking Book* (IRRBB)

Fokus utama pengelolaan IRRBB adalah untuk memastikan bahwa eksposur risiko suku bunga dapat teridentifikasi, terukur, terawasi, dan dikelola sesuai dengan toleransi risiko yang ditetapkan dan dalam *risk appetite* Bank.

Bank menggunakan berbagai teknik untuk mengukur IRRBB baik dari perspektif pendapatan maupun nilai ekonomi secara bulanan. Metode tersebut mengukur pengaruh berbagai skenario atas pendapatan bunga bersih (NII) dan Nilai Ekonomis Ekuitas (EVE). Model-model *behavioral* digunakan untuk menilai risiko suku bunga yang dihasilkan dari pelunasan pinjaman dipercepat, penarikan lebih awal untuk deposito berjangka dan simpanan tanpa jatuh tempo.

Informasi terkait pengungkapan Sensitivitas Pendapatan Bunga Bersih dan Sensitivitas Nilai Ekonomis Ekuitas, dan Laporan IRRBB menurut ketentuan OJK dapat diakses pada situs web www.ocbc.id.

PENGELOLAAN RISIKO OPERASIONAL

Risiko Operasional melekat pada seluruh produk, aktivitas, sistem dan proses Bank. Pengelolaan risiko operasional ditopang oleh kolaborasi tiga lini pertahanan yaitu unit bisnis/*operation*, manajemen risiko, dan audit intern.

Tujuan pengelolaan risiko operasional adalah meminimalkan/menghindari kerugian yang tidak terduga serta mengelola kerugian yang terduga, mengelola modal, kepatuhan terhadap peraturan serta mendukung peluang bisnis baru dengan risiko yang terkontrol.

Pendekatan Manajemen Risiko Operasional

Bank memiliki sistem manajemen risiko operasional yang memastikan eksposur risiko operasional diidentifikasi, dinilai, dimitigasi, dimonitor, dan dilaporkan kepada Direksi dan Dewan Komisaris.

Mengingat sifat risiko operasional melekat pada seluruh kegiatan Bank, peran dan fungsi kontrol pun melekat ke setiap karyawan. Untuk meningkatkan pemahaman dan kesadaran risiko, Bank mengadakan pelatihan berkala untuk karyawan. Masing-masing unit kerja melakukan penilaian sendiri atas efektivitas kontrol terhadap risiko yang melekat pada proses kerjanya.

Interest Rate Risk Management in *Banking Book* (IRRBB)

IRRBB management aims to ensure that interest rate risk exposures can be identified, measured, monitored, and managed within risk tolerance and risk appetite.

The Bank uses various techniques to measure IRRBB from both earnings and economic value perspectives on a monthly basis, including assessment of the impact of various interest rate scenarios on Net Interest Income (NII) and Economic Value of Equity (EVE). Behavioural models are also used to assess interest rate risks resulting from loan prepayments, time deposit early redemptions, and non-maturity deposits.

Information on Sensitivity of Net Interest Income and Sensitivity of Economic Value of Equity, and IRRBB Report according to OJK can be accessed on the website at www.ocbc.id.

OPERATIONAL RISK MANAGEMENT

Operational Risk is managed as an inherent risk across products, activities, systems, and processes through three lines of defence, namely business unit/*operation*, risk management, and internal audit.

Operational risk management aims to minimise or prevent unexpected losses, manage anticipated losses, safeguard capital, maintain regulatory compliance, and enable new business opportunities within controlled risk parameters.

Operational Risk Management Approach

The Bank's operational risk management system ensures operational risk exposure is identified, assessed, mitigated, monitored, and reported to the Board of Directors and Board of Commissioners.

Considering the inherent nature of this risk to the Bank's entire activities, the risk control role is assigned to all employees. The Bank organises training sessions to enhance risk understanding and awareness and requires each unit to perform self-assessment on the effectiveness of their control measures against inherent risks in their work.

Bank memiliki *Key Risk Indicator* (KRI) sebagai alat deteksi dini untuk melakukan tindakan sebelum potensi risiko menimbulkan kerugian. Bank memiliki program asuransi untuk mengurangi dampak kerugian finansial dan *Control Assurance Function* untuk mengoptimalkan fungsi kontrol pada aktivitas *trading*.

Manajemen Risiko Pihak Ketiga

Bank menyadari ada risiko yang melekat dalam kerja sama dengan pihak ketiga, baik terkait alih daya maupun non alih daya. Bank telah mengimplementasikan proses dan kebijakan untuk mengelola risiko tersebut.

Manajemen Keberlangsungan Bisnis

Bank menerapkan Strategi Keberlangsungan Bisnis melalui analisis dampak bisnis, menyusun rencana keberlangsungan bisnis, lokasi kerja alternatif, pengaturan *split operations*, serta penyesuaian proses operasional dan pengujian rencana keberlangsungan bisnis. Dalam situasi krisis, Bank mengaktifkan *Crisis Management Team* (CMT) yang memimpin dan mengarahkan tindakan strategis.

Bank berhasil menjaga keberlangsungan usaha serta memenuhi layanan seluruh pemangku kepentingan termasuk mengantisipasi ancaman yang timbul dari issue geopolitik serta risiko keamanan siber.

Strategi Manajemen Risiko Teknologi dan Keamanan Informasi

Kebijakan Manajemen Risiko Teknologi Informasi Bank telah diimplementasikan untuk memastikan bahwa risiko-risiko yang terkait dengan penggunaan teknologi informasi dapat diidentifikasi, dinilai, dimitigasi, dan dipantau secara efektif dan memadai.

Bank secara rutin memperbarui sistem teknologi keamanan, termasuk keamanan siber, guna melindungi dari ancaman siber baik eksternal maupun internal. Langkah ini dilakukan untuk memastikan kerahasiaan, integritas, dan ketersediaan aset informasi. Sistem diimplementasikan secara menyeluruh pada jaringan, server, aplikasi, pangkalan data, dan pengguna akhir serta dimonitor oleh tim *cyber security operations monitoring center* (24/7). Bank menerima sertifikasi ISO 20000 mengenai *service management system* dan ISO 27001:2013 mengenai *information security management system*. Untuk terus meningkatkan keamanan informasi perbankan dan nasabah, Bank secara berkala melaksanakan program peningkatan kesadaran karyawan atas risiko siber dan teknologi informasi serta *testing CSIRT* (*Computer Security Incident Response Team*), dan *social engineering*.

To take preventive actions, the Bank applies Key Risk Indicators (KRI) as an early risk detection mechanism. The Bank also has an insurance program to mitigate the impact of financial loss and a Control Assurance Function to optimise control over trading activities.

Third-Party Risk Management

The Bank recognizes the inherent risks in engaging with third parties, whether for outsourcing purposes or others, and has implemented appropriate risk management policies and procedures.

Business Continuity Management

The Bank implements a Business Continuity Strategy through Business Impact Analysis, Preparation of Business Continuity Plan, Alternative Work Locations, Split Operations Arrangement, as well as adjustments to the operational process and testing of Business Continuity Plan. In a crisis situation, the Bank activates the Crisis Management Team (CMT), which leads and directs strategic actions.

To provide services to all stakeholders, the Bank has maintained business continuity, including anticipating threats from geopolitical issues and cybersecurity risks.

Information Technology and Security Risk Management Strategy

The Bank's Information Technology Risk Management Policy has been implemented to ensure that risks associated with information technology are effectively and adequately identified, assessed, mitigated, and monitored.

The Bank regularly updates its security technology system, including cybersecurity measures, to safeguard against both external and internal cyber threats, ensuring the confidentiality, integrity, and availability of information assets. The systems are deployed on networks, servers, applications, databases, and end users with 24/7 monitoring by the cybersecurity operations center. The Bank has obtained ISO 20000 certification for its service management system and ISO 27001:2013 for its information security management system. To strengthen banking and customer information security, the Bank delivers cyber and information technology risk awareness programs, as well as CSIRT (*Computer Security Incident Response Team*), and social engineering testing.

**Aktiva Tertimbang Menurut Risiko (ATMR)**

Perhitungan ATMR Risiko Operasional dilakukan dengan Pendekatan Standar.

Alokasi modal dan ATMR Risiko Operasional dapat diakses pada situs web www.ocbc.id.

SISTEM PENGENDALIAN INTERNAL

Bank mengimplementasikan kebijakan Sistem Pengendalian Intern (SPI) yang efektif dan efisien sebagai mekanisme pengawasan berkesinambungan yang diimplementasikan di seluruh level jabatan dari kantor pusat dan kantor cabang. SPI Bank meliputi lima komponen utama, yaitu:

1. Pengawasan manajemen dan lingkungan yang mendukung pengendalian.
2. Proses identifikasi dan penilaian risiko.
3. Aktivitas kontrol dan pemisahan tugas serta tanggung jawab.
4. Keandalan sistem akuntansi, informasi dan komunikasi yang efektif.
5. Pemantauan dan perbaikan terhadap kelemahan.

Implementasi SPI dilakukan pada tiga aspek pengendalian utama, yaitu:

1. Pengendalian Operasional
 - a. Bank memiliki kebijakan dan prosedur lengkap dan dievaluasi secara berkala.
 - b. Bank menyusun kajian risiko pada setiap produk dan aktivitas, *menerapkan Key Risk Indicator (KRI) dan Risk and Control Self-Assessment (RCSA)*.
 - c. Bank menerapkan proses penyusunan, kaji ulang dan pengujian *Business Continuity Plan* serta melaporkan kepada Direksi dan Dewan Komisaris.
2. Pengendalian Kepatuhan terhadap Ketentuan Peraturan dan Perundang-undangan
 - a. Bank memiliki Unit Kerja yang mengelola dan mendukung kepatuhan Bank terhadap ketentuan yang berlaku.
 - b. Bank melakukan proses Regulatory Requirement Self-Assessment (RRSA).
3. Pengendalian Keuangan
 - a. Bank memiliki Rencana Bisnis untuk pencapaian jangka pendek dan jangka Panjang dengan memperhitungkan kemampuan modal yang dimiliki.

Operational Risk-Weighted Asset (RWA)

The Risk-Weighted Asset (RWA) for Operational Risk is calculated through the Standardised Approach.

Allocation of Capital and Operational RWA can be accessed at www.ocbc.id.

INTERNAL CONTROL SYSTEM

The Bank has implemented an effective and efficient Internal Control System (ICS) as a continuous supervision mechanism for all levels of the head office and branch offices. The Bank's ICS consists of five main components:

1. Management supervision and environmental support controls.
2. Risk identification and measurement.
3. Control activities and segregation of duties and responsibilities.
4. Reliable and effective accounting, information and communication systems.
5. Monitoring and shortfall improvements.

The Bank's ICS implementation covers three main control aspects, which are:

1. Operational Control
 - a. Comprehensive policies and procedures that are periodically evaluated.
 - b. Conduct risk assessments on products and activities and implements Key Risk Indicators (KRI) and Risk and Control Self-Assessments (RCSA).
 - c. Develop, review and test Business Continuity Plan (BCP) and reports to the Board of Directors and the Board of Commissioners.
2. Laws and Regulations Compliance Control
 - a. Establish a Working Unit that manages and supports the Bank's regulatory compliance.
 - b. Implement Regulatory Requirement Self-Assessments (RRSA).
3. Financial Control
 - a. The Bank's Business Plan articulates short and long-term targets that align with its capital capacity.

- b. Menekankan pelaksanaan kontrol yang efektif, seperti tersedianya:
- Unit Kontrol atau *Quality Assurance* untuk mengawasi proses dari masing-masing unit kerja terkait.
 - Satuan Kerja Manajemen Risiko, Divisi Kepatuhan serta Audit Intern yang independen.
 - Sistem informasi dan saluran komunikasi dengan pengamanan sistem enkripsi.

- b. Emphasis on effective control implementation, such as availability of:
- A Control Unit or Quality Assurance to supervise each related unit's processes.
 - An Independent Risk Management Unit, Compliance Division, and Internal Audit.
 - Information system and communication channels equipped with encryption system security.

Kesesuaian dengan Ketentuan Regulator dan Sistem Internasional

Rancangan dan implementasi SPI Bank mengacu pada Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum dan *Committee of Sponsoring Organizations of the Treadway Commission (COSO)*.

Evaluasi Atas Efektivitas SPI

Seluruh manajemen dan karyawan memiliki tanggung jawab serta berperan dalam meningkatkan kualitas pelaksanaan sistem pengendalian intern dan pengelolaan risiko. Manajemen melakukan evaluasi secara berkala melalui berbagai elemen tata kelola dibawah Dewan Komisaris dan Direksi untuk memastikan pengendalian intern dan pengelolaan risiko di tahun 2024 telah berjalan secara memadai dan efektif, dalam rangka mendukung pencapaian serta pertumbuhan bisnis Bank secara berkesinambungan.

Compliance with Regulatory and International System Requirements

The Bank's ICS framework and implementation refer to the Standard Internal Control System Guidelines for Commercial Banks and the Committee of Sponsoring Organisations of the Treadway Commission (COSO).

SPI Effectiveness Assessments

All management and employees have a responsibility and take a role in enhancing the quality of internal control system implementation and risk management. To support the achievement and sustainable growth of the Bank's business, Management conducts regular assessments through various governance elements under the Board of Commissioners and Directors to ensure that internal control and risk management in 2024 have been adequately and effectively implemented during the year.

PENGELOLAAN RISIKO HUKUM

Pengendalian Risiko Hukum dilakukan oleh Unit Kerja Fungsi Hukum, yaitu *Corporate Legal Department, Divisi Asset Recovery Management, Human Resources Services Division, dan Integrated Lending Services Division*.

Strategi manajemen risiko hukum menysasar tiga aspek berikut:

1. Litigasi: merespons dengan tepat sengketa yang melibatkan Bank.
2. Kelemahan perjanjian dan hubungan hukum: dimitigasi dengan cara mengkaji setiap dokumen hukum, kebijakan, dan prosedur internal untuk meminimalkan risiko hukum.
3. Ketiadaan atau perubahan peraturan perundang-undangan: aspek ini diatasi melalui kajian secara berkala terhadap ketentuan peraturan perundang-undangan dan terhadap praktik terbaik di industri perbankan dalam standar dokumentasi hukum.

LEGAL RISK MANAGEMENT

Legal Risk Control conducted by Legal Function Units, i.e. Corporate Legal Department, Asset Recovery Management Division, Human Resources Services Division, and Integrated Lending Services Division.

Legal risk management strategy focuses on three aspects:

1. Litigation: proper respond to dispute involving the Bank.
2. Weaknesses in agreement and legal arrangement, mitigated with reviewing any legal document, internal policy and procedure to minimise the legal risks.
3. Absence or changes in laws and regulations: this aspect shall be addressed with periodical review of laws and regulations, and best practices in banking industry on legal documentation standard.



Corporate Legal Department juga melakukan sosialisasi dan pelatihan untuk membangun budaya kehati-hatian dan memastikan seluruh Unit Kerja memahami dan dapat mengendalikan risiko hukum.

Untuk memantau risiko hukum, *Corporate Legal Department* mengkonsolidasi pengumpulan data dan analisis untuk mengukur indikator risiko hukum berdasarkan parameter yang ditentukan oleh OJK. Hasil pengukuran dilaporkan kepada Direksi melalui Satuan Kerja Manajemen Risiko.

PENGELOLAAN RISIKO STRATEJIK

Direksi dan Dewan Komisaris menetapkan dan secara berkala melakukan penyesuaian strategi jangka pendek, menengah, dan panjang guna memastikan keputusan dan kebijakan Bank senantiasa sejalan dengan kondisi terkini.

Upaya pengelolaan risiko stratejik antara lain:

1. Mengidentifikasi rencana strategis dalam Rencana Bisnis Bank dan Rencana Korporasi.
2. Melakukan pemantauan secara berkala untuk mengetahui kelayakan target dan melakukan penyesuaian jika dibutuhkan.
3. Mengomunikasikan pencapaian target keuangan, realisasi strategi, dan tindak lanjut Rencana Bisnis Bank, dan Rencana Korporasi melalui berbagai forum dan rapat koordinasi.

PENGELOLAAN RISIKO KEPATUHAN

Bank telah memiliki kebijakan, prosedur, dan sistem untuk memastikan keberhasilan manajemen risiko kepatuhan di seluruh jajaran Bank, termasuk melalui pendekatan secara terintegrasi dalam kerangka Konglomerasi Keuangan.

Dengan menerapkan langkah-langkah tersebut, Bank senantiasa melakukan langkah preventif sebagai strategi utama pengendalian risiko kepatuhan. Bank berkomitmen mengikuti standar praktik perbankan yang sehat untuk meningkatkan kinerja operasional, dan bisnis, serta menjaga kepercayaan para pemangku kepentingan.

Mekanisme Pemantauan dan Pengendalian Risiko Kepatuhan

Bank mengelola risiko kepatuhan dengan mengkaji tingkat kepatuhan untuk produk/aktivitas baru dan sistem,

Corporate Legal Department conducts legal awareness and training to promote prudential culture and ensure all Working Units comprehend and capable in managing legal risk.

The *Corporate Legal Department* oversees the monitoring of legal risks by consolidating data collection and analysis to evaluate legal risk indicators pursuant to parameter as determined by OJK. The results of assessment are then reported to the Board of Directors through the Risk Management Unit.

STRATEGIC RISK MANAGEMENT

The Bank's short-, medium-, and long-term strategies are set by the Board of Directors and Board of Commissioners, which also periodically make adjustments to these strategies to ensure all decisions and policies remain relevant.

Strategic risk management includes:

1. Identifying strategic plans in the Bank's Business and Corporate Plans.
2. Monitoring targets regularly to verify feasibility and adapt as needed.
3. Communicating the achievement of financial targets, strategies, and follow-up of the Bank's Business Plan and Corporate Plan through various forums and meetings.

COMPLIANCE RISK MANAGEMENT

The Bank has established policies, procedures, and systems to ensure the effective management of compliance risks at all levels, including through an integrated approach within the Financial Conglomeration framework.

By implementing these measures, the Bank consistently takes preventive measures as a key strategy for managing compliance risks. It is committed to adhering to sound banking practices to enhance operational and business performance while maintaining stakeholders' trust.

Mechanisms on the Compliance Risk Monitoring and Control

To manage compliance risk, the Bank review the level of compliance of new products and activities, as well as its

kebijakan, dan prosedur Bank terhadap peraturan yang berlaku.

Direktur Kepatuhan menyampaikan laporan hasil pemantauan dan pengendalian risiko kepatuhan kepada Presiden Direktur serta Dewan Komisaris secara periodik.

PENGELOLAAN RISIKO REPUTASI

Pengelolaan risiko reputasi dilakukan melalui tiga hal utama:

1. Konsisten menjalin komunikasi yang baik dan efektif dengan para pemangku kepentingan, antara lain dengan mempublikasikan informasi terkini tentang Bank secara proaktif, membina hubungan baik dengan media, dan secara konsisten melaksanakan Tanggung Jawab Sosial Perusahaan.
2. Proaktif menanggapi dan menangani setiap hal negatif seperti keluhan, gangguan layanan, dan lainnya sehubungan dengan Bank.
3. Melakukan pemantauan terhadap perkembangan industri dan usaha secara berkala.

Pengelolaan Risiko Reputasi Pada Saat Krisis

Bank juga memiliki mekanisme komunikasi krisis untuk meminimalkan dampak peristiwa negatif terhadap reputasi. Untuk memastikan kesinambungan kegiatan usaha, Bank memiliki *Business Continuity Plan [BCP]* dan membentuk *Crisis Management Team* sebagai koordinator respons dalam situasi krisis.

EVALUASI MANAJEMEN RISIKO

Pelaksanaan evaluasi manajemen risiko tidak hanya dilakukan oleh unit kerja pada RMG dan Divisi Internal Audit sebagai pengawas independen, melainkan juga dilakukan secara aktif oleh Dewan Komisaris dan Direksi melalui berbagai komite atau *council* yang dibentuk khusus terkait ruang lingkup dari masing-masing jenis risiko yang dikelola.

Pengawasan aktif selama tahun 2024 dapat dilihat dalam pemaparan Komite-komite Dewan Komisaris pada bagian Tata Kelola halaman 132-147.

Proses evaluasi yang lebih mendalam dilakukan oleh unit kerja manajemen risiko maupun unit kerja pendukung terkait lainnya dengan pendekatan berbasis risiko, sesuai

own systems, policies, and procedures with the prevailing regulations.

The Compliance Director regularly conveys the results of compliance risk monitoring and control to the President Director and the Board of Commissioners.

REPUTATION RISK MANAGEMENT

The Bank adopt three reputation-risk management approaches:

1. Consistently build effective communication with stakeholders by proactively disseminating Bank updates, building positive media relationships, and consistently engaging in Corporate Social Responsibility.
2. Respond and manage negative incidents such as complains, service disturbances, and other damaging issues to the Bank proactively.
3. Frequently monitoring industry and business developments.

Managing Reputation Risk in a Crisis

The Bank has crisis communication systems in place to mitigate the reputational impact of adverse events. A Business Continuity Plan [BCP] and a Crisis Management Team that will function as the crisis response coordinator were established.

RISK MANAGEMENT EVALUATION

Apart from an independent risk management assessment by the RMG and the Internal Audit Division, the Board of Commissioners and Board of Directors also evaluate risk management outcomes through committees or councils with their corresponding risk scope.

The Board of Commissioners' Committees' supervisory results in 2024 are presented in the Governance chapter, page 132-147.

Other risk management units and supporting units also carry out technical, in-depth evaluations using the risk-based approach, which is in line with regulators' guidelines



dengan arahan regulator mengenai tingkat kesehatan bank melalui penilaian profil risiko. Penilaian profil risiko dilaksanakan setiap triwulanan.

Hasil penilaian serta evaluasi risiko inheren dan kualitas penerapan manajemen risiko disimpulkan dalam bentuk peringkat profil risiko Bank. Hasil ini dievaluasi oleh Direksi melalui KMR dan disampaikan kepada Dewan Komisaris melalui RMC.

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Fungsi pengawasan dan evaluasi manajemen risiko Bank dilakukan oleh berbagai komite atau *council* yang berkaitan dengan risiko dan Divisi Internal Audit. Divisi Internal Audit mengevaluasi dan memberikan rekomendasi terhadap kualitas tata kelola, manajemen risiko, dan pengendalian intern secara independen.

Berdasarkan hasil penilaian yang dilakukan selama tahun 2024, Divisi Internal Audit berpendapat bahwa secara umum sistem pengendalian risiko yang diterapkan Bank telah memadai.

PENGELOLAAN RISIKO KE DEPAN

Secara keseluruhan, profil risiko Bank berdasarkan penilaian sendiri untuk Triwulan IV 2024 berada pada peringkat risiko komposit “Low”. Seiring dengan perkembangan aktivitas perbankan yang semakin beragam dan kompleks serta diiringi oleh potensi risiko yang meningkat, Bank akan terus menyempurnakan sistem pengelolaan risikonya, baik dari segi struktur organisasi, sumber daya manusia, kebijakan, prosedur, sistem pendukung dan metodologi lainnya untuk mengoptimalkan kinerja Bank yang berkesinambungan.

on the Banks’ financial health based on quarterly risk profile assessments.

The final output of risk assessment and risk management quality evaluation is summarized as the Bank’s overall risk profile rating. The Board of Directors evaluates the rating through BRC and submits its findings to the Board of Commissioners through the RMC.

Risk Management System Effectiveness Review

Various risk management committees or councils perform oversight and risk management evaluations. They include the Internal Audit Division that evaluates and provides recommendations for the Bank’s corporate governance, risk management, and internal control quality and processes independently.

Based on 2024 assessments, the Internal Audit Division considered the Bank’s overall risk management system implementation as adequate.

RISK MANAGEMENT MOVING FORWARD

The Bank’s composite risk rating according to its self-assessment in Quarter IV of 2024 was “Low”. Nevertheless, as banking activities become more diverse and complex, and with increased potential risks, the Bank will continually refine its risk management practices, from organisational structure and human resources, policies procedures, and supporting systems, to methodologies, to achieve optimal and sustainable performance.