



Bertumbuh dalam Kebaikan: Masa Depan Berkelanjutan untuk Semua

Growing With Kindness : A Sustainable Future For All

2022

Laporan Tahunan
Annual Report



METODE PENYUSUNAN DAN TENTANG LAPORAN TAHUNAN 2022

METHOD OF PREPARATION AND CONCERN OF 2022 ANNUAL REPORT

Laporan Tahunan PT Bank Aladin Syariah Tbk tahun buku 2022 diterbitkan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, serta Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah.

Laporan Tahunan ini terdiri dari beberapa bab, meliputi Ikhtisar Kinerja, Laporan Manajemen, Profil Perusahaan, Analisis dan Pembahasan Manajemen, Tata Kelola Perusahaan, serta Tanggung Jawab Sosial dan Lingkungan.

Penyebutan satuan mata uang “Rupiah”, “Rp” atau “IDR” merujuk pada mata uang resmi Republik Indonesia, sedangkan “Dollar AS” atau “USD” merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntansi Keuangan Indonesia. Penyebutan kata “Bank Aladin Syariah” dan “Bank” didefinisikan sebagai PT Bank Aladin Syariah Tbk yang menjalankan bisnis utamanya di bidang perbankan syariah.

Laporan Tahunan ini disajikan dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan dicetak dengan kualitas yang baik. Laporan Tahunan ini dapat dilihat dan diunduh di portal resmi PT Bank Aladin Syariah <https://aladinbank.id/>

The Annual Report of PT Bank Aladin Syariah Tbk for the 2022 fiscal year is published in accordance with Financial Services Authority Regulation No. 29/POJK.04/2016 concerning Annual Reports of Issuers or Public Companies and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies, as well as Financial Services Authority Circular Letter No. 10/SEOJK.03/2020 concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units.

This Annual Report consists of several chapters, covering Performance Highlights, Management Reports, Company Profile, Management Discussion and Analysis, Corporate Governance, and Social and Environmental Responsibility.

The mention of the currency unit “Rupiah”, “Rp” or “IDR” refers to the official currency of the Republic of Indonesia, while “US Dollar” or “USD” refers to the official currency of the United States. All financial information is presented in Rupiah in accordance with Indonesian Financial Accounting Standards. The mention of the words “Bank Aladin Syariah” and “Bank” are defined as PT Bank Aladin Syariah Tbk which carries out its main business in the field of Islamic banking.

This Annual Report is presented in two languages, namely Indonesian and English using an easy-to-read font type and size and good-quality printing. This Annual Report can be viewed and downloaded on the official portal of PT Bank Aladin Syariah <https://aladinbank.id/>



SANGGAHAN DAN BATASAN TANGGUNG JAWAB DISCLAIMER

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

Pernyataan-pernyataan prospektif dalam Laporan Tahunan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang PT Bank Aladin Syariah Tbk serta lingkungan bisnis di mana PT Bank Aladin Syariah Tbk menjalankan kegiatan usaha. Pernyataan yang terdapat di Laporan Tahunan ini bukan menjadi jaminan kinerja di masa yang akan datang, karena hasil sebenarnya di masa depan dapat berbeda karena dapat dipengaruhi oleh beberapa faktor di luar kendali PT Bank Aladin Syariah Tbk.

This annual report contains statements of financial condition, operating results, projections, plans, strategies, policies and objectives of PT Bank Aladin Syariah Tbk, which are classified as forward-looking statements in the implementation of applicable laws and regulations, except for historical matters. These statements have prospects of risk, uncertainty, and may result in actual developments that are materially different from those reported.

The prospective statements in this Annual Report are made based on various assumptions regarding the current and future conditions of PT Bank Aladin Syariah Tbk and the business environment in which PT Bank Aladin Syariah Tbk carries out its business activities. The statements contained in this Annual Report are not a guarantee of future performance, because actual results in the future may differ because they may be influenced by several factors beyond the control of PT Bank Aladin Syariah Tbk.



PENJELASAN TEMA

THEME EXPLANATION





BERTUMBUH DALAM KEBAIKAN: MASA DEPAN BERKELANJUTAN UNTUK SEMUA

2022 menjadi tahun yang penuh optimisme bagi Bank Aladin Syariah untuk tumbuh berkelanjutan dalam kebaikan. Di mana pada awal tahun 2022, Bank Aladin Syariah resmi meluncurkan aplikasi digital dan berhasil mengakuisisi lebih dari satu koma tujuh juta Nasabah sampai dengan akhir tahun 2022. Hasil tersebut memperkuat optimisme Bank Aladin Syariah untuk “Menjadi Bank Syariah Digital Terdepan” sebagaimana visi Bank. Aplikasi digital yang diluncurkan Bank Aladin Syariah terdiri dari produk-produk digital bank dengan fitur-fitur yang senantiasa memberikan kemudahan bagi nasabah. Produk-produk tersebut adalah tabungan transaksional Ala Dompot dan tabungan rencana Ala Impian serta fitur bill payment, Ala Berbagi dan tarik setor tunai melalui gerai Alfamart.

Bank Aladin Syariah juga berbagi kebaikan guna mewujudkan masa depan berkelanjutan untuk semua, melalui kegiatan pembiayaan yang sudah mulai terealisasi di tahun 2022. Di mana Bank memulai penyaluran dana melalui produk invoice financing, pembiayaan modal kerja dan pembiayaan ritel konsumtif. Sementara itu, dalam rangka mendukung pengembangan bisnis ke depan, Bank Aladin Syariah juga memperluas kolaborasi dengan mitra-mitra strategis. Bank Aladin Syariah berharap, pertumbuhan yang berhasil dibukukan Bank di tahun 2022, dapat memberikan kebaikan yang berkelanjutan untuk semua.

“GROWING WITH KINDNESS: A SUSTAINABLE FUTURE FOR ALL”

2022 will be a full of optimism year for Bank Aladin Syariah to grow sustainably in kindness. Where in early 2022, Bank Aladin Syariah officially launched a digital application and succeeded in acquiring more than one point seven million customers by the end of 2022. These results strengthen the optimism of Bank Aladin Syariah to “Become the Leading Digital Sharia Bank” as the Bank’s vision. The digital application launched by Bank Aladin Syariah consists of bank digital products with features that always provide convenience for customers. These products are Ala Dompot transactional savings and Ala Impian savings plans as well as bill payment features, Ala Berbagi and cash withdrawals through Alfamart outlets.

Bank Aladin Syariah also shares kindness in order to create a sustainable future for all, through financing activities that have begun to be disbursed in 2022. The Bank started disbursing funds through invoice financing products, working capital financing and consumer retail financing. Meanwhile, in order to support future business development, Bank Aladin Syariah is also expanding collaboration with strategic partners. Bank Aladin Syariah hopes that the growth that the Bank has successfully recorded in 2022 can provide sustainable good for all.



KESINAMBUNGAN TEMA

THEME CONTINUITY

2021



SIAP BERBAGI KEBAIKAN UNTUK MASA DEPAN READY TO SHARE KINDNESS FOR THE FUTURE

Di tengah tahun yang penuh dengan tantangan, Bank Aladin Syariah melakukan langkah besar di tahun 2021 yang menjadi babak baru bagi perkembangan bisnis Bank ke depan. Setelah melakukan Penawaran Umum Perdana Saham atau Initial Public Offering (IPO) pada 1 Februari 2021, dengan mencatatkan saham di Bursa Efek Indonesia, Bank melakukan perubahan nama dari PT Bank Net Indonesia Syariah Tbk menjadi PT Bank Aladin Syariah Tbk, dan telah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK) pada 3 Juni 2021. Pergantian nama yang dilakukan Bank, bukan sekadar proses merubah nama, melainkan juga sebuah transformasi diri menjadi bank yang dapat melayani kebutuhan seluruh lapisan masyarakat akan produk-produk perbankan, khususnya perbankan syariah, melalui pendekatan digitalisasi. Dimana Bank melakukan perubahan core business dari yang sebelumnya berfokus pada segmen corporate banking menjadi bank yang mengedepankan layanan digital dan berfokus pada segmen ritel. Melalui transformasi bisnis ini, Bank Aladin Syariah berupaya untuk menjadi lebih dekat dengan masyarakat dan siap berbagi kebaikan untuk masa depan bersama.

In the midst of a full of challenges year, Bank Aladin Syariah took big steps in 2021 which will become a new chapter for the Bank's business development going forward. After conducting an Initial Public Offering (IPO) on 1 February 2021, by listing shares on the Indonesia Stock Exchange, the Bank changed its name from PT Bank Net Indonesia Syariah Tbk to PT Bank Aladin Syariah Tbk, and has obtained approval from the Authority Financial Services (OJK) on 3 June 2021. The name change carried out by the Bank was not just a name change process, but also a self-transformation into a bank that can serve the needs of all levels of society for banking products, especially sharia banking, through a digitalization approach. Where the Bank made changes to its core business from previously focusing on the corporate banking segment to becoming a bank that prioritizes digital services and focuses on the retail segment. Through this business transformation, Bank Aladin Syariah seeks to become closer to the community and is ready to share goodness for a common future.

2020



INOVASI DIGITAL DAN TRANSFORMASI UNTUK MENJADI LEBIH TANGGUH DIGITAL INNOVATION AND TRANSFORMATION TO BE STRONGER

Bagi PT Bank Net Indonesia Syariah selanjutnya disebut "Bank Net Syariah" atau "BNS" dalam laporan ini, tahun 2020 merupakan tahun penuh harapan dan menantang. Hal itu ditandai dengan peralihan pemegang saham, upaya rebranding dan penguatan

internal perusahaan serta upaya meningkatkan kapasitas usaha melalui Aksi Korporasi Go Public (IPO) di tahun 2021. Perseroan memanfaatkan momentum tersebut dengan melakukan berbagai upaya transformasi, inovasi digital demi kemudahan layanan konsumen sekaligus mempertajam kapabilitas internal. Perseroan juga turut berkontribusi dalam perkembangan industri perbankan syariah di Indonesia yang kian tahun semakin menjanjikan. Sepanjang tahun 2020, kinerja perbankan syariah nasional justru lebih baik dibandingkan industri perbankan nasional.

For PT Bank Net Indonesia Syariah, hereinafter referred to as "Bank Net Syariah" or "BNS" in this report, 2020 was a full of hopes and challenges year. This was marked by the shift of shareholders, rebranding and strengthening efforts internal company as well as efforts to increase business capacity through Go Public (IPO) Corporate Action in 2021.

The Company takes advantage of this momentum by carrying out various transformation efforts, digital innovations for the convenience of customer service as well as sharpening internal capabilities. The Company also contributes to the development of the sharia banking industry in Indonesia, which is increasingly promising. Throughout 2020, the performance of the national sharia banking was actually better than the national banking industry.



2019



TRANSFORMATION TOWARD DIGITAL BANKING DIGITAL TOWARD TRANSFORMATION BANKING

Berkat budaya pengelolaan risiko yang efektif yang terus dipertahankan secara konsisten sejak 2018, di tahun 2019 Bank Net Syariah telah membangun pondasi yang kokoh. Konsolidasi merupakan kata kunci Bank Net Syariah dalam menghadapi tantangan baru yang lebih besar di industri perbankan syariah, di mana Bank Net Syariah berkesempatan meraih peluang menjadi salah satu bank syariah nasional terdepan

Thanks to an effective risk management culture that has been consistently maintained since 2018, in 2019 Bank Net Syariah has built a solid foundation. Consolidation is Bank Net Syariah's key word in facing new, bigger challenges in the sharia banking industry, where Bank Net Syariah has the opportunity to seize the opportunity to become one of the leading national sharia banks.

2018



INOVASI DIGITAL DAN TRANSFORMASI UNTUK MENJADI LEBIH TANGGUH DIGITAL INNOVATION AND TRANSFORMATION TO BE STRONGER

Di tahun 2018 Maybank Syariah telah melewati fase peralihan menuju sebuah perubahan besar, dengan tetap mempertahankan budaya pengelolaan risiko yang efektif secara signifikan sehingga kualitas aset dapat terus diperkuat dengan tercapainya NPF di angka nol. Kini Maybank Syariah siap menuntaskan rencana konsolidasi bisnis guna menghadapi tantangan baru yang lebih besar di industri perbankan syariah, menyongsong masa depan.

In 2018 Maybank Syariah has gone through a transitional phase towards a major change, while maintaining a significantly effective risk management culture so that asset quality can continue to be strengthened by achieving an NPF of zero. Now Maybank Syariah is ready to complete its business consolidation plan to face new bigger challenges in the sharia banking industry, facing the future.

SEKILAS TENTANG BANK ALADIN SYARIAH

BANK ALADIN SYARIAH AT A GLANCE

Aladin



Pemegang Saham

PT Aladin Global Ventures (53,67%)
PT BNC Technologies Ventures (5,80%)
Masyarakat (masing-masing di bawah 5%) (40,53%)

Shareholders

PT Aladin Global Ventures (53.67%)
PT BNC Technologies Ventures (5.80%)
Public (each under 5%) (40.53%)



Bidang Usaha Line of Business

Bank Umum Syariah
Sharia Banking

Fokus Bisnis: Business Focus

Layanan Perbankan Digital
Digital Banking Services



Segmen Usaha

Segmen Ritel

Segmen yang dirancang untuk menjadi pilar utama dalam melakukan akuisisi nasabah secara digital melalui aplikasi Aladin Bank

Segmen Non-Ritel (Small Medium Enterprise/SME & Korporasi)

Segmen yang dirancang untuk menjadi pilar utama dalam membangun portofolio pendanaan dan juga pembiayaan.

Business Segment

Retail Segment

This segment is designed to be the main pillar in conducting digital customer acquisition through the Aladin Bank application

Non-Retail Segment (Small Medium Enterprise/SME & Corporation)

This segment is designed to be the main pillar in building a funding and financing portfolio.



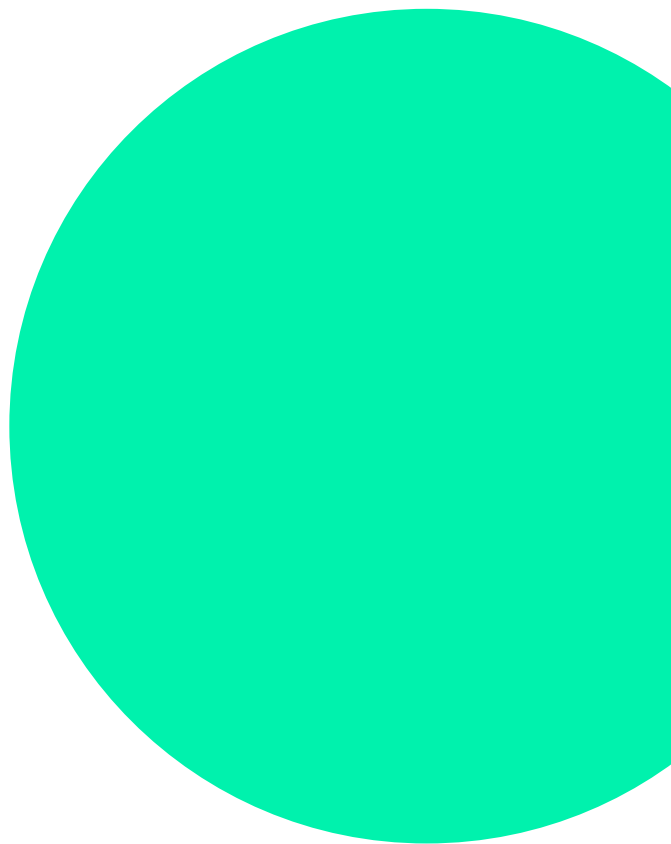
Total Aset Total Assets

Rp4,73 triliun per 31 Desember 2022
IDR4.73 trillion as of December 31, 2022



Jaringan Usaha Business Network

Seluruh Indonesia
Throughout Indonesia





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PENCAPAIAN TERBAIK BANK ALADIN SYARIAH

BEST ACHIEVEMENT OF BANK ALADIN SYARIAH

Pembiayaan

Financing

Total Pembiayaan Bank di tahun 2022 mencapai lebih dari
Total bank financing in 2022 more than

Rp1,3 triliun

IDR1.3 trillion

Total Pendapatan Bank sebagai Mudharib

Total Pendapatan Bank sebagai Mudharib

Total Pendapatan Bank sebagai Mudharib meningkat
126,50 % dari Rp36,1 miliar di tahun 2021 menjadi
Rp81,7 miliar di tahun 2022

Total Income from fund manage by Bank as Mudharib
increased by 126.50 % from IDR36.1 billion in 2021 to
IDR81.7 billion in 2022

Total Aset

Total Assets

Total Aset meningkat meningkat **117,42%** dari
Rp2,17 triliun di tahun 2021 menjadi **Rp4,73 triliun**
di tahun 2022

Total Assets increased by **117.42%** from **IDR2.17**
trillion in 2021 to **IDR4.73 trillion** in 2022



Modal

Capital

Pemenuhan Modal melalui Aksi Korporasi mencapai lebih dari
Fulfillment of capital through Corporate Actions reached more than

Rp2,2 triliun

IDR2.2 trillion

Registered User

Registered User

Registered User yang telah menyelesaikan KYC mencapai
Registered Users completed the KYC reached

1,7 juta nasabah

1.7 million customers

Jumlah Karyawan

Total Employees

Jumlah Karyawan meningkat **28,64%** dari **199 orang karyawan** di tahun 2021 menjadi **256 orang karyawan** di tahun 2022

Total employees increased by **28.64%** from **199 employees** in 2021 to **256 employees** in 2022

PENCAPAIAN TERBAIK BANK ALADIN SYARIAH

BEST ACHIEVEMENT OF BANK ALADIN SYARIAH



1994

Pertama kali berdiri dengan nama PT Bank Maybank Nusa International pada tanggal 16 September 1994.

It was first established under the name PT Bank Maybank Nusa International on September 16, 1994.

2000

Pada tanggal 11 September 2000, PT Maybank Nusa International berganti nama menjadi PT Bank Maybank Indocorp.

On September 11, 2000, PT Maybank Nusa International changed its name to PT Bank Maybank Indocorp

2021

PT Bank Net Indonesia Syariah Tbk berganti nama menjadi PT Bank Aladin Syariah Tbk, dan telah mendapat persetujuan dari OJK melalui surat No. KEP-42/PB.1/2021 tanggal 3 Juni 2021 tentang penetapan penggunaan izin atas nama PT Bank Net Indonesia Syariah Tbk menjadi izin usaha atas nama PT Bank Aladin Syariah Tbk.

PT Bank Net Indonesia Syariah Tbk changed its name to PT Bank Aladin Syariah Tbk, and has received approval from OJK through letter No. KEP-42/PB.1/2021 dated 3 June 2021 concerning the determination of the use of a license on behalf of PT Bank Net Indonesia Syariah Tbk to become a business license on behalf of PT Bank Aladin Syariah Tbk

2021

Pada tanggal 1 Februari 2021, saham BNS telah dicatatkan pada Bursa Efek Indonesia dengan kode saham "BANK", setelah sebelumnya memperoleh pernyataan efektif dari OJK dengan suratnya No. S-8/D.04/2021 tanggal 22 Januari 2021.

On February 1, 2021, BNS shares were listed on the Indonesia Stock Exchange with the stock code "BANK", having previously obtained an effective statement from OJK with its letter No. S-8/D.04/2021 dated 22 January 2021.

2022

Pada Januari 2022, Bank telah berhasil meluncurkan aplikasi mobile banking untuk nasabah atau masyarakat. Selain itu, Bank juga sudah mulai menyalurkan financing di kuartal II tahun 2022 dengan total outstanding pembiayaan mencapai Rp1,3 triliun per 31 Desember 2022.

Bank juga telah berhasil melakukan pemenuhan Modal Inti Bank sesuai dengan Peraturan OJK No.12/POJK. 03/2020 tentang Konsolidasi Bank Umum.

In January 2022, the Bank has successfully launched a mobile banking application for customers or the public. In addition, the Bank has also started disbursing financing in the second quarter of 2022 with a total outstanding financing of IDR 1.3 trillion as of 31 December 2022.

The Bank has also succeeded in fulfilling the Bank's Core Capital in accordance with OJK Regulation No.12/POJK. 03/2020 on Commercial Bank Consolidation.





2010

PT Bank Maybank Indocorp berganti nama menjadi PT Bank Maybank Syariah Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 tanggal 23 September 2010, seiring dengan pergantian bidang usaha dari bank umum konvensional menjadi bank.

PT Bank Maybank Indocorp changed its name to PT Bank Maybank Syariah Indonesia based on the Decree of the Governor of the Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 dated 23 September 2010, in line with the change in business sector from conventional commercial banks to banks.

Perubahan status PT Bank Net Indonesia Syariah dari Perusahaan Tertutup menjadi Perusahaan Terbuka dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0074002.AH.01.02.Tahun 2020 tanggal 3 November 2020.

Change of status of PT Bank Net Indonesia Syariah from a private company to a public company and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-0074002.AH.01.02.Tahun 2020 November 3, 2020.

2019

Pada tanggal 20 Desember 2019, kembali terjadi perubahan nama dari PT Bank Maybank Syariah Indonesia menjadi PT Bank Net Indonesia Syariah, sekaligus merubah fokus bisnis, dari segmen korporasi menjadi ritel.

On December 20 2019, there was another name change from PT Bank Maybank Syariah Indonesia to PT Bank Net Indonesia Syariah, as well as changing the focus of the business, from the corporate segment to retail.



IKHTISAR DATA KEUANGAN PENTING

FINANCIAL HIGHLIGHTS





30 Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

*Maksimal saldo 500.000. Syarat dan ketentuan berlaku. www.bankbali.com

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IKHTISAR DATA KEUANGAN PENTING

FINANCIAL HIGHLIGHTS

LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN

PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME STATEMENT

Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
Pendapatan Pengelolaan Dana oleh Bank Sebagai Mudharib Fund Management Revenue by Banks as Mudharib						
Pendapatan dari Piutang Revenue from Receivables	16.101	3	86	3.958	26.832	536600,00%
Pendapatan Bagi Hasil <i>Musarakah</i> Musarakah Revenue Sharing	-	-	-	-	3.452	-
Pendapatan Bagi Hasil <i>Mudharabah</i> Mudharabah Revenue Sharing	-	-	-	-	72	-
Pendapatan Usaha Utama Lainnya Other Main Operating Revenue	65.654	36.108	31.191	47.513	31.089	81,83%
Total Pendapatan Bank sebagai <i>Mudharib</i> Total Bank Revenue as Mudharib	81.755	36.111	31.277	51.471	61.445	126,40%
Hak Pihak Ketiga atas Bagi Hasil Dana <i>Syirkah</i> Temporer Third Party Rights on Profit Sharing of Temporary Syirkah Funds	(23.982)	(403)	(158)	-	(4.375)	5.850,87%
Hak Bagi Hasil Milik Bank Profit Sharing Rights Owned by the Bank	57.773	35.708	31.119	51.471	57.070	61,79%
Pendapatan Operasional Lainnya Other Operating Revenue	19.788	785	476	1.712	6.351	2.420,76%
Pembalikan (Pembentukan) Cadangan Kerugian Penurunan Nilai Reversal (Provision) of Allowance for Impairment Losses	(36.777)	(3.069)	65.250	3.187	(85.390)	1.098,34%
Beban Operasional Operating Expenses	(305.143)	(156.319)	(54.374)	(47.814)	(66.296)	95,21%
Laba (Rugi) Operasional Operating Profit (Loss)	(264.359)	(122.895)	42.471	8.556	(88.265)	115,11%
Pendapatan (Beban) Non-Operasional - Neto Non-Operating Revenue (Expense) - Net	(554)	1.620	2.397	68.418	24.047	-134,20%
Laba (Rugi) Sebelum Pajak Profit (Loss) Before Tax	(264.913)	(121.275)	44.868	76.974	(64.218)	118,44%
Laba (Rugi) Bersih Tahun Berjalan Net Profit (Loss) for the Year	(264.913)	(121.275)	44.868	77.304	(64.720)	118,44%
Penghasilan (Rugi) Komprehensif Lain Tahun Berjalan Other Comprehensive Revenue (Loss)	(5.552)	7.946	(2.217)	(11.850)	11.333	-169,87%



Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
Total Laba (Rugi) Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Profit (Loss) for the Year	(270.465)	(113.329)	42.651	65.454	(53.387)	138,65%
Lab a (Rugi) per Saham Dasar (Rupiah Penuh) Basic Profit (Loss) per Share (Full Rupiah)	(20)	(9)	5	69.259	(56.490)	123,11%

Ket: Sampai dengan akhir tahun 2022, PT Bank Aladin Syariah Tbk tidak memiliki entitas anak dan entitas asosiasi, dengan demikian Laporan Keuangan Bank tidak menyajikan Laba (Rugi) Bersih Tahun Berjalan serta Jumlah Laba (Rugi) Komprehensif Tahun Berjalan yang diatribusikan baik kepada pemilik entitas induk maupun kepentingan non-pengendali.
Note: Until the end of 2022, PT Bank Aladin Syariah Tbk does not have a subsidiary, thus the Bank's Financial Statements do not present Net Profit (Loss) for the Year and Total Comprehensive Profit (Loss) for the Year attributable to both owners of the parent entity and non-controlling interest.

LAPORAN POSISI KEUANGAN

FINANCIAL POSITION STATEMENT

Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
ASET ASSETS						
Kas Cash	651	224	182	162	1.419	190,63%
Giro pada Bank Indonesia Current Account with Bank Indonesia	83.353	16.354	4.163	9.437	4.610	409,68%
Giro pada Bank Lain - Neto Current Accounts with Other Banks - Net	1.851	2.421	2.018	7.671	10.639	-23,54%
Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.734.100	1.139.500	49.100	104.200	365.100	52,18%
Investasi pada Surat Berharga - Neto Investment in Securities - Net	1.217.062	898.024	608.728	547.398	172.698	35,53%
Piutang Murabahah - Neto Murabaha Receivables - Net	796.716	-	52	4.802	68.813	100,00%
Pinjaman Qardh - Neto Qardh Financing - Net	544.800	-	-	-	-	100,00%
Aset Tetap dan Aset Hak Guna - Neto Fixed Assets and Right of Use Assets - Net	45.177	51.114	12.630	-	-	-11,62%
Aset tak Berwujud - Neto Intangible Assets - Net	51.538	5.603	85	-	-	819,83%
Aset Lain-lain Other Assets	258.153	59.922	44.439	41.953	38.633	330,82%
Total Aset Total Assets	4.733.401	2.173.162	721.397	715.623	661.912	117,81%



Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
LIABILITAS LIABILITY						
Liabilitas Segera Immediate Liability	16.392	1.003	2	2	189	1534,30%
Simpanan Wadiah Wadiah Deposits	1	-	5	1	17	100,00%
Simpanan dari Bank Lain Deposits from Other Banks	-	-	4	-	-	-
Surat Berharga yang Diterbitkan Securities Issued	684.000	-	-	-	-	100,00%
Utang Pajak Tax Debt	6.066	3.042	640	400	431	99,41%
Estimasi Kerugian Komitmen dan Kontinjensi Estimated Loss of Commitments and Contingencies	1.752	-	-	60.470	62.637	100,00%
Liabilitas Lain-Lain Other Liabilities	87.265	84.606	39.310	59.033	68.375	3,14%
Total Liabilitas Total Liabilities	795.476	88.651	39.961	119.906	131.649	797,31%
DANA SYIRKAH TEMPORER TEMPORARY SYIRKAH FUND						
Tabungan Mudharabah Mudharabah Savings	116.306	38.184	-	-	-	204,59%
Giro Mudharabah Mudharabah Current Account	-	-	40.062	-	-	-
Deposito Mudharabah Mudharabah Deposit	678.343	1.000.000	100	-	-	-32,17%
Total Dana Syirkah Temporer Total Temporary Syirkah Funds	794.649	1.038.184	40.162	-	-	-23,46%
EKUITAS EQUITY						
Modal Ditempatkan dan Disetor Penuh Issued and fully paid up capital	1.377.051	1.324.135	819.307	819.307	819.307	4,00%
Tambahan Modal Disetor Additional Paid-in Capital	964.190	10.870	-	-	-	8.770,19%
Dana Setoran Modal Capital Deposit Fund	1.363.862	2.684	-	-	-	50.714,53%
Pengukuran Kembali atas Program Imbalan Pasti Remeasurement of Defined Benefit Programs	2.720	1.808	689	2.906	1.916	50,44%
Keuntungan yang Belum Direalisasi atas Surat Berharga dalam Kelompok: Unrealized Profit on Securities in Class:						
Diukur pada Nilai Wajar Measured at Fair Value	-	-	-	-	12.840	-
Tersedia untuk Dijual Available-for-Sale	363	6.827	-	-	-	-94,68%



Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
Saldo Laba Retained Earning						
Saldo Laba dari Kegiatan Konvensional Profit Balance from Conventional Activities	29.541	29.541	29.541	29.541	29.541	-
Saldo Rugi dari Kegiatan Syariah Balance Loss from Sharia Activities	(594.451)	(329.538)	(208.263)	(256.037)	(333.341)	80,39%
Total Ekuitas Total Equity	3.143.276	1.046.327	641.274	595.717	530.263	200,41%

LAPORAN ARUS KAS

CASH FLOW STATEMENT

Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
Arus Kas dari Aktivitas Operasi Cash Flow From Operating Activities	(1.334.535)	898.170	7.769	114.037	(283.631)	-248,58%
Arus Kas dari Aktivitas Investasi Cash Flow From Investment Activities	(359.215)	(304.857)	(74.047)	(374.690)	376.676	17,83%
Arus Kas dari Aktivitas Pendanaan Cash Flow From Funding Activities	2.355.076	509.689	-	-	-	362,06%
Kenaikan (Penurunan) Neto Kas dan Setara Kas Increase (Decrease) Net Cash And Cash Equivalents	661.326	1.103.002	(66.064)	(260.328)	93.057	-40,04%
Kas dan Setara Kas pada Awal Tahun Cash And Cash Equivalents At The Beginning Of The Year	1.158.523	55.483	121.547	381.875	288.818	1.988,07%



Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain
Stated in millions of Rupiah, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	YoY 2021-2022 (%)
Pengaruh Perubahan Kurs Mata Uang pada Kas dan Setara Kas Effect of changes in currency rates on cash and cash equivalents	125	38	214	325	12	228,95%
Kas dan Setara Kas pada Akhir Tahun Cash And Cash Equivalents At The End Of The Year	1819,974	1.158.523	55.483	121.547	381.875	57,09%

RASIO-RASIO KEUANGAN PENTING

IMPORTANT FINANCIAL RATIOS

Disajikan dalam %, kecuali dinyatakan lain
Stated in %, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	Perubahan 2021- 2022 Change 2021- 2022
Rasio Kinerja Performance Ratio						
Kewajiban Penyediaan Modal Minimum (KPMM) Minimum Capital Adequacy Requirement (KPMM)	189,28	390,50	329,09	241,84	163,07	-51,53
Aset Produktif dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif Earning Assets and Non-Earning Non-Performing Assets to Total Assets	-	-	-	-	-	-
Aset Produktif Bermasalah Terhadap Total Aset Produktif Non-performing Earning Assets to Total Earning Assets	-	-	-	-	-	-
CKPN Aset Keuangan Terhadap Aset Produktif CKPN Financial Assets to Earning Assets	0,88	-	0,01	0,15	-	100,00
NPF Gross	-	-	-	-	-	-
NPF Net	-	-	-	-	-	-
Return on Assets (ROA)	(10,85)	(8,81)	6,19	11,15	-6,86	23,11
Return on Equity (ROE)	(8,50)	(10,10)	7,07	13,78	-11,28	-15,87
Net Imbalan (NI)	3,36	2,96	4,69	9,94	18,28	13,58
Net Operating Margin (NOM)	(12,24)	(9,93)	6,30	0,80	-37,74	23,27
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Cost to Revenue (BOPO)	354,75	428,4	56,16	84,70	199,97	-17,19
Pembiayaan Bagi Hasil terhadap Total Pembiayaan Profit Sharing Financing to Total Financing	-	-	-	-	-	-
Financing to Deposit Ratio (FDR)	173,27	0,00	0,13	506.600,00	424.923,53	100,00
Cost to Revenue Ratio (CIR)	385,11	411,22	51,64	89,19	-	-6,35



Disajikan dalam %, kecuali dinyatakan lain
Stated in %, unless otherwise stated

Uraian Description	2022	2021	2020	2019	2018	Perubahan 2021- 2022 Change 2021- 2022
Rasio Liabilitas terhadap Ekuitas Liability to Equity Ratio	50,59	107,69	6,23	20,13	24,83	-53,02
Rasio Liabilitas terhadap Jumlah Aset Ratio of Liabilities to Total Assets	33,59	51,85	5,54	16,76	19,89	-35,21
Rasio Kepatuhan Compliance Ratio						
Persentase Pelanggaran Batas Maksimum Penyediaan Dana (BMPD) Percentage of Violations of the Maximum Funding Limit (BMPD)						
Pihak Terkait Related Parties	0,00	0,00	0,00	0,00	0,00	0,00
Pihak Tidak Terkait Unrelated Parties	0,00	0,00	0,00	0,00	0,00	0,00
Persentase Pelampauan Batas Maksimum Penyediaan Dana (BMPD) Percentage of Exceeding the Maximum Funding Limit (BMPD)						
Pihak Terkait Related Parties	0,00	0,00	0,00	0,00	0,00	0,00
Pihak Tidak Terkait Unrelated Parties	0,00	0,00	0,00	0,00	0,00	0,00
Giro Wajib Minimum Statutory Reserve Requirement						
GWM Rupiah Rupiah Statutory Reserve	10,39	17,17	4,38	14,68	6,77	-39,49
GWM Valuta Asing Foreign Exchange Statutory Reserve	157,73	157,73	157,98	1,14	1,11	-
Posisi Devisa Neto Secara Keseluruhan Overall Net Open Position	0,03	0,21	0,75	8,51	9,97	-85,12

IKHTISAR SAHAM

SHARES HIGHLIGHTS

INFORMASI PENAWARAN UMUM PERDANA SAHAM DAN KOMPOSISI PEMEGANG SAHAM

Pada tanggal 22 Januari 2021, Bank Aladin Syariah memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-8/D.04/2021 untuk melakukan penawaran umum perdana 5.000.000.000 saham dengan nilai nominal Rp100 (nilai penuh) per saham kepada masyarakat dengan harga penawaran sebesar Rp103,- (nilai penuh) per saham. Pada tanggal 1 Februari 2021, saham tersebut telah dicatatkan pada Bursa Efek Indonesia (BEI) dengan kode saham BANK.

Adapun Komposisi pemegang saham Bank Aladin Syariah per 31 Desember 2022, mengalami perubahan, pasca pelaksanaan Aksi Korporasi Penambahan Modal Tanpa Melalui Hak Memesan Efek Terlebih Dahulu (PMTHMETD) tanggal 29 Desember 2022. Di mana Bank menerbitkan saham baru sejumlah 850.000.000 lembar saham dengan harga pelaksanaan Rp1.400,- (nilai penuh) per saham, dan PT BNC Technologies Ventures menyerap seluruh saham yang ditawarkan Bank dalam PMTHMETD tersebut.

Berdasarkan Aksi Korporasi tersebut, komposisi pemegang saham Bank yang sebelumnya terdiri dari PT Aladin Global Ventures dengan komposisi saham sebesar 60,22% dan masyarakat sebesar 39,78%, berubah menjadi PT Aladin Global Ventures selaku Pemegang Saham Utama dan Pengendali Bank dengan komposisi kepemilikan saham sebesar 53,67% dan PT BNC Technologies Ventures dengan porsi kepemilikan sebesar 5,80%, sementara sisanya adalah kepemilikan saham di bawah 5% oleh Masyarakat dengan komposisi sebesar 40,53%.

INFORMASI KINERJA SAHAM

OFFERING AND COMPOSITION OF SHAREHOLDERS

On January 22, 2021, PT Bank Aladin Syariah Tbk obtained an effective statement from the Financial Services Authority (OJK) with its letter No. S-8/D.04/2021 to conduct an initial public offering of 5,000,000,000 shares with a value of Rp100 (full value) per share to the public at an offering price of Rp103 (full value) per share. On February 1, 2021, the shares were listed on the Indonesia Stock Exchange (IDX) with the stock code BANK.

The composition of Bank Aladin Syariah shareholders as of December 31 2022, has changed, following the implementation of the Corporate Action of Private Placement Capital Increase (PMTHMETD) on December 29, 2022. Which the Bank issued new shares of 850,000,000 shares at a price execution of IDR 1,400 (full amount) per share, and PT BNC Technologies Ventures absorbs all the shares offered by the Bank in the PMTHMETD.

Based on this Corporate Action, the composition of the Bank's shareholders, which previously consisted of PT Aladin Global Ventures with a share composition of 60.22% and the public 39.78%, changed to PT Aladin Global Ventures as the Main Shareholder and Control of the Bank with a composition of share ownership of 53.67% and PT BNC Technologies Ventures with an ownership portion of 5.80%, while the rest is under 5% shareholding by the public with a composition of 40.53%.

SHARE PERFORMANCE INFORMATION

Kode Saham: **BANK**

Bursa Perdagangan Saham: **Bursa Efek Indonesia**

Stock Code: **BANK**

Stock Trading Exchange: **Indonesia Stock Exchange**

No	Bulan Month	Kurs (Rg) Exchange Rate			Peredaran Saham Di Pasar Reguler Share Circulation In The Regular Market			Jumlah Saham Tercatat Total Listed Share	Kapitalisasi Pasar Capitalization Market
		TTG	TRD	Akhir End	Volume	Nilai Value	Frek.		
		(Rp)	(Rp)	(Rp)	(Unit)	(Rp)	(X)		
2021									
1	Februari February	2.580	139	2.040	1.656.370.900	2.254.326.303.400	345.269	13.061.141.834	26.644.729.341.360
2	Maret March	2.650	1.770	2.650	1.161.586.800	2.254.326.303.400	345.269	13.061.141.834	34.612.025.860.100
3	April April	3.900	2.470	3.420	1.017.137.700	2.495.745.475.000	286.369	13.061.141.834	44.669.105.072.280



Kode Saham: BANK
Bursa Perdagangan Saham: Bursa Efek Indonesia
Stock Code: BANK
Stock Trading Exchange: Indonesia Stock Exchange

No	Bulan Month	Kurs (Rg) Exchange Rate			Peredaran Saham Di Pasar Reguler Share Circulation In The Regular Market			Jumlah Saham Tercatat Total Listed Share	Kapitalisasi Pasar Capitalization Market
		TTG (Rp)	TRD (Rp)	Akhir End (Rp)	Volume (Unit)	Nilai Value (Rp)	Frek. (X)		
4	Mei May	3.500	2.910	3.180	619.163.500	3.380.838.590.000	271.370	13.061.141.834	41.534.431.032.120
5	Juni June	3.520	2.810	3.210	1.146.357.300	2.008.661.187.000	83.816	13.061.141.834	41.926.265.287.140
6	Juli July	3.720	3.070	3.360	994.857.400	3.558.360.208.000	177.991	13.061.141.834	43.885.436.562.240
7	Agustus August	3.980	3.300	3.350	1.109.670.800	3.352.270.892.000	195.948	13.087.224.852	43.842.203.254.200
8	September September	3.360	2.900	2.950	621.480.900	4.023.046.410.000	233.281	13.109.175.408	38.672.067.453.600
9	Oktober October	3.100	2.200	2.500	498.798.200	1.937.893.242.000	117.517	13.241.274.912	33.103.187.280.000
10	November November	2.900	2.280	2.800	838.549.700	1.297.449.763.000	96.569	13.109.547.682	36.706.733.509.600
11	Desember December	2.840	2.260	2.290	547.873.500	2.253.694.104.000	137.377	13.133.825.946	30.076.461.416.340
Jumlah Total					10.211.846.700	27.922.188.417.400	2.026.420		
2022									
1	Januari January	2.570	2.030	2.210	506.749.900	1.153.905.058.000	64.513	13.134.008.598	29.026.159.001.580
2	Februari February	2.430	2.040	2.250	401.115.000	917.177.072.000	50.017	13.134.307.498	29.552.191.870.500
3	Maret March	2.500	2.020	2.170	564.668.300	1.246.000.737.000	69.949	13.134.309.398	28.501.451.393.660
4	April April	2.600	1.990	2.020	476.168.500	1.053.259.841.000	71.534	13.134.312.198	26.531.310.639.960
5	Mei May	2.200	1.610	1.955	430.937.900	814.247.061.000	40.357	13.171.062.637	25.749.427.455.335
6	Juni June	2.190	1.845	1.915	473.384.300	938.378.010.000	46.063	13.632.806.289	26.106.824.043.435
7	Juli July	2.040	1.800	1.960	425.049.400	815.574.929.000	37.923	13.632.812.401	26.720.312.305.960
8	Agustus August	2.060	1.685	1.685	436.052.900	797.899.638.000	43.796	13.638.813.301	22.981.400.412.185
9	September September	1.835	1.505	1.705	615.100.000	1.024.171.062.000	52.765	13.667.813.301	23.303.621.678.205
10	Oktober October	1.770	1.180	1.320	626.475.200	902.191.456.000	51.534	13.667.911.701	18.041.643.445.320

Kode Saham: BANK

Bursa Perdagangan Saham: Bursa Efek Indonesia

Stock Code: BANK

Stock Trading Exchange: Indonesia Stock Exchange

No	Bulan Month	Kurs (Rg) Exchange Rate			Peredaran Saham Di Pasar Reguler Share Circulation In The Regular Market			Jumlah Saham Tercatat Total Listed Share	Kapitalisasi Pasar Capitalization Market
		TTG	TRD	Akhir End	Volume	Nilai Value	Frek.		
		(Rp)	(Rp)	(Rp)	(Unit)	(Rp)	(X)		
11	November November	1.660	1.175	1.425	860.830.400	1.244.800.246.500	72.956	13.667.911.701	19.476.774.173.925
12	Desember December	1.635	1.290	1.415	916.555.900	1.301.443.923.500	62.459	14.517.912.501	20.542.846.188.915
Jumlah					6.733.087.700	12.209.049.034.000	663.866		

AKSI KORPORASI YANG MENYEBABKAN
TERJADINYA PERUBAHAN PADA SAHAM

Sepanjang tahun 2022, Bank telah berhasil melaksanakan Aksi Korporasi penambahan modal melalui aksi penambahan modal melalui Hak Memesan Efek Terlebih Dahulu (HMETD), serta Penambahan Modal Tanpa Melalui Hak Memesan Efek Terlebih Dahulu (PMTHMETD). Kedua Aksi Korporasi tersebut untuk memenuhi ketentuan Otoritas Jasa Keuangan (OJK) yang disampaikan melalui Peraturan Otoritas Jasa Keuangan (POJK) No. 12 Tahun 2022 tentang Konsolidasi Bank Umum, di mana bank umum diwajibkan memiliki modal inti Rp3 triliun per akhir tahun 2022.

Pada 23 Mei – 7 Juni 2022, Bank melaksanakan HMETD dengan menawarkan sebanyak-banyaknya 1.999.933.723 saham setara 11,12% dari modal ditempatkan dan disetor penuh. Adapun harga pelaksanaan HMETD tersebut Rp2.000,- per saham. Dari pelaksanaan HMETD tersebut, saham yang berhasil di eksekusi sejumlah 504.264.065 lembar saham atau senilai Rp1.008.528.130.000,-. Setelah dikurangi biaya emisi, seluruh dana hasil *rights issue* akan digunakan untuk penyaluran pembiayaan dalam rangka mendukung kinerja perusahaan. Dengan efektifnya Aksi Korporasi ini, modal disetor dan ditempatkan Bank Aladin Syariah meningkat dari 13.266.245.924 (tiga belas miliar dua ratus enam puluh enam juta dua ratus empat puluh lima ribu sembilan ratus dua puluh empat) lembar menjadi 13.770.509.989 (tiga belas miliar tujuh ratus tujuh puluh juta lima ratus sembilan ribu sembilan ratus delapan puluh sembilan) lembar.

Selanjutnya pada 29 Desember 2022, melalui PMTHMETD, Bank menerbitkan saham baru sejumlah 850.000.000 saham dengan harga pelaksanaan Rp1400,- atau senilai dengan Rp1.190.000.000.000,-. PT BNC Technologies Ventures menyerap seluruhnya saham yang ditawarkan dalam PMTHMETD tersebut sehingga membuatnya menjadi pemegang saham baru Bank

CORPORATE ACTIONS IMPACTING THE SHARES
CHANGES

Throughout 2022, the Bank has succeeded in carrying out Corporate Action of Right Issue capital increase (HMETD), as well as Private Placement capital increase (PMTHMETD). The two Corporate Action are to comply with the provisions of the Financial Services Authority (OJK) submitted through the Financial Services Authority Regulation (POJK) No. 12 of 2022 concerning Consolidation of Commercial Banks, in which commercial banks are required to have a core capital of IDR 3 trillion by the end of 2022.

On 23 May – 7 June 2022, the Bank executed HMETD by offering amount up to 1,999,933,723 shares equivalent to 11.12% of the issued and fully paid-up capital. The exercise price of HMETD is IDR2,000 per share. From the exercise of the HMETD, 504,264,065 shares were successfully executed or a value of IDR1,008,528,130,000. After deducting the issuance costs, all proceeds from the rights issue will be used for financing distribution in order to support the company's performance. With the effectiveness of this Corporate Action, the paid-up and issued capital of Bank Aladin Syariah increased from 13,266,245,924 (thirteen billion two hundred sixty six million two hundred forty five thousand nine hundred twenty four) sheets to 13,770,509,989 (thirteen billion seven hundred seventy million five hundred nine thousand nine hundred and eighty nine) sheets.

Furthermore, on December 29, 2022, through Private Placement, the Bank issued 850,000,000 new shares with an exercise price of IDR1,400 or an equivalent of IDR1,190,000,000,000. PT BNC Technologies Ventures absorbed all of the shares offered in the PMTHMETD thereby making it the new shareholder of the Bank with ownership of 5.80%. All funds obtained from PMTHMETD



dengan kepemilikan sebesar 5,80%. Seluruh dana yang diperoleh dari PMTHMETD akan digunakan untuk memperkuat struktur permodalan dalam rangka pengembangan usaha Bank. Setelah pelaksanaan PMTHMETD ini, jumlah modal saham ditempatkan dan modal disetor Bank telah meningkat dari 13.805.617.601 (tiga belas miliar delapan ratus lima juta enam ratus tujuh belas ribu enam ratus satu) saham menjadi sebanyak 14.655.617.601 (empat belas miliar enam ratus lima puluh lima juta enam ratus tujuh belas ribu enam ratus satu) saham.

DIVIDEN SAHAM

Berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS), Bank tidak melakukan pembagian dividen saham untuk tahun buku 2019, 2020, 2021 sehingga menjadikan seluruh porsi laba bersih menjadi laba ditahan yang digunakan untuk modal kerja.

PENGHENTIAN SEMENTARA PERDAGANGAN SAHAM (SUSPENSION) DAN/ATAU PEMBATALAN PENCATATAN SAHAM (DELISTING)

Sepanjang tahun 2022, Bank tidak mendapatkan suspensi dari Bursa Efek Indonesia (BEI).

will be used to strengthen the capital structure in the context of developing the Bank's business. Following the implementation of this Private Placement, the total issued and paid-up capital of the Bank has increased from 13,805,617,601 (thirteen billion eight hundred five million six hundred seventeen thousand six hundred one) shares to 14,655,617,601 (fourteen billion six hundred fifty five million six hundred seventeen thousand six hundred one) shares.

SHARE DIVIDEND

Based on the decision of the General Meeting of Shareholders (GMS), the Bank did not distribute stock dividends for the financial years 2019, 2020, 2021 so that the entire portion of net profit becomes retained earnings which is used for working capital.

TEMPORARY SUSPENSION OF STOCK TRADING (SUSPENSION) AND/OR DELISTING OF SHARES

Throughout year 2022, the Bank did not received any suspension from the Indonesia Stock Exchange (IDX).



INFORMASI TENTANG OBLIGASI, SUKUK, ATAU OBLIGASI KONVERSI, SERTA PENDANAAN LAINNYA

INFORMATION ABOUT BONDS, SUKUK, OR CONVERSION BONDS, AS WELL AS OTHER FUNDING

Hingga 31 Desember 2022, Bank Aladin Syariah tidak menerbitkan obligasi, sukuk, obligasi konversi, maupun efek lainnya serta bentuk pendanaan lainnya seperti *Medium Term Notes* (MTN). Dengan demikian, tidak terdapat informasi mengenai obligasi/sukuk/obligasi konversi yang beredar (*outstanding*), tingkat bunga/imbalan, tanggal jatuh tempo, dan peringkat obligasi/sukuk serta pendanaan lainnya.

Until 31 December 2022, Bank Aladin Syariah did not issue bonds, sukuk, convertible bonds or other securities as well as other forms of funding such as *Medium Term Notes* (MTN). Thus, there is no information regarding the outstanding bonds/sukuk/convertible bonds, interest/yield rates, maturity dates, and bond/sukuk ratings and other funding.

PERISTIWA PENTING

EVENTS HIGHLIGHTS

27 Januari 2022

January 27, 2022



Percepat Inklusi Keuangan, Bank Aladin Syariah Jalin Kerja sama dengan Google

Accelerate Financial Inclusion, Bank Aladin Syariah Collaborates with Google

Dalam rangka mempercepat inklusi keuangan di Indonesia melalui peranan teknologi. Pada 27 Januari 2022, Bank Aladin Syariah bersama Google Cloud Indonesia menjalin kolaborasi strategis untuk melayani masyarakat *unbanked* dan *underbanked*.

In order to accelerate financial inclusion in Indonesia through the role of technology. On January 27, 2022, Bank Aladin Syariah together with Google Cloud Indonesia established a strategic collaboration to serve the unbanked and underbanked communities.

2 Februari 2022

February 2, 2022



Jadi Bank Syariah Digital Pertama di Indonesia, Ini Bidikan Aladin

Becoming the First Digital Sharia Bank in Indonesia, This is Aladin's Shot

PT Bank Aladin Syariah Tbk merupakan salah satu pemain baru yang terjun di bank digital. Perusahaan juga menjadi bank syariah pertama yang hadir secara digital. Pada 2 Februari 2022, Presiden Direktur Bank Aladin Syariah Dyota Mahottama mengatakan, Bank Aladin Syariah akan terus melakukan persiapan untuk meluncurkan layanan perbankan digital.

PT Bank Aladin Syariah Tbk is one of the new players to enter digital banking. The company is also the first Islamic bank to have a digital presence. On February 2, 2022, President Director of Bank Aladin Syariah Dyota Mahottama said, Bank Aladin Syariah will continue to prepare launching digital banking services.



10 Februari 2022
February 10, 2022



RUPSLB Bank Aladin Syariah EGMS of Bank Aladin Syariah

Pada 10 Februari 2022, PT Bank Aladin Syariah Tbk melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB), mengangkat Mayang Ekaputri sebagai Direktur Bank. Sebelumnya, Mayang menjabat sebagai Group Head Finance & Strategi serta Pjs. Corporate Secretary Bank Aladin Syariah (2021-2022), Senior Vice President Treasury Finance di HSBC Indonesia (2011-2021) dan Assistant Vice President Product Control di Credit Suisse Singapura (2006-2010).

Selain itu, Bank juga mengangkat Rudy Hamdani sebagai Presiden Komisaris Independen yang sebelumnya menjabat sebagai Komisaris Independen. Rudy Hamdani memiliki rekam jejak di institusi finansial seperti Direktur Consumer Banking Bill (2000-2007), Direktur Consumer Banking OCBC NISP (2007-2013), dan juga Vice President Director PT Sequis Life Insurance (2017-2018).

On February 10, 2022, PT Bank Aladin Syariah Tbk through an Extraordinary General Meeting of Shareholders (EGMS), appointed Mayang Ekaputri as Director of the Bank. Previously, Mayang served as Group Head Finance & Strategy and Temporary Officer. Corporate Secretary of Bank Aladin Syariah (2021-2022), Senior Vice President of Treasury Finance at HSBC Indonesia (2011-2021) and Assistant Vice President of Product Control at Credit Suisse Singapore (2006-2010).

In addition, the Bank also appointed Rudy Hamdani as Independent President Commissioner who previously served as Independent Commissioner. Rudy Hamdani has a track record in financial institutions such as Director of Consumer Banking Bill (2000-2007), Director of Consumer Banking OCBC NISP (2007-2013), and also Vice President Director of PT Sequis Life Insurance (2017-2018).

18 Februari 2022
February 18, 2022



Bank Aladin Syariah dan Evermos Berkolaborasi untuk Dukung UMKM dan Bantu Wujudkan Ekonomi Inklusif di Indonesia

Bank Aladin Syariah and Evermos Collaborate to Support MSMEs and Help Realize an Inclusive Economy in Indonesia

Pada 18 Februari 2022, Bank Aladin Syariah dan Startup Social Commerce Evermos menjalin kerja sama bisnis untuk memberikan fasilitas kepada ratusan ribu reseller dalam melakukan transaksi finansial, serta mengembangkan mitra UMKM dalam melakukan ekspansi usaha.

On February 18, 2022, Bank Aladin Syariah and Social Commerce Startup Evermos entered into a business collaboration to provide facilities to hundreds of thousands of resellers in conducting financial transactions, as well as developing MSME partners in expanding their business.

24 Februari 2022
February 24, 2022



Penandatanganan Kerja Sama Bank Aladin Syariah dengan UN Principles for Responsible Banking

Signing of Bank Aladin Syariah Cooperation with UN Principles for Responsible Banking

Sebagai bentuk komitmen dalam mendukung keuangan berkelanjutan. Pada 24 Februari 2022, Bank Aladin Syariah menjadi bank lokal pertama di Indonesia setelah resmi menandatangani UN Principles for Responsible Banking.

As a form of commitment in supporting sustainable finance. On 24 February 2022, Bank Aladin Syariah became the first local bank in Indonesia after officially signing the UN Principles for Responsible Banking.



11 Maret 2022

March 11, 2022



Bank Aladin Syariah memperingati International Womens Day #breakthebias

Bank Aladin Syariah commemorates International Women's Day #breakthebias

Pada tanggal 11 Maret 2022, Bank Aladin Syariah mengadakan acara Townhall yang bertepatan dengan hari International Womens Day dengan tema Break The Bias. Acara ini bertujuan untuk mengapresiasi kesuksesan yang di raih para wanita baik itu yang kecil ataupun kesuksesan besar. Kegiatan ini juga sebagai bentuk apresiasi kepada para karyawan perempuan di Bank Aladin Syariah yang telah membantu kemajuan Bank Aladin Syariah.

On March 11, 2022, Bank Aladin Syariah held a Townhall event which coincided with International Women's Day with the theme Break The Bias. This event aims to appreciate the success achieved by women, be it small or big success. This activity is also a form of appreciation to female employees at Bank Aladin Syariah who have helped the progress of Bank Aladin Syariah.

6 April 2022

April 6, 2022



ZA Tech, InsurTech terkemuka di Asia menjadi investor terbaru Bank Aladin Syariah

ZA Tech, Asia's leading InsurTech, is the newest investor in Bank Aladin Syariah

Di tengah pesatnya pertumbuhan perbankan digital di Indonesia. Pada 6 April 2022, Bank Aladin Syariah dengan bangga mengumumkan kemitraan baru, yaitu ZA Tech Global Limited ("ZA Tech"), penyedia teknologi asuransi ("InsurTech") terkemuka di Asia.

In the midst of the rapid growth of digital banking in Indonesia. On April 6 2022, Bank Aladin Syariah is proud to announce a new partnership, namely ZA Tech Global Limited ("ZA Tech"), a leading provider of insurance technology ("InsurTech") in Asia.

7 April 2022

April 7, 2022



Bank Aladin Syariah Berhasil Raih 3 Penghargaan di Ajang Digital Brand Award Infobank

Bank Aladin Syariah Successfully Wins 3 Awards at the Infobank Digital Brand Award Event

Bank Aladin Syariah berhasil meraih penghargaan dari Infobank dalam ajang Digital Brand Award 2022 yang diselenggarakan di Jakarta, 7 April 2022. Bank Aladin Syariah mendapatkan 3 penghargaan sekaligus yaitu sebagai:

1. 1 st Rank Mobile Banking BUS (KBMI) 1 Asset dibawah 10 T
 2. 1 st Rank Bank Umum Syariah Asset dibawah 10 T
 3. 2nd Best Over All Mobile Banking - Bank Umum Syariah
- Bank Aladin Syariah won an award from Infobank in 2022 Digital Brand Award event which was held in Jakarta, 7 April 2022. Bank Aladin Syariah received 3 awards at the same time, namely as:
1. 1 st Rank Mobile Banking BUS (KBMI) 1 Asset below 10 T
 2. 1 st Rank Islamic Commercial Bank Assets below 10 T
 3. 2nd Best Over All Mobile Banking - Sharia Commercial Bank



23 Mei 2022

May 23, 2022



Pelaksanaan Aksi Korporasi Penambahan Modal Melalui Hak Memesan Efek Terlebih Dahulu (HMETD)

Implementation of Corporate Actions of Right Issue Capital Increase (HMETD)

Pada 23 Mei - 7 Juni 2022, Bank melaksanakan Aksi Korporasi HMETD dengan menawarkan sebanyak 1.999.933.723 setara 11,12% dari modal ditempatkan dan disetor penuh. Adapun harga pelaksanaan HMETD tersebut Rp2.000 per saham. Dari pelaksanaan HMETD tersebut, saham yang berhasil di eksekusi sejumlah 504.264.065 saham atau senilai Rp1.008.528.130.000,00. Dengan efektifnya Aksi Korporasi ini, modal disetor dan ditempatkan Aladin meningkat dari 13,266,245,924 lembar menjadi 13,770,509,989 lembar.

On 23 May - 7 June 2022, the Bank carried out a HMETD Corporate Action by offering 1,999,933,723 equivalent to 11.12% of the issued and fully paid capital. The exercise price for the HMETD is IDR2,000 per share. From the exercise of the Right Issue, the shares successfully executed amounted to 504,264,065 shares or a value of IDR1,008,528,130,000.00. With the effectiveness of this Corporate Action, Aladin's paid-up and issued capital increased from 13,266,245,924 shares to 13,770,509,989 shares.

23 Juni 2022

June 23, 2022



Bank Aladin Syariah Gelar Rapat Umum Pemegang Saham Tahunan

Bank Aladin Syariah Held Annual General Meeting of Shareholders

Bank Aladin Syariah menggelar Rapat Umum Pemegang Saham Tahunan atau RUPST di Jakarta pada 23 Juni 2022 secara daring menggunakan fasilitas E-RUPS yang disediakan oleh PT Kustodian Sentral Efek Indonesia (KSEI) dengan agenda - agenda rapat sebagai berikut:

1. Persetujuan Laporan Tahunan, pengesahan Laporan Keuangan, dan pengesahan Laporan Tugas Pengawasan Dewan Komisaris Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya ("volledig acquit et de charge") kepada anggota Direksi atas tindakan pengurusan Bank dan anggota Dewan Komisaris atas tindakan pengawasan Bank yang telah dijalankan selama Tahun Buku 2021.
2. Penetapan penggunaan Laba Bersih Bank untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2020.
3. Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Bank untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2022.
4. Penetapan paket remunerasi berikut tunjangan, bonus dan fasilitas yang diberikan kepada Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.
5. Persetujuan atas perubahan Anggaran Dasar Bank
6. Penegasan periode masa jabatan Direksi dan Dewan Komisaris Bank.
7. Pelaporan realisasi penggunaan dana hasil Penawaran Umum.

Bank Aladin Syariah held an Annual General Meeting of Shareholders or AGMS in Jakarta on June 23, 2022 online using the E-RUPS facility provided by PT Kustodian Sentral Efek Indonesia (KSEI) with the meeting agendas as follows:

1. Approval of the Annual Report, ratification of the Financial Statements, and ratification of the Supervisory Report of the Bank's Board of Commissioners for the financial year ending December 31, 2021 as well as granting of full release and discharge ("volledig acquit et de charge") to members of the Board of Directors for their actions management of the Bank and members of the Board of Commissioners for the Bank's supervisory actions that have been carried out during the 2021 Fiscal Year.
2. Determination of the use of the Bank's Net Profit for the Fiscal Year ending December 31, 2020.
3. Appointment of a Public Accounting Firm to audit the Bank's Financial Statements for the financial year ending on 31 December 2022.
4. Determination of the remuneration package including allowances, bonuses and facilities provided to the Board of Commissioners, Directors and Sharia Supervisory Board of the Bank for the financial year ending December 31, 2022.
5. Approval of changes to the Bank's Articles of Association
6. Confirmation of the term of office of the Board of Directors and Board of Commissioners of the Bank.
7. Reporting on the realization of the use of proceeds from the Public Offering.



27 Juni 2022

June 27, 2022



Dorong Inklusi Keuangan, Bank Aladin Syariah Luncurkan Fitur Baru Melalui Gerai Alfamart Seluruh Indonesia

Encouraging Financial Inclusion, Bank Aladin Syariah Launches New Features Through Alfamart Outlets throughout Indonesia

Pada 27 Juni 2022, Bank Aladin Syariah resmi meluncurkan fitur tarik-setor tunai ("tarsetun") di gerai Alfamart seluruh Indonesia. Hal itu dilakukan agar masyarakat memiliki akses ke layanan perbankan syariah dengan lebih mudah.

On June 27, 2022, Bank Aladin Syariah officially launched a cash withdrawal ("tarsetun") feature at Alfamart outlets throughout Indonesia. This was done so that people have access to sharia banking services more easily.

29 Juli 2022

July 29, 2022



Bank Aladin Syariah Gelar Rapat Umum Pemegang Saham Luar Biasa

Bank Aladin Syariah Held Extraordinary General Meeting of Shareholders

Bank Aladin Syariah menggelar Rapat Umum Pemegang Saham Tahunan atau RUPSLB di Jakarta pada 29 Juli 2022 secara daring menggunakan fasilitas E-RUPS yang disediakan oleh PT Kustodian Sentral Efek Indonesia (KSEI) dengan agenda rapat terkait Persetujuan atas rencana Bank melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD).

Bank Aladin Syariah held an Annual General Meeting of Shareholders or EGMS in Jakarta on July 29, 2022 online using the E-RUPS facility provided by PT Kustodian Sentral Efek Indonesia (KSEI) with a meeting agenda related to Approval of the Bank's plan to increase Capital of Private Placement (PMTHMETD).

27 Oktober 2022

October 27, 2022



Aladin berhasil raih lebih dari 1 juta pengguna!

Aladin succeed to reach more than 1 million users!

Pada 27 Oktober 2022, Emiten PT Bank Aladin Syariah berhasil meraih lebih dari 1 (satu) juta pengguna (*registered user*) hingga 30 September 2022 sejak aplikasi diluncurkan pada awal tahun 2022.

On 27 October 2022, Issuer PT Bank Aladin Syariah succeed to reach more than 1 (one) million users (*registered users*) until 30 September 2022 since the application was launched in early 2022.

7 November 2022

November 7, 2022



Aladin Berkolaborasi dengan Plastic Bank untuk Mencegah 20.000 Kilogram Sampah Plastik Mencemari Laut Indonesia

Aladin Collaborates with Plastic Bank to Prevent 20,000 Kilograms of Plastic Waste Contaminating Indonesian Seas

Pada 7 November 2022, Bank Aladin Syariah berkolaborasi dengan PT Plastic Bank Indonesia ("Plastic Bank") untuk mencegah pencemaran limbah plastik di laut serta meningkatkan taraf hidup komunitas pengumpul sampah. Kolaborasi ini bertujuan untuk mengatasi salah satu isu lingkungan yang paling mendesak di Indonesia dan di dunia yaitu dampak negatif limbah plastik di lingkungan.

On November 7, 2022, Bank Aladin Syariah collaborated with PT Plastic Bank Indonesia ("Plastic Bank") to prevent plastic waste pollution in the sea and improve the standard of living of the waste collecting community. This collaboration aims to address one of the most pressing environmental issues in Indonesia and in the world, namely the negative impact of plastic waste on the environment.



5 Desember 2022

December 5, 2022



PERSIB dan Bank Aladin Syariah Jalin Kerja Sama Strategis

PERSIB and Bank Aladin Syariah Establish Strategic Cooperation

Pada 5 Desember 2022, PT Persib Bandung Bermartabat ("PERSIB") dan PT Bank Aladin Syariah Tbk ("Aladin") menjalin kerja sama strategis menjelang bergulirnya lanjutan kompetisi Liga 1 musim 2022/2023. Kerja sama tersebut sebagai wujud dukungan Aladin terhadap sepakbola Indonesia. "Aladin bangga menjadi salah satu mitra PERSIB dan kami memberikan dukungan penuh kepada PERSIB di kompetisi Liga 1 musim 2022/2023 ini. Keputusan Aladin menjadi salah satu mitra sponsor PERSIB tentunya membawa harapan agar klub bisa meraih prestasi terbaik dan Aladin dapat hadir memberikan solusi keuangan syariah terbaik bagi bobotoh PERSIB. Melalui kerja sama ini, PERSIB dan Bobotoh dapat memanfaatkan berbagai produk dan layanan perbankan digital syariah dari Aladin untuk memberikan kemudahan layanan keuangan kepada seluruh Bobotohnya.

On December 5, 2022, PT Persib Bandung Dignified ("PERSIB") and PT Bank Aladin Syariah Tbk ("Aladin") established a strategic partnership ahead of the continuation of the 2022/2023 League 1 season competition. This collaboration is a form of Aladin's support for Indonesian football. "Aladin is proud to be one of PERSIB's partners and we provide full support to PERSIB in the 2022/2023 League 1 competition. Aladin's decision to become one of PERSIB's sponsor partners certainly brings hope that the club can achieve the best achievements and Aladin can be present to provide sharia financial solutions. the best for PERSIB's botoh. Through this collaboration, PERSIB and Bobotoh can take advantage of Aladin's various sharia digital banking products and services to provide easy financial services to all of their Bobotoh.

29 Desember 2022

December 29, 2022



Pelaksanaan Aksi Korporasi Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD)

Implementation of Corporate Actions of Private Placement Capital Increase (PMTHMETD)

Pada 29 Desember 2022, melalui PMTHMETD Bank menerbitkan saham baru sejumlah 850.000.000 saham dengan harga pelaksanaan Rp1400 atau senilai dengan Rp1.190.000.000.000. PT BNC Technologies Ventures menyerap seluruhnya saham yang ditawarkan dalam PMTHMETD tersebut sehingga membuatnya menjadi pemegang saham baru Bank dengan kepemilikan sebesar 5,80%. Seluruh dana yang diperoleh dari PMTHMETD akan digunakan untuk memperkuat struktur permodalan dalam rangka pengembangan usaha Bank. On December 29, 2022, through PMTHMETD the Bank issued 850,000,000 new shares with an exercise price of IDR1,400 or an equivalent of IDR1,190,000,000,000. PT BNC Technologies Ventures absorbed all of the shares offered in the PMTHMETD thereby making it the new shareholder of the Bank with ownership of 5.80%. All funds obtained from PMTHMETD will be used to strengthen the capital structure in the context of developing the Bank's business.

30 Desember 2022

December 30, 2022



Public Expose Bank Aladin Syariah

Public Expose Bank Aladin Syariah

Pada 30 Desember 2022 Bank melaksanakan Paparan Publik (Public Expose) Tahunan secara daring. Adapun materi pembahasan dalam paparan publik tersebut mencakup sebagai berikut:

- Profil Bank mencakup sejarah singkat dan Manajemen Bank
- Kinerja Bank Tahun 2022
- Portofolio Bisnis dan Pengguna Aplikasi Mobile Banking Bank
- Update Aksi Korporasi PMTHMETD Bank

On December 30, 2022 the Bank conducted an Annual Public Expose online. The material discussed in the public expose includes the following:

- Bank Profile includes a brief history and Management of the Bank
- Bank Performance in 2022
- Business Portfolio and Bank Mobile Banking Application Users
- Private Placement Bank Corporate Action Update

LAPORAN MANAJEMEN

MANAGEMENT REPORT





Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

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GET IT ON Google Play





LAPORAN DEWAN KOMISARIS

BOARD OF COMMISSIONERS REPORT



Rudy Hamdani

Presiden Komisaris (Independen)

President Commissioner (Independent)



Assalamu'alaikum Warahmatullahi Wabarakatuh

PEMEGANG SAHAM DAN PEMANGKU KEPENTINGAN YANG KAMI HORMATI, Dear Shareholders and Stakeholders,

Pertama-tama, perkenankanlah saya atas nama Dewan Komisaris memanjatkan puji dan syukur kehadiran Allah Subhanahu wa Ta'ala, yang telah melimpahkan rahmat dan karunia-Nya, sehingga Bank Aladin Syariah dapat melalui tahun 2022 dengan capaian kinerja yang cukup baik. Hal tersebut seiring dengan peran Dewan Komisaris dalam melakukan pengawasan dan pemberian nasihat kepada Direksi, yang senantiasa dilaksanakan dengan itikad baik, bertanggung jawab, dan penuh kehati-hatian, demi kepentingan Bank, sebagaimana arahan Pemegang Saham.

Selanjutnya, ijinakan saya mewakili Dewan Komisaris, menyampaikan laporan pengawasan di sepanjang 2022, sebagai bentuk pertanggungjawaban kami kepada para Pemegang Saham dan seluruh Pemangku Kepentingan lainnya. Secara umum, laporan Dewan Komisaris ini diantaranya mencakup penilaian kami atas kinerja Direksi mengenai pengelolaan Bank di tahun 2022, pandangan kami atas prospek usaha Bank yang disusun oleh Direksi, dan tanggapan kami atas penerapan prinsip-prinsip *Good Corporate Governance* (GCG) di lingkup Bank Aladin Syariah.

PANDANGAN ATAS PERKEMBANGAN BANK DALAM INDUSTRI PERBANKAN SYARIAH DI TAHUN 2022

Tahun 2022, merupakan periode yang cukup menantang, di tengah isu resesi yang ditandai dengan lonjakan inflasi di berbagai ekonomi besar dunia yang salah satu pemicunya adalah ketegangan geopolitik akibat konflik Rusia dan Ukraina. Dewan Komisaris menyadari bahwa kondisi tersebut secara tidak langsung akan berdampak terhadap kinerja Bank Aladin Syariah. Di satu sisi, untuk mengendalikan laju inflasi di Amerika Serikat (AS), The Fed sudah melakukan tujuh kali kenaikan suku bunga, sampai dengan bulan Desember 2022, total kenaikan tercatat mencapai 425 *basis poin* (*year-to-date/ytd*). Sementara, Lembaga Dana Moneter Internasional (*International Monetary Fund/IMF*) dalam laporan *World Economic Outlook* yang dirilis pada Januari 2023, memprediksi pertumbuhan ekonomi *global* di tahun 2022, berada pada kisaran 3,4% atau turun signifikan dari pertumbuhan ekonomi *global* tahun 2021 yang tercatat sebesar 6,0%. Hal ini seiring dengan belum meredanya konflik antara Rusia dan Ukraina.

Perkembangan situasi ekonomi global berdampak pada kebijakan yang diambil oleh regulator di dalam negeri. Untuk mempertahankan nilai tukar rupiah dan stabilitas ekonomi di Indonesia, Bank Indonesia (BI) menaikkan suku bunga acuan *BI 7-Day Reverse Repo* seiring dengan dinaikkannya *Fed rate*. Sementara itu, di tengah prospek ekonomi global yang kurang

First of all, allow me on behalf of Board of Commissioners to offer praise and gratitude to the presence of Allah Subhanahu wa Ta'ala, who has bestowed His grace and gifts, so that Bank Aladin Syariah can go through 2022 with fairly good performance achievements. This is in line with the role of Board of Commissioners in supervising and providing advice to Board of Directors, which is always carried out in good faith, responsibly and prudently, for the benefit of Bank, as directed by the Shareholders.

Furthermore, allow me to represent Board of Commissioners, submit a monitoring report throughout 2022, as a form of our responsibility to Shareholders and all other Stakeholders. In general, Board of Commissioners' report includes our assessment of Board of Directors' performance regarding the management of Bank in 2022, our views on Bank's business prospects as prepared by Board of Directors, and our response to the implementation of the principles of *Good Corporate Governance* (GCG) within Bank Aladin Syariah.

VIEWS ON BANK DEVELOPMENT IN THE SHARIA BANKING INDUSTRY IN 2022

2022 was a quite challenging period, in the midst of the issue of recession marked by a surge in inflation in various major world economies, one of the triggers of which is geopolitical tensions due to the conflict between Russia and Ukraine. Board of Commissioners realizes that these conditions indirectly affected the performance of Bank Aladin Syariah. On the one hand, to control the inflation rate in the United States (US), the Fed has raised interest rates seven times, as of December 2022, the total increase was recorded at 425 basis points (*year-to-date/ytd*). Meanwhile, the International Monetary Fund (IMF) in the World Economic Outlook report released in January 2023, predicts global economic growth in 2022 will be in the range of 3.4% or a significant decrease from the recorded global economic growth in 2021 by 6.0%. This is in line with the unsubsidized conflict between Russia and Ukraine.

Developments in the global economic situation have had an impact on the policies taken by domestic regulators. To maintain the rupiah exchange rate and economic stability in Indonesia, Bank Indonesia (BI) raised the BI 7-Day Reverse Repo reference rate in line with the increase in the Fed rate. Meanwhile, amidst the unfavorable global economic prospects in 2022, the Indonesian economy will



baik di tahun 2022, perekonomian Indonesia masih meneruskan pemulihan di berbagai sektor, termasuk sektor perbankan. Berdasarkan data yang dirilis Badan Pusat Statistik (BPS), ekonomi Indonesia tumbuh menguat sebesar 5,31% (*year-on-year/yoy*) di tahun 2022, lebih tinggi dibanding capaian tahun 2021 yang mengalami pertumbuhan sebesar 3,69% (*yoy*). Perekonomian Indonesia tahun 2022 yang dihitung berdasarkan Produk Domestik Bruto (PDB) atas dasar harga berlaku mencapai Rp19.588,4 triliun dan PDB per kapita mencapai Rp71,0 juta atau USD4.783,9.

Seiring dengan pertumbuhan ekonomi nasional, kinerja industri perbankan selama 2022 terjaga baik dan tumbuh positif serta mampu menahan tekanan perekonomian global. Berdasarkan data OJK pada November 2022, tercatat kredit perbankan tumbuh 11,16% (*yoy*) sedangkan penghimpunan Dana Pihak Ketiga (DPK) tumbuh sebesar 8,78% (*yoy*). Tingkat pertumbuhan kredit dan DPK tersebut telah mencatatkan tingkat pertumbuhan yang melebihi *level* pra-pandemi COVID-19 dengan indikator risiko perbankan yang terjaga. Tren yang sama terlihat pada sektor perbankan Syariah di mana pertumbuhan penyaluran pembiayaan mencapai 19,00% (*yoy*). Per Juli 2022, dana pihak ketiga yang dihimpun naik 12,12% dengan tingkat CAR dan NPF net terjaga di level 23,25% dan 1,07%.

Perkembangan ekonomi nasional dan global, perubahan kebijakan oleh regulator, serta semakin tingginya persaingan di industri perbankan merupakan faktor eksternal penting dalam penyusunan Rencana Bisnis Bank (RBB), yang juga dengan mempertimbangkan peluang dan tantangan atas adaptasi masyarakat ke teknologi dan *digital*, serta perkembangan literasi keuangan di Indonesia.

Di tahun 2022, Bank Aladin Syariah memasuki tahapan pertumbuhan yang dimulai dengan diluncurkannya aplikasi digital Bank di awal tahun. Melalui aplikasi tersebut, Bank telah berhasil mengakuisisi lebih dari satu juta Nasabah sampai dengan akhir tahun 2022. Selain itu, Bank juga meluncurkan produk baru seperti tabungan transaksional “Ala Dompét”, tabungan rencana “Ala Impian”, serta fitur-fitur baru seperti bill payment, Ala Berbagi, dan tarik setor tunai melalui gerai Alfamart. Dari sisi pembiayaan, Bank memulai penyaluran dana melalui produk *invoice financing*, pembiayaan modal kerja dan pembiayaan ritel konsumtif. Guna mendukung pengembangan bisnis Bank, Bank juga memperluas kolaborasi dengan mitra-mitra strategis.

Berdasarkan perkembangan tersebut, Dewan Komisaris melihat bahwa kebijakan strategis Bank di tahun 2022 dengan memperkuat fokus sebagai entitas *digital banking* pada segmen ritel sudah sangat tepat, Dewan Komisaris juga mengapresiasi langkah Bank dalam upaya menjangkau masyarakat *unbanked* dan *underbanked* di Indonesia dengan pendekatan sederhana yang akrab dengan keseharian nasabah.

continue to recover in various sectors, including Banking sector. Based on data released by the Central Statistics Agency (BPS), Indonesia's economy grew stronger by 5.31% (*year-on-year/yoy*) in 2022, higher than the achievements in 2021 which experienced growth of 3.69% (*yoy*). The Indonesian economy in 2022 which is calculated based on the Gross Domestic Product (GDP) at current prices reaches IDR19,588.4 trillion and GDP per capita reaches IDR71.0 million or USD4,783.9.

Along with the growth of the national economy, the performance of Banking industry in 2022 is well maintained and grows positively and is able to withstand global economic pressures. Based on OJK data for November 2022, it was recorded that bank loans grew by 11.16% (*yoy*) while the collection of Third Party Funds (DPK) grew by 8.78% (*yoy*). The growth rate of credit and DPK has recorded a growth rate that exceeds pre-COVID-19 levels with maintained banking risk indicators. The same trend can be seen in the Sharia banking sector where growth in financing distribution reached 19.00% (*yoy*). As of July 2022, third party funds collected rose 12.12% with CAR and net NPF levels maintained at 23.25% and 1.07%.

Developments of the national and global economy, policy changes by regulators, and increasing competition in Banking industry are important external factors in the preparation of a Bank Business Plan (RBB), which also takes into account the opportunities and challenges for society's adaptation to technology and digital, as well as the development of financial literacy in Indonesia.

In 2022, Bank Aladin Syariah enters a growth stage which begins with the launch of Bank's digital application at the beginning of the year. Through this application, Bank has successfully acquired more than one million customers by the end of 2022. In addition, the Bank also launched new products such as “Ala Dompét” transactional savings, “Ala Impian” savings plan, and new features such as bill payment, Ala Berbagi, and cash withdrawal through Alfamart outlets. From the financing side, Bank started disbursing funds through invoice financing products, working capital financing and consumer retail financing. In order to support Bank's business development, Bank also expands collaboration with strategic partners.

Based on these developments, Board of Commissioners sees that Bank's strategic policy in 2022 by strengthening the focus as a digital banking entity in the retail segment is very precise, Board of Commissioners also appreciates Bank's steps in efforts to reach the unbanked and underbanked communities in Indonesia with a simple approach that is familiar with everyday life customers.



PENILAIAN TERHADAP KINERJA DIREKSI ATAS PENGELOLAAN BANK

Di sepanjang tahun 2022, Direksi Bank Aladin Syariah telah melakukan beberapa langkah yang cukup besar untuk masa depan Bank, atas persetujuan Dewan Komisaris dan sesuai dengan arahan Pemegang Saham. Dewan Komisaris menilai bahwa langkah tersebut sudah cukup tepat dan telah terimplementasi dengan baik, sesuai dengan apa yang telah direncanakan. Di mana Bank Aladin Syariah yang sebelumnya berfokus pada segmen korporasi melakukan inisiatif strategis untuk bertransformasi menjadi *digital banking* yang berfokus pada segmen ritel.

Adapun langkah-langkah yang diambil oleh Direksi atas persetujuan Dewan Komisaris dan sesuai dengan arahan Pemegang Saham adalah dengan melakukan penguatan modal Inti melalui mekanisme Aksi Korporasi HMETD (*right issue*) dan PMTHMETD (*private placement*) dengan nilai emisi lebih dari Rp2,2 triliun. Selain itu, Bank juga telah berhasil meluncurkan aplikasi *mobile banking* di Januari 2022 dan mulai menyalurkan *financing* di bulan April 2022. Sementara itu, dalam rangka mendukung kegiatan bisnis Bank, telah dilakukan pengembangan infrastruktur teknologi informasi antara lain FMS, *treasury system*, dan lain sebagainya. Bank juga melakukan pengembangan terhadap produk dan fitur aplikasi, seperti akun transaksional (Ala Dompot), *goal savings account* (Ala Impian), Ziswaf (Ala Berbagi), dan *bill payment*.

Disamping itu, Bank juga terus melakukan kolaborasi yang kuat bersama Alfamart, dengan telah diluncurkannya Tarsetun pada bulan Juni 2022 di seluruh gerai Alfamart di Indonesia. Di tahun 2022, Bank juga telah menjalin kerjasama dengan mitra-mitra strategis lainnya, seperti Evermos, PERSIB, dan Persis Solo, untuk mendorong akuisisi nasabah dan memastikan layanan Bank dapat menjangkau seluruh lapisan masyarakat. Kemudian, di tahun 2022, Bank juga telah melakukan penyempurnaan struktur organisasi dan pemenuhan sumber daya manusia guna mendukung pengembangan bisnis Bank ke depannya.

Berdasarkan kebijakan strategis yang diimplementasikan oleh Direksi, Bank berhasil memperoleh lebih dari 1,7 juta pengguna per 31 Desember 2022. Hal ini menjadi pencapaian yang cukup membanggakan, terlebih Bank Aladin Syariah terbilang cukup baru dalam fokus ke bisnis *digital banking* syariah ini.

Dewan Komisaris berharap, pencapaian yang telah dibukukan di sepanjang tahun 2022 akan memberikan fondasi yang kuat bagi pertumbuhan bisnis Bank di masa mendatang. Dewan Komisaris memberikan apresiasi terhadap kinerja, komitmen, dan dedikasi Direksi dan seluruh jajarannya dalam mengantisipasi tantangan dan perkembangan bisnis ke depan.

ASSESSMENT OF BOARD OF DIRECTORS' PERFORMANCE ON BANK MANAGEMENT

Throughout 2022, Board of Directors of Bank Aladin Syariah have taken several sizable steps for the future of Bank, with the approval of Board of Commissioners and in accordance with the directions of the Shareholders. Board of Commissioners considers that this step is quite appropriate and has been implemented properly, according to what has been planned. Bank Aladin Syariah, which previously focused on the corporate segment, carried out strategic initiatives to transform into digital banking that focused on the retail segment.

The steps taken by Board of Directors with the approval of Board of Commissioners and in accordance with the directions of the Shareholders are to strengthen core capital through the Corporate Action mechanism of HMETD (*right issue*) and PMTHMETD (*private placement*) with an emission value of more than IDR2.2 trillion. In addition, Bank has also successfully launched a mobile banking application in January 2022 and started disbursing financing in April 2022. Meanwhile, in order to support Bank's business activities, information technology infrastructure development has been carried out including FMS, treasury systems, and so on. Bank also develops application products and features, such as transactional accounts (Ala Dompot), goal savings accounts (Ala Impian), Ziswaf (Ala Berbagi), and bill payments.

Apart from that, Bank also continues to have a strong collaboration with Alfamart, with the launch of Tarsetun in June 2022 at all Alfamart outlets in Indonesia. In 2022, Bank has also collaborated with other strategic partners, such as Evermos, PERSIB, and Persis Solo, to encourage customer acquisition and ensure that Bank's services can reach all levels of society. Then, in 2022, Bank has also made improvements to the organizational structure and fulfillment of human capital to support Bank's business development going forward.

Based on the strategic policies implemented by Board of Directors, Bank managed to obtain more than 1.7 million users as of December 31, 2022. This is a quite encouraging achievement, especially as Bank Aladin Syariah is fairly new in focusing on this sharia digital banking business.

Board of Commissioners hopes that the achievements that have been recorded throughout 2022 will provide a strong foundation for Bank's business growth in the future. Board of Commissioners appreciates the performance, commitment and dedication of Board of Directors and all staff in anticipating future challenges and business developments.



PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI

Salah satu fungsi Dewan Komisaris adalah melakukan pengawasan terhadap implementasi strategi serta kebijakan yang dijalankan oleh Direksi. Dalam merumuskan target kinerja di awal tahun, Dewan Komisaris berperan memberikan arahan dan masukan sesuai kapasitas dan kapabilitas yang dimilikinya, termasuk arahan dan masukan untuk rencana kerja strategis yang dirumuskan Direksi. Untuk itu, Dewan Komisaris memiliki tanggung jawab agar implementasi rencana strategis tersebut dapat terlaksana dengan baik. Meski demikian, terdapat batasan dari tanggung jawab dan peran yang dijalankan baik oleh Dewan Komisaris maupun Direksi. Dewan Komisaris bertugas melakukan pengawasan atas jalannya pengelolaan Bank oleh Direksi, memberikan nasihat kepada Direksi, serta memastikan bahwa Bank Aladin Syariah melaksanakan Tata Kelola Perusahaan yang Baik, atau *Good Corporate Governance* (GCG).

Pengawasan Dewan Komisaris difokuskan terhadap rencana pengembangan bisnis Bank dalam rangka menjadikan Bank Aladin Syariah sebagai Bank berbasis digital yang dapat menjadi solusi bagi seluruh lapisan masyarakat dalam mendapatkan layanan perbankan yang efektif dan efisien. Dalam merealisasikan rencana tersebut, Dewan Komisaris selalu menekankan Dewan Komisaris kepada Direksi adalah untuk senantiasa mengedepankan aspek kepatuhan dan prinsip-prinsip GCG.

Dewan Komisaris selalu berupaya untuk melaksanakan fungsinya dalam memberikan arahan, saran dan rekomendasi yang konstruktif dan solutif kepada Direksi. Di tengah segala keterbatasan, Dewan Komisaris berhasil melakukan komunikasi secara baik dan intens dengan Direksi, khususnya terkait dengan pemenuhan aspek *governance* dalam rangka memperkuat fondasi bisnis Bank yang tengah dibangun Direksi di sepanjang tahun 2022.

Disamping itu, Dewan Komisaris telah melakukan pengawasan atas penerapan strategi dan kebijakan yang dijalankan Direksi, yang salah satunya adalah melalui mekanisme rapat-rapat yang diselenggarakan. Dewan Komisaris secara rutin mengadakan pertemuan dengan Direksi untuk membahas berbagai hal terkait pengelolaan Bank yang dijalankan oleh Direksi dalam forum rapat gabungan. Dalam forum tersebut Dewan Komisaris senantiasa meminta penjelasan dari Direksi mengenai strategi dan kebijakan yang dijalankan serta pencapaian atas implementasi strategi yang telah diterapkan Direksi berikut dengan berbagai kendala yang dihadapi. Dewan Komisaris senantiasa menyampaikan pandangan dan memberikan nasihat berupa arahan atau rekomendasi kepada Direksi mengenai hal tersebut.

SUPERVISORY OF STRATEGY IMPLEMENTATION

One of the functions of Board of Commissioners is to supervise the implementation of the strategies and policies implemented by Board of Directors. In formulating performance targets at the beginning of the year, Board of Commissioners plays a role in providing direction and input according to its capacity and capabilities, including direction and input for strategic work plans formulated by Board of Directors. For this reason, Board of Commissioners has a responsibility so that the implementation of the strategic plan can be carried out properly. However, there are limitations to the responsibilities and roles carried out by both Board of Commissioners and Board of Directors. Board of Commissioners is tasked with supervising the management of Bank by the Board of Directors, providing advice to the Directors, and ensuring that Bank Aladin Syariah implements Good Corporate Governance (GCG).

Board of Commissioners' supervision is focused on Bank's business development plan in order to make Bank Aladin Syariah a digital-based bank that can be a solution for all levels of society in obtaining effective and efficient banking services. In realizing this plan, Board of Commissioners always emphasizes Board of Commissioners to Board of Directors to always prioritize compliance aspects and GCG principles.

Board of Commissioners always strives to carry out its function in providing constructive and solutive directions, suggestions and recommendations to the Board of Directors. In the midst of all these limitations, Board of Commissioners has managed to communicate well and intensely with Board of Directors, particularly in relation to fulfilling governance aspects in order to strengthen Bank's business foundation which is being built by Board of Directors throughout 2022.

In addition, Board of Commissioners has supervised the implementation of the strategies and policies carried out by Board of Directors, one of which is through the mechanism of the meetings held. Board of Commissioners regularly holds meetings with the Board of Directors to discuss various matters related to the management of Bank carried out by the Board of Directors in a joint meeting forum. In this forum, Board of Commissioners always required an explanation from Board of Directors regarding the strategies and policies being implemented as well as the achievement of implementing the strategies that have been implemented by Board of Directors along with the various obstacles encountered. Board of Commissioners always expresses views and provides advice in the form of directions or recommendations to the Board of Directors regarding this matter.



Sepanjang tahun 2022, Dewan Komisaris telah melaksanakan rapat gabungan dengan mengundang Direksi. Selain forum rapat gabungan dengan Direksi, Dewan Komisaris juga senantiasa melakukan pertemuan berupa rapat dengan organ pendukung Dewan Komisaris, yaitu Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko, untuk membahas hasil pengawasan yang dilakukan komite sesuai dengan fungsi dan tanggung jawab masing-masing Komite.

Secara umum, sepanjang tahun 2022, Dewan Komisaris telah melaksanakan tugas-tugasnya, mencakup pengadaan rapat terkait pembahasan persoalan yang berhubungan dengan manajemen Bank dan mengevaluasi kinerja Bank. Selain merekomendasikan pelaksanaan prinsip-prinsip *Good Corporate Governance* dengan baik, Dewan Komisaris juga telah berupaya melakukan tindakan pengawasan terhadap kebijakan pengurusan Bank serta memberikan nasihat dan rekomendasi kepada Direksi guna memastikan bahwa bisnis dan usaha Bank telah berjalan dengan baik.

PROSPEK USAHA DAN TANTANGAN KE DEPAN

Dewan Komisaris memiliki keyakinan tentang keberlanjutan usaha Aladin untuk mencapai kinerja positif di tahun 2023 atas dasar prospek usaha yang disusun oleh Direksi dengan melihat peluang dan sumber daya yang dimiliki Bank. Ditambah dalam kajian keuangan yang dirilis Bank Indonesia disebutkan bahwa pada tahun 2023, dalam jangka pendek perbaikan ekonomi dan keuangan syariah nasional akan terus berlanjut di tengah ketidakpastian yang masih tinggi. Berbagai indikator dan hasil survei Bank Indonesia terakhir, menunjukkan proses pemulihan ekonomi domestik terus berlangsung. Sejalan dengan perekonomian nasional yang diperkirakan terus tumbuh pada kisaran 4,5% – 5,3% (yoy) ditopang oleh peningkatan konsumsi swasta dan investasi, tetap kuatnya ekspor, serta daya beli masyarakat yang masih terjaga, ekonomi syariah pada 2023 diperkirakan juga akan terus mengalami pertumbuhan.

Dalam jangka menengah, didukung sinergi kebijakan ekonomi syariah nasional yang semakin kuat, pertumbuhan ekonomi dan keuangan syariah terus membaik menuju lintasan jangka panjangnya. Sinergi, inovasi dan kolaborasi dengan Kementerian dan Lembaga Pemerintah baik dalam wadah KNEKS maupun lainnya, serta dengan pelaku industri dan komunitas masyarakat, menjadi kunci dalam mendukung penguatan ekonomi syariah nasional. Selain itu, literasi masyarakat yang semakin meningkat akan mendorong basis pengguna aplikasi ekonomi dan keuangan syariah. Dalam jangka panjang, dukungan dan sinergi kebijakan ekonomi syariah nasional, literasi masyarakat yang semakin meningkat, serta meluasnya digitalisasi ekonomi syariah akan mengakselerasi pertumbuhan sektor.

Throughout 2022, Board of Commissioners has held joint meetings by inviting the Board of Directors. In addition to joint meeting forums with Board of Directors, Board of Commissioners also regularly holds meetings in the form of meetings with supporting organs of Board of Commissioners, namely the Audit Committee, Remuneration and Nomination Committee, and the Risk Monitoring Committee, to discuss the results of the committee's supervision in accordance with their respective functions and responsibilities each Committee.

In general, throughout 2022, Board of Commissioners has carried out its duties, including holding meetings related to discussing issues related to Bank management and evaluating Bank's performance. In addition to recommending the proper implementation of the principles of Good Corporate Governance, Board of Commissioners has also endeavored to take supervisory of Bank's management policies and provide advice and recommendations to Board of Directors to ensure that the business and operations of Bank are running well.

BUSINESS OUTLOOK AND CHALLENGES AHEAD

Board of Commissioners has confidence in the sustainability of Aladin's business to achieve positive performance in 2023 based on the business prospects prepared by Board of Directors by looking at the opportunities and resources that Bank own. Plus, in a financial review released by Bank Indonesia, it was stated that in 2023, in the short term, improvements in the national Sharia economy and finance will continue amidst high uncertainty. Various indicators and results of the latest Bank Indonesia survey show that the process of domestic economic recovery is continuing. In line with the national economy estimated to continue growing in the range of 4.5% - 5.3% (yoy) supported by increased private consumption and investment, continued strong exports, and maintained public purchasing power, the sharia economy in 2023 is also expected to continue experiencing growth.

In the medium term, supported by increasingly strong national sharia economic policy synergies, sharia economic and financial growth continues to improve towards its long-term trajectory. Synergy, innovation and collaboration with Ministries and Government Agencies both within KNEKS and others, as well as with industry players and the community, are key in supporting the strengthening of the national sharia economy. In addition, increasing public literacy will encourage the user base of sharia economic and financial applications. In the long term, the support and synergy of national sharia economic policies, increasing public literacy, and the expansion of digitalization of the sharia economy will accelerate sector growth.



Seiring dengan optimisme pertumbuhan ekonomi nasional di tahun 2023, Dewan Komisaris menyambut baik proyeksi kinerja Bank yang telah ditetapkan dalam RBB tahun 2023. Dewan Komisaris memandang, proyeksi peningkatan kinerja operasional maupun keuangan Bank yang ditetapkan dalam RBB tahun 2023 cukup realistis dengan tingkat pertumbuhan yang relatif menantang sebagai upaya peningkatan kinerja Bank ke depan.

Namun demikian, Dewan Komisaris tetap mengingatkan Direksi untuk memberikan perhatian yang lebih terhadap jenis produk dan fitur yang ditawarkan melalui aplikasi *mobile banking* Bank terutama untuk nasabah ritel, termasuk pengembangan produk pembiayaan yang lebih beragam baik untuk nasabah ritel maupun korporasi. Selain itu, Dewan Komisaris juga mendorong Direksi untuk tetap meningkatkan kerjasama dengan mitra strategis baru dan memperdalam kerjasama dengan mitra strategis yang sudah ada. Upaya-upaya tersebut, diharapkan dapat menghasilkan pertumbuhan nasabah yang signifikan di 2023 dibandingkan tahun 2022.

PANDANGAN ATAS PENERAPAN GCG BANK

Pada tahun 2022, Dewan Komisaris menilai Direksi memiliki komitmen optimal dalam memenuhi tujuan dan penerapan GCG sebagaimana yang diamanatkan dalam Anggaran Dasar Perusahaan dan Peraturan-peraturan yang berlaku. Dewan Komisaris menilai bahwa Bank Aladin Syariah senantiasa fokus pada penerapan praktik tata kelola perusahaan sesuai rencana yang telah disusun. Otoritas Jasa Keuangan (OJK), Bursa Efek Indonesia (BEI), dan regulator yang berkepentingan pada pasar modal serta perkembangan dunia usaha Indonesia, telah berkomitmen untuk mendorong penerapan prinsip dan praktik GCG sebagai sebuah nilai yang wajib diemban oleh setiap entitas usaha yang berusaha di Indonesia. Bank Aladin Syariah menyambut dengan baik hal tersebut, terutama karena penerapan GCG melalui 5 (lima) prinsip dasar, yaitu transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran, terbukti memberikan hasil positif bagi keberlanjutan dunia usaha dan iklim investasi.

Dilihat dari *governance structure*, terdapat kemajuan penerapan GCG Bank Aladin Syariah sepanjang tahun 2022, yaitu secara umum struktur organisasi Bank Aladin Syariah telah diselaraskan dengan fokus bisnis Bank Aladin Syariah dan secara reguler telah direviu dan dievaluasi sesuai dengan kebutuhan Bank Aladin Syariah. Selain itu, dilihat dari *governance process*, Bank Aladin Syariah selalu berupaya agar dalam melakukan kegiatan usaha dan proses operasional Bank Aladin Syariah sesuai dengan *Good Corporate Governance* dan prinsip kehati-hatian. Dengan struktur dan proses yang telah dilakukan dan terus diupayakan untuk ditingkatkan serta disempurnakan, diharapkan *outcome* yang

Along with the optimism for national economic growth in 2023, Board of Commissioners appreciate Bank's performance projections set out in the 2023 RBB. Board of Commissioners views that the projections for improving Bank's operational and financial performance set out in the 2023 RBB are quite realistic with a relatively challenging growth rate. as an effort to improve Bank's performance in the future.

However, Board of Commissioners continues to remind Board of Directors to pay more attention to the types of products and features offered through Bank's mobile banking application, especially for retail customers, including the development of more diverse financing products for both retail and corporate customers. In addition, Board of Commissioners also encourages Board of Directors to continue to improve cooperation with new strategic partners and deepen cooperation with existing strategic partners. These efforts are expected to generate significant customer growth in 2023 compared to 2022.

VIEWS ON THE IMPLEMENTATION OF BANK'S GCG

In 2022, Board of Commissioners considers that Board of Directors has an optimal commitment to fulfilling the goals and implementation of GCG as mandated in the Company's Articles of Association and applicable regulations. Board of Commissioners considers that Bank Aladin Syariah always focuses on implementing corporate governance practices according to plans that have been prepared. The Financial Services Authority (OJK), the Indonesian Stock Exchange (IDX), and regulators with an interest in the capital market and the development of the Indonesian business world, have committed to encouraging the application of GCG principles and practices as a value that must be carried out by every business entity doing business in Indonesia. Bank Aladin Syariah appreciate this, especially because the implementation of GCG through 5 (five) basic principles, namely transparency, accountability, responsibility, independence and fairness, has proven to provide positive results for the sustainability of the business world and investment climate.

Viewed from the governance structure, there has been progress in the implementation of Bank Aladin Syariah GCG throughout 2022, namely in general the organizational structure of Bank Aladin Syariah has been aligned with the business focus of Bank Aladin Syariah and has been regularly reviewed and evaluated according to the needs of Bank Aladin Syariah. In addition, from the governance process, Bank Aladin Syariah always strives to carry out business activities and operational processes of Bank Aladin Syariah in accordance with Good Corporate Governance and the principle of prudence. With the structure and process that has been carried out and continues to be improved and perfected,



dicapai oleh Bank Aladin Syariah dapat membantu Bank Aladin Syariah untuk terus berkembang.

Secara khusus, perkembangan/kemajuan yang dilaksanakan Bank Aladin dapat dilihat dalam hal-hal sebagai berikut:

- Jumlah anggota Dewan Komisaris yaitu sebanyak 3 (tiga) orang telah lulus *fit and proper test* dan telah memperoleh surat persetujuan dari OJK atau Bank Indonesia yaitu dengan telah disetujuinya Rudy Hamdani sebagai Presiden Komisaris Independen oleh OJK (berdasarkan Surat OJK No.SR-8/PB.101/2022 tanggal 23 Februari 2022 perihal Keputusan atas Pencalonan Presiden Komisaris Independen PT Bank Aladin Syariah Tbk dan Salinan Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan Nomor KEP-24/D.03/2022 tanggal 18 Februari 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Rudy Hamdani Selaku Calon Presiden Komisaris Independen PT Bank Aladin Syariah Tbk.
- Posisi Ketua Komite level Dewan Komisaris telah memenuhi ketentuan peraturan perundang-undangan yang berlaku di mana Komisaris Independen yang menjabat sebagai ketua dari Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi hanya dapat merangkap jabatan sebagai ketua komite paling banyak pada 1 (satu) komite lainnya pada Bank Umum Syariah yang sama.
- Bank Aladin Syariah telah memenuhi target penyaluran pembiayaan pada tahun 2022 yaitu sebesar Rp1,3 triliun.
- Bank Aladin Syariah telah memenuhi modal inti minimum sebagaimana disyaratkan peraturan perundang-undangan yang berlaku.

Dewan Komisaris memandang, bahwa seluruh perangkat GCG Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum baik. Hal ini tercermin dari penilaian pada *governance structure, process*, dan *outcome* dengan memperhatikan prinsip-prinsip *Good Corporate Governance*. Sepanjang tahun 2022 Dewan Komisaris selalu meng-*update* dengan baik mengenai kondisi Bank Aladin Syariah sehingga Dewan Komisaris dapat menjalankan fungsi pengawasan yang efektif. Tahun 2022 adalah tahun yang penting bagi Bank Aladin Syariah mengingat pada tahun tersebut aplikasi Bank Aladin diluncurkan ke publik dan Bank Aladin Syariah juga telah berhasil meluncurkan produk yang menarik seperti Tarik Tunai Setor Tunai melalui Alfamart. Selain itu, produk pembiayaan pun telah mulai disalurkan dan telah mencapai Rp1,3 Triliun yang melebihi target yang ditetapkan. Tanpa pelaksanaan *Good Corporate Governance, achievement* tersebut tidak akan mungkin tercapai. Oleh karenanya, ke depannya *Good Corporate Governance* perlu semakin memadai agar sesuai dengan tagline Bank Aladin Syariah sebagai "Bank Syariah Masa Depan".

it is hoped that the outcomes achieved by Bank Aladin Syariah can help Bank Aladin Syariah to continue growing.

In particular, developments/progress carried out by Bank Aladin can be seen in the following matters:

- The number of members of the Board of Commissioners is 3 (three) people have passed the fit and proper test and has obtained a letter of approval from OJK or Bank Indonesia, namely by the approval of Rudy Hamdani as Independent President Commissioner by OJK (based on OJK Letter No.SR-8/ PB.101/2022 dated 23 February 2022 regarding the Decision on the Nomination of the Independent President Commissioner of PT Bank Aladin Syariah Tbk and a copy of the Decree of Members of Board of Commissioners of the Financial Services Authority Number KEP-24/D.03/2022 dated 18 February 2022 concerning the Fit and Proper Test Results Rudy Hamdani As Candidate for Independent President Commissioner of PT Bank Aladin Syariah Tbk.
- The position of Committee Chairman at the level of Board of Commissioners has complied with the provisions of the applicable laws and regulations whereby an Independent Commissioner who serves as chairman of the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee can only hold concurrent positions as chairman of the committee for a maximum of 1 (one) other committees at the same Sharia Commercial Bank.
- Bank Aladin Syariah has met the financing disbursement target in 2022, which is IDR 1.3 trillion.
- Bank Aladin Syariah has met the minimum core capital as required by the applicable laws and regulations.

Board of Commissioners views that all of Bank's GCG instruments have implemented good corporate governance in general. This is reflected in the assessment of the governance structure, processes and outcomes by considering the principles of Good Corporate Governance. Throughout 2022 Board of Commissioners always properly updates the conditions of Bank Aladin Syariah so that Board of Commissioners can carry out an effective supervisory function. 2022 is an important year for Bank Aladin Syariah considering that in that year Bank Aladin application was launched to the public and Bank Aladin Syariah has also successfully launched attractive products such as Cash Withdrawal, Cash Deposit through Alfamart. In addition, financing products have also begun to be distributed and have reached IDR 1.3 trillion, which exceeds the target set. Without the implementation of Good Corporate Governance, this achievement would not have been possible. Therefore, in the future, Good Corporate Governance needs to be more adequate in accordance with the tagline of Bank Aladin Syariah as the The Future of Sharia Bank.



PANDANGAN DEWAN KOMISARIS TERHADAP EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

Pelaksanaan sistem pengendalian internal merupakan peran dan tanggung jawab dari semua lini yang dimiliki, termasuk didalamnya peran Dewan Komisaris dan Direksi. Dewan Komisaris menempatkan sistem pengendalian internal sebagai komponen pengawasan yang utama dalam pengelolaan Bank dan menjadi acuan kegiatan operasional Bank yang sehat dan terkendali sehingga dapat mencapai visi dan misi Bank serta dapat meningkatkan nilai bagi pemangku kepentingan, meminimalisir risiko kerugian dan menjaga kepatuhan pada ketentuan dan peraturan perundang-undangan yang berlaku.

Untuk memastikan pelaksanaan sistem pengendalian internal yang efektif, Bank telah memiliki Kerangka kerja sistem pengendalian internal Bank mengacu kepada 5 (lima) komponen dasar pelaksanaan yang sejalan dengan Pedoman Sistem Pengendalian Intern bagi Bank Umum sebagaimana ditetapkan oleh Otoritas Jasa Keuangan (OJK) melalui Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.35/SEOJK.03/2017 tanggal 7 Juli 2017. Selain itu sistem pengendalian internal yang diterapkan oleh Bank telah mencakup kepada kecukupan pengendalian keuangan dan operasional, pelaporan keuangan, efektivitas dan efisiensi operasional, serta kepatuhan terhadap hukum dan peraturan yang berlaku. Pelaksanaan sistem pengendalian internal Bank pada tahun 2022 telah lebih baik, hal ini tercermin dari kecukupan kerangka kerja sistem pengendalian internal untuk mendukung aktivitas Bank dalam bentuk ketentuan internal dan adanya penguatan fungsi pada lini pertahanan yaitu fungsi lini kedua pada Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan lini ketiga pada Internal audit.

PANDANGAN DEWAN KOMISARIS ATAS PENERAPAN MANAJEMEN RISIKO

Dalam rangka mengantisipasi tantangan ekonomi, pandemi COVID-19, serta peningkatan eksposur risiko yang dihadapi oleh Bank Aladin Syariah, dibutuhkan suatu sistem pengelolaan risiko dan permodalan yang efektif dan terintegrasi, yang mampu mendukung pencapaian dan pertumbuhan kinerja secara berkelanjutan sekaligus meningkatkan daya saing Bank. Dewan Komisaris memandang bahwa pengelolaan manajemen risiko di Bank Aladin Syariah telah dilakukan secara terintegrasi dengan strategi bisnis Bank. Penerapan manajemen risiko bersifat proaktif dan *forward looking* dengan tujuan untuk memaksimalkan nilai tambah bagi Pemegang Saham, mengelola modal secara komprehensif, serta memastikan profitabilitas dan pertumbuhan bisnis yang berkelanjutan.

VIEWS OF BOARD OF COMMISSIONERS ON THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM

The implementation of the internal control system is the role and responsibility of all lines, including the roles of Board of Commissioners and Board of Directors. Board of Commissioners places the internal control system as the main monitoring component in managing Bank and serves as a reference for healthy and controlled Bank operational activities so that it can achieve Bank's vision and mission and can increase value for stakeholders, minimize the risk of loss and maintain compliance with laws and regulations.

To ensure the implementation of an effective internal control system, Bank has an internal control system framework referring to 5 (five) basic implementation components that are in line with the Internal Control System Guidelines for Commercial Banks as stipulated by the Financial Services Authority (OJK) through an Authority Circular Letter Financial Services (SEOJK) No.35/SEOJK.03/2017 dated 7 July 2017. In addition, the internal control system implemented by Bank includes the adequacy of financial and operational controls, financial reporting, operational effectiveness and efficiency, as well as compliance with laws and applicable regulation. The implementation of Bank's internal control system in 2022 has improved, this is reflected in the adequacy of the internal control system framework to support Bank activities in the form of internal regulations and the strengthening of functions in the defense line, namely the second line function in the Risk Management Work Unit and the third line in Internal audit.

VIEWS OF BOARD OF COMMISSIONERS ON THE IMPLEMENTATION OF RISK MANAGEMENT

In order to anticipate economic challenges, the COVID-19 pandemic, as well as increased risk exposure faced by Bank Aladin Syariah, an effective and integrated capital and risk management system is needed, which is able to support sustainable performance achievement and growth while increasing Bank's competitiveness. Board of Commissioners views that risk management at Bank Aladin Syariah has been carried out in an integrated manner with Bank's business strategy. The implementation of risk management is proactive and forward looking with the aim of maximizing added value for Shareholders, managing capital comprehensively, and ensuring profitability and sustainable business growth.



Kemudian, keselarasan antara strategi dan tujuan bisnis dengan strategi risiko dan *risk appetite* juga dibutuhkan serta menjadi elemen penting dalam penerapan manajemen risiko. Strategi pengelolaan risiko dan *risk appetite* tersebut diterjemahkan ke dalam tata kelola, proses, kebijakan serta perangkat dan metodologi yang didukung oleh teknologi informasi, sumber daya manusia dan budaya risiko yang kuat. Dewan Komisaris memandang bahwa Bank Aladin Syariah telah mengimplementasikan kebijakan umum manajemen risiko sebagai kebijakan yang menjadi acuan dasar yang bersifat strategis dan komprehensif dalam penerapan Manajemen Risiko Bank.

Di mana sebagai pedoman dalam penerapan Manajemen Risiko, Bank Aladin Syariah telah memiliki kebijakan dan prosedur sebagai dasar untuk melakukan pengelolaan terhadap masing-masing profil risiko. Dewan Komisaris senantiasa mendorong agar implementasi manajemen risiko dapat berjalan secara efektif, dengan didasarkan pada tata kelola risiko yang telah ditetapkan. Di mana dalam menerapkan sistem manajemen risiko secara efektif, Bank Aladin Syariah telah menyesuaikan sistem manajemen risiko dengan POJK No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah dan POJK No. 08/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

Dewan Komisaris juga senantiasa mengedepankan upaya untuk memitigasi risiko melalui pengawasan aktif terhadap pelaksanaan manajemen risiko. Pelaksanaan fungsi pengawasan Dewan Komisaris dilakukan melalui forum Rapat Direksi dan Komisaris (Radirkom), maupun dalam rapat Komite Pemantau Risiko, maupun Komite Audit. Dengan dukungan dari Komite Pemantau Risiko, Dewan Komisaris terus melakukan pemantauan atas pelaksanaan inisiatif manajemen risiko yang dilakukan oleh Direksi dalam upayanya memitigasi faktor risiko utama Bank dan mencegah terjadinya risiko serta memastikan keberlangsungan bisnis Bank dalam jangka panjang.

Dewan Komisaris berpendapat bahwa pelaksanaan manajemen risiko Bank di tahun 2022 telah berjalan dengan baik. Dalam pandangan Dewan Komisaris, Bank Aladin Syariah telah memiliki kecukupan kebijakan, toleransi risiko dan *limit* risiko yang secara berkala dikaji dengan mendapat persetujuan Direksi. Bank Aladin Syariah juga telah memiliki kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko secara berkesinambungan terhadap seluruh faktor risiko yang bersifat material dengan didukung oleh sistem informasi manajemen risiko.

Then, alignment between strategy and business objectives with risk strategy and risk appetite is also required and becomes an important element in the implementation of risk management. The risk management strategy and risk appetite are translated into governance, processes, policies and tools and methodologies that are supported by information technology, human capital and a strong risk culture. Board of Commissioners views that Bank Aladin Syariah has implemented a general risk management policy as a policy that is a strategic and comprehensive basic reference in the implementation of Bank Risk Management.

As a guideline in the implementation of Risk Management, Bank Aladin Syariah has policies and procedures as a basis for managing each risk profile. Board of Commissioners always encourages the implementation of risk management to run effectively, based on the established risk management. In implementing an effective risk management system, Bank Aladin Syariah has adapted the risk management system to POJK No. 65/POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units and POJK No. 08/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units.

Board of Commissioners also always prioritizes efforts to mitigate risks through active supervision of the implementation of risk management. The implementation of the supervisory function of Board of Commissioners is carried out through Board of Directors and Commissioners Meeting forums (Radirkom), as well as in Risk Monitoring Committee meetings, as well as the Audit Committee. With the support of the Risk Supervisory Committee, Board of Commissioners continues to monitor the implementation of risk management initiatives carried out by Board of Directors in an effort to mitigate Bank's main risk factors and prevent risks and ensure the long-term sustainability of Bank's business.

Board of Commissioners believes that the implementation of Bank's risk management in 2022 has been going well. In the view of Board of Commissioners, Bank Aladin Syariah has sufficient policies, risk tolerance and risk limits which are regularly reviewed with the approval of Board of Directors. Bank Aladin Syariah also has adequate processes for identifying, measuring, monitoring and controlling risk on an ongoing basis for all material risk factors supported by a risk management information system.



PANDANGAN DAN PERAN DEWAN KOMISARIS ATAS PENERAPAN WBS DAN PERAN DEWAN KOMISARIS DALAM WBS TERSEBUT

Keberadaan *Whistleblowing System* (WBS) merupakan bagian dari komitmen Bank Aladin Syariah untuk menjadikan prinsip GCG sebagai landasan dari setiap aspek operasi dan bisnis Bank sehari-hari. WBS memungkinkan mekanisme pelaporan yang menjamin kerahasiaan pelapor. Penerapan WBS bertujuan untuk mendeteksi dini dan mencegah terhadap terjadinya penyimpangan ataupun pelanggaran dalam setiap aspek kegiatan bisnis Bank. Dalam pandangan Dewan Komisaris, WBS dapat menciptakan iklim kerja yang terbuka, tulus, jujur dan bertanggung jawab di lingkungan Bank. Dewan Komisaris memandang bahwa Bank Aladin Syariah senantiasa mendorong partisipasi aktif seluruh Insan Bank untuk melaporkan setiap pelanggaran atau indikasi *fraud* di lingkungan Bank Aladin Syariah. Dengan demikian, tujuan WBS untuk mewujudkan lingkungan kerja yang bersih dan berintegritas menjadi lebih efektif dan independen.

Peran Dewan Komisaris dalam pengelolaan WBS Bank Aladin Syariah antara lain untuk melakukan pengawasan guna memastikan terselenggaranya WBS dengan dibantu oleh Komite Audit. Dewan Komisaris bersama dengan Komite Audit dan unit-unit lainnya senantiasa melakukan evaluasi dan melakukan tindak lanjut atas laporan yang diterima.

Berdasarkan laporan yang diterima Dewan Komisaris, di sepanjang tahun 2022, tidak terdapat karyawan atau Manajemen Bank yang dilaporkan melalui *Whistleblowing System*. Dewan Komisaris berpendapat bahwa penerapan WBS di lingkup Bank Aladin Syariah telah berjalan dengan baik. Dewan Komisaris memberikan arahan kepada Direksi agar sosialisasi penerapan WBS terus menerus dilakukan secara berkesinambungan untuk meningkatkan pemahaman dan kepedulian segenap Insan Bank dalam melaporkan tindak pelanggaran, sehingga dapat mewujudkan lingkungan kerja yang bersih dan berintegritas.

CAPAIAN KINERJA DEWAN KOMISARIS DALAM FUNGSI PENGAWASAN PADA PENERAPAN GCG DI LINGKUP BANK

Bank Indonesia (BI), Otoritas Jasa Keuangan (OJK), Bursa Efek Indonesia (BEI), dan regulator yang berkepentingan pada bidang perbankan, pasar modal serta perkembangan dunia usaha Indonesia, telah berkomitmen untuk mendorong penerapan prinsip dan praktik GCG sebagai sebuah nilai yang wajib diemban oleh setiap entitas usaha yang berusaha di Indonesia. Bank Aladin Syariah menyambut dengan baik hal tersebut, terutama karena penerapan GCG melalui 5 (lima) prinsip dasar, yaitu transparansi,

VIEWS AND ROLE OF BOARD OF COMMISSIONERS ON THE IMPLEMENTATION OF WBS AND THE ROLE OF BOARD OF COMMISSIONERS IN THE WBS

The existence of *Whistleblowing System* (WBS) is part of Bank Aladin Syariah's commitment to make GCG principles the foundation of every aspect of Bank's daily operations and business. The WBS enables a reporting mechanism that guarantees the confidentiality of the reporter. WBS implementation aims to detect early and prevent irregularities or violations in every aspect of Bank's business activities. In the view of Board of Commissioners, WBS can create a work climate that is open, sincere, honest and responsible within Bank. Board of Commissioners views that Bank Aladin Syariah always encourages the active participation of all Bank personnel to report any violations or indications of fraud within Bank Aladin Syariah. Thus, the WBS goal is to create a work environment that is clean and with integrity to be more effective and independent.

The role of Board of Commissioners in managing Bank Aladin Syariah WBS includes conducting supervision to ensure the implementation of the WBS with the assistance of Audit Committee. Board of Commissioners together with Audit Committee and other units constantly evaluate and follow up on reports received.

Based on reports received by Board of Commissioners, throughout 2022, no employees or Bank Management were reported through the *Whistleblowing System*. Board of Commissioners believes that the implementation of the WBS within Bank Aladin Syariah has been going well. Board of Commissioners provides direction to Board of Directors so that socialization of WBS implementation is carried out continuously to increase the understanding and concern of all Bank personnel in reporting violations, so as to create a work environment that is clean and with integrity.

PERFORMANCE ACHIEVEMENTS OF BOARD OF COMMISSIONERS IN THE SUPERVISORY FUNCTION OF GCG IMPLEMENTATION WITHIN BANK

Bank Indonesia (BI), the Financial Services Authority (OJK), the Indonesia Stock Exchange (IDX), and regulators with an interest in banking, capital markets and the development of the Indonesian business world, have committed to encourage the application of GCG principles and practices as a mandatory value, carried out by every business entity doing business in Indonesia. Bank Aladin Syariah welcomes this, especially because the implementation of GCG through 5 (five) basic principles, namely transparency,



akuntabilitas, responsibilitas, independensi, dan kewajaran, terbukti memberikan hasil positif bagi keberlanjutan dunia usaha dan iklim investasi.

Sebagai organ yang bertugas melakukan pengawasan terhadap pelaksanaan penerapan GCG oleh Direksi, Dewan Komisaris memandang implementasi GCG di lingkup Bank terus mengalami peningkatan dari waktu ke waktu. Hal ini juga seiring dengan transformasi bisnis yang dilakukan Bank di tahun 2022. Pengembangan perangkat kebijakan yang terus diperbaharui, hingga evaluasi dan pemantauan GCG, menjadi cerminan komitmen Direksi untuk dapat menerapkan prinsip dan praktik GCG di seluruh elemen operasi dan bisnis Bank.

Salah satu aspek penting dalam keberhasilan penerapan prinsip GCG adalah sinergi dan kolaborasi yang baik antara organ pendukung Dewan Komisaris dan organ pendukung Direksi. Melalui keberadaan organ-organ pendukung tersebut, setiap aspek dalam penerapan prinsip GCG dapat terlaksana dan terpantau, baik itu kepatuhan, manajemen risiko, audit, hingga perkembangan SDM dan Teknologi Informasi sebagai salah satu fondasi mewujudkan akuntabilitas Bank.

Selain itu, Dewan Komisaris berpendapat bahwa penerapan GCG di lingkup Bank telah berjalan dengan baik. Untuk melakukan evaluasi atas efektivitas penerapan GCG, Bank Aladin Syariah secara berkala melaksanakan *self assessment* atas praktik GCG, yang mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Surat Edaran Otoritas Jasa Keuangan No. 10/ SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah. Berdasarkan hasil *self assessment* GCG Bank yang dilaksanakan pada tahun 2022 secara semesteran, *self assessment* implementasi GCG Bank semester I dan semester II di tahun 2021 telah dijalankan secara komprehensif dengan hasil peringkat secara Individual adalah 2 (dua) dengan definisi peringkat yang mencerminkan Manajemen Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum baik. Hal ini tercermin dari penerapan atas prinsip-prinsip *Good Corporate Governance*.

Dewan Komisaris memberikan apresiasi yang tinggi kepada Direksi dan seluruh jajarannya yang telah bekerja secara optimal dalam menerapkan GCG dalam melakukan pengelolaan Bank selama tahun 2022. Dewan Komisaris menilai, perangkat GCG yang dimiliki Bank Aladin Syariah saat ini telah sesuai dengan proses bisnis Bank. Dewan Komisaris juga senantiasa terlibat dalam berbagai implementasi GCG, dengan melakukan pengawasan baik secara langsung maupun melalui pengawasan yang dilakukan oleh organ Komite Dewan Komisaris. Berdasarkan pengawasan yang

accountability, responsibility, independence and fairness, has proven to provide positive results for the sustainability of the business world and investment climate.

As the organ tasked with supervising the implementation of GCG by Board of Directors, Board of Commissioners views that GCG implementation within Bank continues to experience improvement from time to time. This is also in line with Bank's business transformation in 2022. Development of policy tools that are continuously updated, up to GCG evaluation and monitoring, is a reflection of Board of Directors' commitment to be able to implement GCG principles and practices in all elements of Bank's operations and business.

One important aspect in the successful implementation of GCG principles is good synergy and collaboration between the supporting organs of Board of Commissioners and the supporting organs of Board of Directors. Through the existence of these supporting organs, every aspect of the implementation of GCG principles can be implemented and monitored, whether compliance, risk management, audits, to the development of HR and Information Technology as one of the foundations for realizing Bank accountability.

In addition, Board of Commissioners view that the implementation of GCG within the scope of Bank has been going well. To evaluate the effectiveness of GCG implementation, Bank Aladin Syariah regularly conducts self-assessments on GCG practices, which refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Financial Services Authority Circular Letter No. 10/ SEOJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units. Based on the results of Bank's GCG self-assessment conducted semiannually in semester I and semester II in 2021 has been carried out in a comprehensive manner with the results of an Individual rating of 2 (two) with a rating definition that reflects Bank's Management has carried out generally good implementation of Good Corporate Governance. This is reflected in the implementation of the principles of Good Corporate Governance.

Board of Commissioners gives high appreciation to Board of Directors and all staff who have worked optimally in implementing GCG in managing Bank during 2022. Board of Commissioners considers that the GCG tools currently owned by Bank Aladin Syariah are in line with Bank's business processes. Board of Commissioners is also always involved in various GCG implementations, by supervising both directly and through supervision carried out by the Committee organs of Board of Commissioners. Based on the supervision carried out by Board



dilakukan Dewan Komisaris bersama Komite, Dewan Komisaris sangat mengapresiasi atas upaya Bank Aladin Syariah dalam menerapkan prinsip-prinsip GCG secara optimal. Hal tersebut sebagaimana komitmen yang ditunjukkan oleh Bank Aladin Syariah untuk terus berupaya menjadikan prinsip-prinsip GCG sebagai landasan operasional pada seluruh aktivitas kegiatan usaha Bank.

EVALUASI KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Pelaksanaan tugas dan fungsi Dewan Komisaris dalam mengawasi jalannya pengurusan Bank didukung oleh Komite Audit, Komite Nominasi & Remunerasi, serta Komite Pemantau Risiko. Pelaksanaan tugas Komite-komite di bawah Dewan Komisaris berpedoman pada Piagam Komite masing-masing Komite yang telah disusun. Di setiap awal tahun, komite-komite di bawah Dewan Komisaris menyusun program rencana kerja masing-masing yang digunakan sebagai acuan dalam pelaksanaan tugasnya dalam membantu pelaksanaan tugas Dewan Komisaris, melalui pemantauan, penelaahan/*review* serta pemberian saran atau rekomendasi kepada Dewan Komisaris terhadap hal-hal yang terkait dengan fungsi dan tugas komite-komite yang bersangkutan. Penilaian kinerja terhadap Komite-komite di bawah Dewan Komisaris dilakukan berdasarkan beberapa hal di bawah ini:

- Tercapainya seluruh Rencana/Program Kerja komite-komite yang ditetapkan pada awal tahun; serta
- Pelaksanaan Rapat Komite dan tingkat kehadiran anggota Komite. Di tahun 2022, Dewan Komisaris menilai bahwa komite-komite tersebut telah menjalankan fungsi, tugas, dan tanggung jawab dengan baik, dengan penjelasan sebagai berikut:
- Komite Audit telah melaksanakan fungsi, tugas, dan tanggung jawabnya di antaranya melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak Otoritas. Komite Audit juga melakukan penelaahan atas ketaatan terhadap peraturan perundang undangan yang berhubungan dengan kegiatan Bank, serta mengevaluasi efektivitas pelaksanaan audit/jasa yang diberikan Kantor Akuntan Publik (KAP), termasuk menelaah independensi dan objektivitas KAP.
- Komite Nominasi dan Remunerasi juga telah melaksanakan fungsi, tugas dan tanggung jawab pengawasannya terhadap pelaksanaan kebijakan nominasi dan remunerasi pada setiap tingkatan organisasi, mulai dari Dewan Komisaris, Direksi dan pegawai sesuai dengan ketentuan yang berlaku.
- Komite Pemantau Risiko telah memberikan dukungan kepada Dewan Komisaris terkait pelaksanaan tugas dan tanggung jawab penerapan manajemen risiko di Bank. Dewan Komisaris

of Commissioners together with the Committees, Board of Commissioners highly appreciates the efforts of Bank Aladin Syariah in implementing GCG principles optimally. This is in line with the commitment shown by Bank Aladin Syariah to continue to strive to make GCG principles the operational basis for all of Bank's business activities.

EVALUATION OF COMMITTEE PERFORMANCE UNDER BOARD OF COMMISSIONERS

The implementation of the duties and functions of Board of Commissioners in supervising the running of Bank is supported by the Audit Committee, the Nomination & Remuneration Committee, and the Risk Monitoring Committee. The implementation of the duties of the Committees under Board of Commissioners is guided by the Committee Charter of each Committee that has been prepared. At the beginning of each year, the committees under Board of Commissioners develop their respective work plan programs which are used as a reference in carrying out their duties in assisting the implementation of the duties of Board of Commissioners, through monitoring, reviewing and providing advice or recommendations to Board of Commissioners regarding matters related to the functions and duties of the committees concerned. Performance evaluation of the Committees under Board of Commissioners is carried out based on the following matters:

- Achievement of all Work Plans/Programs of the committees set at the beginning of the year; as well as
- Implementation of Committee Meetings and the level of attendance of Committee members. In 2022, Board of Commissioners considers that these committees have carried out their functions, duties and responsibilities properly, with the following explanation:
- Audit Committee has carried out its functions, duties and responsibilities, including reviewing the financial information that will be issued by Bank to the public and/or the Authorities. The Audit Committee also reviews the compliance with laws and regulations related to Bank's activities, as well as evaluates the effectiveness of the audit/services provided by the Public Accounting Firm (KAP), including examining the independence and objectivity of the KAP.
- Nomination and Remuneration Committee has also carried out its supervisory functions, duties and responsibilities towards the implementation of nomination and remuneration policies at every level of the organization, starting from Board of Commissioners, Directors and employees in accordance with applicable regulations.
- Risk Monitoring Committee has provided support to Board of Commissioners regarding the implementation of the duties and responsibilities of implementing risk management at



menyampaikan apresiasinya atas kinerja dan pelaksanaan tugas yang telah ditunjukkan oleh seluruh komite. Dukungan dari komite menjadi dasar bagi Dewan Komisaris untuk dapat memberikan masukan secara formal kepada Direksi untuk terus meningkatkan pengelolaan Bank.

Bank. Board of Commissioners expresses its appreciation for the performance and implementation of tasks that have been demonstrated by all committees. Support from the committee is the basis for Board of Commissioners to be able to provide formal input to Board of Directors to continue improving the management of Bank.

PERUBAHAN KOMPOSISI DEWAN KOMISARIS

Berbekal pemahaman dan kompetensi yang memadai, Dewan Komisaris memiliki keahlian untuk melaksanakan tugas dan tanggung jawabnya sehingga dapat menghadapi permasalahan yang mungkin akan timbul secara efektif.

Selama tahun 2022, terdapat perubahan jumlah dan komposisi Dewan Komisaris berdasarkan Keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 10 Februari 2022, seiring dengan pengunduran diri Nurdiaz Alvin Pattisahusiwa selaku Presiden Komisaris Independen. Atas pengunduran diri tersebut, RUPS memutuskan untuk mengangkat Rudy Hamdani sebagai Presiden Komisaris Independen yang baru menggantikan Nurdiaz Alvin Pattisahusiwa. Di mana sebelumnya, Rudy Hamdani menjabat sebagai Komisaris Independen Bank Aladin Syariah yang diangkat berdasarkan Keputusan RUPS Tahunan tanggal 29 Juli 2021.

Dengan demikian, per 31 Desember 2022, Dewan Komisaris Bank Aladin Syariah berjumlah 3 (tiga) orang di mana komposisi tersebut telah sesuai dengan ketentuan dalam Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah.

Adapun komposisi dan susunan Dewan Komisaris per 31 Desember 2022 adalah sebagai berikut:

CHANGES IN THE COMPOSITION OF BOARD OF COMMISSIONERS

With adequate understanding and competence, Board of Commissioners has the expertise to carry out its duties and responsibilities so that it can deal effectively with problems that may arise.

During 2022, there were changes to the number and composition of Board of Commissioners based on the Resolution of the Extraordinary General Meeting of Shareholders (EGMS) on 10 February 2022, in line with the resignation of Nurdiaz Alvin Pattisahusiwa as Independent President Commissioner. Due to the resignation, the EGMS decided to appoint Rudy Hamdani as the new Independent President Commissioner to replace Nurdiaz Alvin Pattisahusiwa. Previously, Rudy Hamdani served as Independent Commissioner of Bank Aladin Syariah, who was appointed based on the Annual EGMS Decision on 29 July 2021.

Thus, as of 31 December 2022, Board of Commissioners of Bank Aladin Syariah are 3 (three) people which the composition was in accordance with the provisions in Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

The composition and structure of Board of Commissioners as of 31 December 2022 are as follows:

Komposisi dan Susunan Dewan Komisaris Per 31 Desember 2022
Composition and Structure of Board of Commissioners as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Rudy Hamdani	Presiden Komisaris (Independen) President Commissioner (Independent)	RUPS Luar Biasa tanggal 10 Februari 2022 yang tertuang melalui Akta No. 38 tanggal 10 Februari 2022 Extraordinary GMS on 10 February 2022 as stated in Deed No. 38 of 10 February 2022
Ationo Teguh Basuki	Komisaris Commissioner	RUPS Sirkuler Tanggal 28 Mei 2020 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Sirkuler No. 149 Tanggal 28 Mei 2020 Circular GMS dated 28 May 2020 as stated in the Deed of Statement of Circular GMS Resolutions No. 149 May 28, 2020
Fransisca Ekawati	Komisaris Independen Independent Commissioner	RUPS Sirkuler tanggal 31 Januari 2020 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Sirkuler No. 19 tanggal 31 Januari 2020 Circular GMS dated January 31 2020 as stated in the Circular GMS Resolutions Deed No. 19 of January 31, 2020



PENUTUP

Demikian laporan tugas pengawasan Dewan Komisaris atas kinerja dan pelaksanaan usaha Perseroan di tahun 2022. Pada kesempatan ini, Dewan Komisaris memberikan apresiasi yang tinggi terhadap komitmen dan kerja keras Direksi, manajemen, dan seluruh Insan Bank Aladin Syariah yang telah mampu menyajikan kinerja yang baik pada tahun 2022. Kedepannya, Dewan Komisaris berharap seluruh jajaran Bank Aladin Syariah dapat terus memberikan yang terbaik bagi Bank di masa yang akan datang. Kepada seluruh Pemegang Saham dan investor, Dewan Komisaris menghaturkan rasa terima kasih atas kepercayaan yang telah diberikan. Demikian pula kepada regulator dan para Pemangku Kepentingan, Dewan Komisaris menyampaikan rasa terima kasih sebesar-besarnya atas dukungan yang telah diberikan.

Wassalaamualaikum warahmatullaahi wabarakaatuh.

CLOSING

This is the report on the supervisory duties of Board of Commissioners on the performance and implementation of the Company's business in 2022. On this occasion, Board of Commissioners gives high appreciation for the commitment and hard work of Board of Directors, management and all Bank Aladin Syariah personnel who have been able to present good performance in 2022. Going forward, Board of Commissioners hopes that all levels of Bank Aladin Syariah can continue to provide the best for Bank in the future. To all Shareholders and investors, Board of Commissioners expresses its gratitude for the trust that has been given. Likewise to regulators and Stakeholders, Board of Commissioners expresses its deepest gratitude for the support that has been given.

Jakarta, 28 April 2023

Jakarta, April 28, 2023

Atas nama Dewan Komisaris PT Bank Aladin Syariah Tbk
On behalf of Board of Commissioners of PT Bank Aladin Syariah Tbk

Rudy Hamdani

Presiden Komisaris (Independen)
President Commissioner (Independent)

HALAMAN INI SENGAJA DIKOSONGKAN



LAPORAN DIREKSI

BOARD OF DIRECTORS' REPORT



Dyota Mahottama Marsudi
Presiden Direktur
President Director



Assalamu'alaikum Warahmatullahi Wabarakatuh

PEMEGANG SAHAM DAN PARA PEMANGKU KEPENTINGAN YANG KAMI HORMATI,, Dear Shareholders and Stakeholders,

Puji syukur kehadiran Tuhan Yang Maha Esa atas segala rahmat dan karunia-Nya, pada tahun 2022 ini Bank Aladin Syariah mampu memberikan kinerja yang solid di tengah ketidakpastian perekonomian global akibat masih belum berakhirnya pandemi COVID-19, berlangsungnya konflik Rusia-Ukraina, dan meningkatnya tingkat inflasi.

Kinerja Bank Aladin Syariah di tahun 2022 merupakan bagian dari komitmen Bank untuk tetap tumbuh secara berkelanjutan dengan fokus transformasi menjadi bank digital dengan segmen ritel dan UMKM. Sepanjang tahun 2022 Bank Aladin Syariah telah mencapai banyak *milestone*. Tidak hanya meluncurkan *mobile app* sebagai awal langkah sebagai bank digital, Bank Aladin Syariah juga terus fokus merealisasikan dan menjalankan eksekusi kemitraan dengan PT Sumber Alfaria Trijaya Tbk (AMRT) atau Alfamart, termasuk dalam penyaluran pembiayaan yang mayoritas disalurkan kepada ekosistem Alfamart.

Bank telah mampu menciptakan *value* secara konsisten sehingga dapat menjadikan Bank Aladin Syariah sebagai Bank berbasis digital yang dapat menjadi solusi bagi seluruh lapisan masyarakat dalam mendapatkan layanan perbankan yang efektif dan efisien. Di sisi lain, pada tahun 2022, Bank Aladin Syariah mampu menyelesaikan tahapan penguatan modal inti melalui mekanisme Hak Memesan Efek Terlebih Dahulu "HMETD" (*Right Issue*) dan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu "PMTHMETD" (*Private Placement*). Langkah besar ini diharapkan mampu mendukung pengembangan usaha Bank Aladin Syariah serta meningkatkan fungsi intermediasi dalam menyalurkan pembiayaan.

Melalui Laporan Tahunan ini, perkenalkan kami menyampaikan laporan pengelolaan Bank Aladin Syariah di sepanjang tahun 2022, sebagai salah satu wujud pertanggungjawaban kami kepada Pemegang Saham beserta seluruh pemangku kepentingan lainnya. Laporan tahunan ini juga menjadi implementasi transparansi bank yang senantiasa berupaya menjunjung tinggi prinsip-prinsip Tata Kelola Perusahaan secara konsisten dan berkesinambungan dalam menjalankan kegiatan usaha sehari-hari.

Praise to the presence of God Almighty for all His blessings and gifts, in 2022 Bank Aladin Syariah is able to provide a solid performance amidst global economic uncertainty due to the COVID-19 pandemic is still not over, ongoing conflict between Russia and Ukraine, and increasing levels of inflation.

Bank Aladin Syariah's performance in 2022 is part of Bank's commitment to continue to grow in a sustainable manner with a focus on transforming into a digital bank with the retail and MSME segments. Throughout 2022 Bank Aladin Syariah has achieved many milestones. Not only launching the mobile app as a first step as a digital bank, Bank Aladin Syariah also continues to focus on realizing and carrying out the execution of the partnership with PT Sumber Alfaria Trijaya Tbk (AMRT) or Alfamart, including in the distribution of financing which is mostly distributed to the Alfamart ecosystem.

Bank has been able to consistently create value so that it can make Bank Aladin Syariah a digital-based bank that can be a solution for all levels of society in obtaining effective and efficient banking services. On the other hand, in 2022, Bank Aladin Syariah was able to complete the stages of strengthening core capital through the mechanism of Right Issue "HMETD" and Capital Increase through Private Placement "PMTHMETD". This big step is expected to be able to support Bank Aladin Syariah's business development and improve the intermediary function in disbursing financing.

Through this Annual Report, please allow us to submit a report on the management of Bank Aladin Syariah throughout 2022, as a form of our responsibility to Shareholders and all other stakeholders. This annual report is also an implementation of bank transparency which always strives to consistently and continuously uphold the principles of Good Corporate Governance in carrying out daily business activities.



PERKEMBANGAN BANK DALAM INDUSTRI PERBANKAN SYARIAH

Di tahun 2022, perekonomian secara global kembali melanjutkan tren pemulihan pasca pandemi yang telah berlangsung sejak 2020. Namun, di tengah pemulihan yang sedang terjadi, terdapat hambatan berupa meningkatnya tantangan dan tingginya ketidakpastian ekonomi dan geopolitik. Ketidakpastian terjadi akibat perang Rusia-Ukraina yang mendorong peningkatan risiko ekonomi global dan kenaikan harga komoditas serta dampak dari tekanan inflasi global yang tinggi, mendorong berbagai bank sentral untuk menaikkan suku bunga acuannya secara agresif sepanjang tahun 2022.

Kondisi tersebut membuat perekonomian global berpotensi jatuh ke dalam jurang “stagflasi”, yaitu kondisi ketika pertumbuhan ekonomi bergerak stagnan bahkan cenderung turun dan diikuti dengan tingkat inflasi yang tinggi. Tekanan inflasi yang tinggi dan kebijakan moneter dengan menaikkan suku bunga acuan yang agresif oleh berbagai bank sentral di dunia berimbas pada perlambatan aktivitas ekonomi global. Perlambatan aktivitas ekonomi global tentunya dapat berdampak pada penurunan pertumbuhan ekonomi global. Data terkini menunjukkan bahwa pada Triwulan III 2022 pertumbuhan ekonomi berbagai negara di dunia telah mengalami perlambatan, khususnya di negara-negara maju seperti Tiongkok dan Amerika Serikat.

Sementara itu, perekonomian Indonesia terus melanjutkan tren pemulihan pada tahun 2022, bahkan mencatatkan laju pertumbuhan yang impresif. Tingkat pertumbuhan ekonomi nasional pada tahun 2022 mencapai 5,31% yoy, meningkat dari 3,69% pada tahun 2021 dan bahkan lebih tinggi dari pra-pandemi sebesar 5,02% pada tahun 2019.

Pertumbuhan ekonomi Indonesia yang cukup impresif di tahun 2022, didorong oleh peningkatan aktivitas ekonomi masyarakat seiring dengan pelonggaran kebijakan restriksi aktivitas masyarakat. Hal ini menjadi bukti bahwa pengendalian COVID-19 di Indonesia yang berjalan dengan baik. Progress vaksinasi yang terus meningkat menjadi hal yang krusial dalam pengendalian penyebaran COVID-19 di Indonesia.

Selaras dengan tren pemulihan ekonomi yang terjadi, kinerja industri perbankan di Indonesia turut menunjukkan tren yang membaik. Berdasarkan data OJK per September 2022, rasio kecukupan modal (CAR) berada pada level 25,17% naik 0,51% dibandingkan triwulan sebelumnya, namun turun sekitar 0,01% dibandingkan dengan triwulan III-2021. Industri perbankan juga memiliki likuiditas yang memadai di triwulan III-2022, seperti yang ditunjukkan oleh loan deposit ratio (LDR) sebesar 82,05% atau meningkat sebesar 2,94% dibandingkan triwulan III-2021 sebelumnya.

DEVELOPMENT OF BANKS IN THE SHARIA BANKING INDUSTRY

In 2022, the global economy resumed the post-pandemic recovery trend that has been going on since 2020. However, in the midst of the ongoing recovery, there are obstacles in the form of increasing challenges and high economic and geopolitical uncertainties. Uncertainty occurred as a result of the Russia-Ukraine war which led to increased global economic risks and rising commodity prices as well as the impact of high global inflationary pressures, prompting various central banks to raise their benchmark interest rates aggressively throughout 2022.

These conditions make the global economy potentially fall into the brink of “stagflation”, namely a condition when economic growth tends to stagnate and even tends to fall, followed by high inflation rates. High inflationary pressures and monetary policy by aggressively raising benchmark interest rates by various central banks in the world have resulted in a slowdown in global economic activity. The slowdown in global economic activity can certainly have an impact on global economic growth. The latest data shows that in the third quarter of 2022 the economic growth of various countries in the world has experienced a slowdown, especially in developed countries such as China and the United States.

Meanwhile, the Indonesian economy continued its recovery trend in 2022, even recording an impressive growth rate. The national economic growth rate in 2022 will reach 5.31% yoy, an increase from 3.69% in 2021 and even higher than the pre-pandemic rate of 5.02% in 2019.

Indonesia's economic growth is quite impressive in 2022, driven by an increase in people's economic activities in line with the easing of restrictions on community activities. This is proof that the control of COVID-19 in Indonesia is going well. Vaccination progress which continues to increase is crucial in controlling the spread of COVID-19 in Indonesia.

In line with the ongoing trend of economic recovery, the performance of Banking industry in Indonesia has also shown an improving trend. Based on OJK data as of September 2022, the capital adequacy ratio (CAR) was at the level of 25.17%, up 0.51% compared to the previous quarter, but down by around 0.01% compared to quarter III-2021. Banking industry also has adequate liquidity in quarter III-2022, as shown by the loan deposit ratio (LDR) of 82.05%, an increase of 2.94% compared to the previous quarter III-2021.



Pada September 2022, total aset industri perbankan nasional adalah sebesar Rp10,487 triliun atau meningkat 7,73% YoY. Tren yang sama dapat dilihat pada pinjaman bank umum yang tumbuh 10,98% YoY menjadi Rp6,274 triliun. Hal ini menunjukkan menguatnya permintaan kredit seiring dengan menurunnya kasus COVID-19 di Indonesia. Di tengah meningkatnya risiko eksternal, risiko kredit terkelola dengan baik pada industri perbankan maupun pembiayaan ditopang oleh likuiditas yang solid dan permodalan yang kuat. Kualitas kredit masih terjaga dengan *Non Performing Loan* (NPL) pada September 2022 sebesar 2,78%, membaik dibandingkan September 2021 sebesar 3,22% dan di bawah level maksimum sebesar 5% yang telah ditetapkan oleh regulator.

Selain itu, penghimpunan dana pihak ketiga dan penyaluran kredit masing-masing tumbuh 6,77% dan 11,00% (yoy) pada September 2022. Ketahanan sektor perbankan pun masih terjaga dengan tingkat kecukupan modal sebesar 25,12% di bulan Agustus 2022, dan NPL net di level 0,79%. Tren yang sama terlihat pada sektor perbankan Syariah di mana pertumbuhan penyaluran pembiayaan mencapai 19,00% (yoy). Per Juli 2022, dana pihak ketiga yang dihimpun naik 12,12% dengan tingkat CAR dan NPF net terjaga di level 23,25% dan 1,07%.

Sementara itu, Bank Aladin Syariah yang relatif masih berusia muda berhasil mencanangkan diri dan mencuri perhatian dalam industri perbankan syariah nasional sejak bertransformasi menjadi bank digital. Keputusan mengubah diri menjadi bank digital tergolong strategis, mengingat data OJK juga menyebutkan literasi keuangan Indonesia masih rendah, sebanyak 77% penduduk Indonesia masih belum mendapatkan layanan perbankan. Bank senantiasa berkomitmen untuk memberikan solusi kepada nasabah dan masyarakat guna meningkatkan inklusi keuangan di Indonesia melalui penyediaan produk dan fitur dengan mengedepankan prinsip syariah dan tata kelola yang baik, sesuai dengan misi membuka akses layanan perbankan syariah terpercaya untuk seluruh lapisan masyarakat.

Selain itu, layanan perbankan digital juga merupakan jawaban untuk membantu Pemerintah dalam melakukan inklusi keuangan. Karena dengan pemanfaatan digital bank, sebagian lapisan masyarakat yang tadinya tidak bisa mendapatkan layanan keuangan, akan dapat terlayani dengan mudah. Khususnya lapisan masyarakat yang sebelumnya tidak mendapat akses layanan keuangan sama sekali (*unbanked*) ataupun masyarakat yang telah mendapatkan akses layanan keuangan namun masih terbatas (*underbanked*). Kedua segmen ini, yang akan menjadi target fokus Bank Aladin Syariah dalam mengembangkan bisnis yang mengedepankan layanan perbankan digital. Di samping itu, dengan terlayannya masyarakat yang termasuk *unbanked* ataupun *underbanked*, diharapkan kegiatan perekonomian di Indonesia akan semakin lancar, sehingga inklusi keuangan akan semakin cepat terwujud.

In September 2022, the total assets of the national banking industry amounted to IDR 10.487 trillion, an increase of 7.73% YoY. The same trend can be seen in commercial bank loans which grew 10.98% YoY to IDR 6.274 trillion. This shows the strengthening of demand for credit in line with the decline in cases of COVID-19 in Indonesia. In the midst of increasing external risk, credit risk was well managed in Banking and financing industries, supported by solid liquidity and strong capital. Credit quality is still maintained with Non-Performing Loans (NPL) in September 2022 of 2.78%, an improvement compared to September 2021 of 3.22% and below the maximum level of 5% set by the regulator.

In addition, the collection of third-party funds and lending grew by 6.77% and 11.00% (yoy) respectively in September 2022. The resilience of Banking sector was also maintained with a capital adequacy level of 25.12% in August 2022, and net NPL at the level of 0.79%. The same trend can be seen in the Sharia banking sector where growth in financing distribution reached 19.00% (yoy). As of July 2022, third party funds collected rose 12.12% with CAR and net NPF levels maintained at 23.25% and 1.07%.

Meanwhile, Bank Aladin Syariah, as a new bank, has succeeded in establishing itself and gaining attention in the national Sharia banking industry since transforming into a digital bank. The decision to turn themselves into a digital bank is quite strategic, considering that OJK data also states that Indonesia's financial literacy is still low, as much as 77% of Indonesia's population still do not get banking services. Bank is always committed to providing solutions to customers and the public in order to increase financial inclusion in Indonesia by providing products and features that promote sharia principles and good governance, in line with its mission of opening access to trusted sharia banking services for all levels of society.

In addition, digital banking services are also the answer to assist the Government in carrying out financial inclusion. Because with the use of digital banks, some layers of society who previously could not get financial services will be able to be served easily. Particularly the strata of society that previously had no access to financial services at all (*unbanked*) or those who had access to financial services but were still limited (*underbanked*). These two segments became the focus target of Bank Aladin Syariah in developing a business that prioritizes digital banking services. In addition, by serving people who are classified as *unbanked* or *underbanked*, it is hoped that economic activities in Indonesia will run more smoothly, so that financial inclusion will be realized more quickly.



Rencana Bisnis Bank juga mempertimbangkan peluang dan tantangan yang hadir dari adaptasi masyarakat ke teknologi dan digital, serta perkembangan literasi keuangan di Indonesia. Di tahun 2022, Bank memasuki tahapan pertumbuhan yang dimulai dengan diluncurkannya aplikasi Bank di awal tahun. Melalui aplikasi digital Bank, Bank telah berhasil mengakuisisi lebih dari satu koma tujuh (1,7) juta nasabah sampai dengan Triwulan (IV) 2022. Bank juga meluncurkan produk dan fitur baru seperti tabungan transaksional Ala Dompét dan tabungan rencana Ala Impian serta fitur bayar dan beli (*bill payment*), Ala Berbagi dan tarik setor tunai melalui gerai Alfamart. Dari sisi pembiayaan, Bank memulai penyaluran dana melalui produk *invoice financing*, pembiayaan modal kerja dan pembiayaan ritel. Guna mendukung pengembangan bisnis Bank, Bank juga terus memperluas kolaborasi dengan mitra-mitra strategis.

STRATEGI DAN KEBIJAKAN STRATEGIS BANK

Strategi dan kebijakan strategis Bank tahun 2022 sangat dipengaruhi oleh dinamika perekonomian yang berkembang sepanjang tahun 2022. Rencana Bisnis Bank (RBB) 2022 disusun dengan optimisme momentum pemulihan ekonomi akan terus berlanjut. Pada tahun 2022, Bank Aladin Syariah senantiasa memperkuat kemampuan untuk membangun ekosistem pengguna. Akuisisi Nasabah pendanaan baik dari sisi ritel, UMKM dan korporasi dengan menitikberatkan akuisisi untuk produk CASA di segmen ritel dan UMKM serta produk Deposito Berjangka untuk nasabah korporasi sebagai salah satu strategi DPK. Direksi meyakini strategi ini dapat memperkuat basis pertumbuhan nasabah Bank Aladin Syariah.

Tidak hanya itu, Bank Aladin Syariah juga ingin meningkatkan kualitas dari sisi transaksi yang akan terus dijalankan oleh perusahaan. Bank Aladin Syariah fokus dengan produk inti terkait akun transaksional (Ala Dompét), *goal savings account* (Ala Impian), Zakat, Infaq, Shodaqoh dan Wakaf “Ziswaf” (Ala Berbagi), dan bayar dan beli. Hal ini tentunya akan mengoptimalkan pendapatan bank dari sisi pembiayaan.

Dalam rangka mendukung kegiatan operasional Bank, pada tahun 2022 Bank Aladin Syariah melakukan pengembangan infrastruktur teknologi informasi yang berkesinambungan dengan melakukan banyak pengembangan dan transformasi TI yang bersifat strategis, dan menjadi dasar pertumbuhan kinerja Bank Aladin Syariah di masa mendatang. Kebijakan Bank Aladin Syariah mengarah pada inovasi teknologi perbankan syariah melalui perbankan digital serta berkomitmen untuk melayani nasabah utamanya, yakni dari segmen ritel dan Usaha Mikro Kecil dan Menengah (UMKM). Di samping itu, Bank Aladin Syariah juga menasar segmen korporasi atau perusahaan, dalam rangka meningkatkan nasabah ritel.

Bank's Business Plan also considers the opportunities and challenges that arise from society's adaptation to technology and digital, as well as the development of financial literacy in Indonesia. In 2022, Bank enters a growth stage starting with the launch of Bank's application at the beginning of the year. Through Bank's digital application, Bank has succeeded in acquiring more than one point seven (1.7) million customers as of Quarter (IV) 2022. Bank has also launched new products and features such as the Ala Dompét and the Ala Impian plan as well as payment and pay and buy features (*bill payment*), Ala Berbagi and cash deposit withdrawals through Alfamart outlets. From the financing side, Bank started disbursing funds through invoice financing products, working capital financing and retail financing. In order to support Bank's business development, Bank also continues to expand collaboration with strategic partners.

BANK STRATEGIC STRATEGY AND POLICY

Bank's strategy and strategic policies for 2022 are strongly influenced by the dynamics of the economy that developed throughout 2022. Bank's Business Plan (RBB) for 2022 was prepared with optimism that the momentum of economic recovery will continue. In 2022, Bank Aladin Syariah continues to strengthen its ability to build a user ecosystem. Acquisition of funding customers from both retails, MSME and corporate sides with an emphasis on acquisition of CASA products in the retail and MSME segments as well as Time Deposit products for corporate customers as one of the DPK strategies. The Board of Directors believes this strategy can strengthen the customer base of Bank Aladin Syariah.

Not only that, Bank Aladin Syariah also wants to improve the quality of transactions that will continue to be carried out by the company. Bank Aladin Syariah focuses on core products related to transactional accounts (Ala Dompét), goal savings accounts (Ala Impian), Zakat, Infaq, Shodaqoh and Wakaf “Ziswaf” (Ala Berbagi), and pay and buy. This of course will optimize Bank's income from the financing side.

In order to support Bank's operational activities, in 2022 Bank Aladin Syariah developed the sustainable information technology infrastructure by carrying out many IT developments and transformations that are strategic in nature, and will become the basis for the growth of Bank Aladin Syariah's performance in the future. Bank Aladin Syariah's policy is directed at sharia banking technology innovation through digital banking and is committed to serving its main customers, namely from the retail segment and Micro, Small and Medium Enterprises (MSMEs). In addition, Bank Aladin Syariah also targets the corporate or corporate segment, in order to increase retail customers.



Sementara itu, dengan memperhatikan tantangan dan peluang ke depan, Bank Aladin Syariah menyadari bahwa dibutuhkan kebijakan strategis dalam rangka menjaga eksistensi dan kinerja Bank yang berkualitas dan berkelanjutan. Salah satu langkah besar yang dilakukan Bank adalah dengan melakukan penguatan struktur permodalan melalui Aksi Korporasi HMETD dan PMTHMETD. Bank melaksanakan Aksi Korporasi HMETD pada 23 Mei - 7 Juni 2022, dengan menawarkan sebanyak-banyaknya 1.999.933.723 lembar saham atau setara 11,12% dari modal ditempatkan dan disetor penuh. Adapun harga pelaksanaan HMETD tersebut sejumlah Rp2.000 per saham. Dari pelaksanaan HMETD tersebut, saham yang berhasil di eksekusi sejumlah 504.264.065 saham atau senilai Rp1.008.528.130.000,-. Setelah dikurangi biaya-biaya emisi, seluruh dana hasil HMETD akan digunakan untuk mendukung pengembangan usaha bank serta meningkatkan fungsi intermediasi dalam menyalurkan pembiayaan. .

Selanjutnya di penghujung tahun Bank melaksanakan Aksi Korporasi penambahan modal dengan menerbitkan saham baru PMTHMETD dengan jumlah sebanyak 850.000.000 (delapan ratus lima puluh juta) saham dengan nilai nominal Rp100,- (seratus Rupiah) per saham yang dilaksanakan pada tanggal 29 Desember 2022. PMTHMETD yang dilakukan Bank telah sesuai dan atas persetujuan Dewan Komisaris dan pemegang saham sesuai dengan hasil Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang digelar pada 29 Juli 2022. Aksi Korporasi yang dilakukan mendapatkan apresiasi yang cukup positif dan menambah kepercayaan diri Bank untuk terus melangkah maju ke depan. Dari pelaksanaan PMTHMETD tersebut, Bank berhasil memperoleh pendanaan senilai Rp1.190.000.000.000,- dengan harga pelaksanaan sejumlah Rp1.400 per saham.

Adapun strategi lain yang dilakukan Bank Aladin Syariah dalam rangka mendukung kebijakan strategi yang telah ditetapkan Bank di tahun 2022, adalah fokus pada hal-hal sebagai berikut:

1. Pengelolaan tingkat kesehatan Bank, menjalankan tata kelola perusahaan dengan baik dan profil risiko pada tingkat yang terukur;
2. Pengembangan akses layanan perbankan berbasis teknologi baik melalui kemitraan maupun secara langsung kepada nasabah sehingga dapat memberikan proses transaksi yang aman, efektif dan efisien;
3. Mengembangkan bisnis yang berkesinambungan;
4. Keseimbangan antara penghimpunan dan penyaluran dana.

PERANAN DIREKSI DALAM PERUMUSAN STRATEGI DAN KEBIJAKAN STRATEGIS BANK

Dalam menyusun target Bank dilakukan secara *bottom up*. Dimana setiap direktorat yang dimiliki Bank Aladin Syariah ditugaskan untuk menyusun target dan strategi pencapaian target baik untuk

Meanwhile, considering the challenges and opportunities going forward, Bank Aladin Syariah realizes that a strategic policy is needed in order to maintain a quality and sustainable existence and performance of Bank. One of the major steps taken by Bank is strengthening the capital structure through Rights Issue and Private Placement Corporate Action. Bank carried out the Right Issue Corporate Action on 23 May - 7 June 2022, by offering a maximum of 1,999,933,723 shares or the equivalent of 11.12% of the issued and fully paid capital. The exercise price for the Right Issue is IDR2,000 per share. From the exercise of the Right Issue, 504,264,065 shares were successfully executed or a value of IDR1,008,528,130,000. After deducting issuance costs, all proceeds from Right Issue will be used to support bank business development and improve the intermediary function in financing disbursement.

Then at the end of the year Bank execute a Corporate Action to increase capital by issuing new shares using Private Placement mechanism (PMTHMETD) with a total of 850,000,000 (eight hundred and fifty million) shares with a nominal value of IDR100 (one hundred Rupiah) per share which was carried out on December 29, 2022. The Private Placement executed by Bank was in accordance with and with the approval of the Board of Commissioners and shareholders in accordance with the results of the Extraordinary General Meeting of Shareholders (EGMS) which was held on July 29, 2022. The execution of Corporate Action received quite positive appreciation and increased Bank's confidence to step forward. From the From the execution of Private Placement, Bank succeeded fund raising of IDR1,190,000,000,000 with an exercise price of IDR1,400 per share.

The other strategies performed by Bank Aladin Syariah in order to support the strategic policies that have been set by Bank in 2022, are to focus on the following matters:

1. Bank Soundness Rating Assessment Management, implementing Good Corporate Governance and a risk profile at a measurable level;
2. Development of access to technology-based banking services both through partnerships and directly to customers to provide safe, effective and efficient transaction processes;
3. Developing a sustainable business;
4. Balance between collection and funds disbursement.

THE ROLE OF BOARD OF DIRECTORS IN FORMULATING BANK'S STRATEGY AND STRATEGIC POLICY

In preparing Bank's targets, it is performed in a bottom-up manner. Each directorate in Bank Aladin Syariah is assigned to set targets and strategies for achieving targets both for the next year and for



satu tahun ke depan maupun untuk jangka panjang. Rencana target dan strategi pencapaian target tersebut kemudian dilaporkan kepada Direksi untuk bersama-sama dilakukan reviu. Direksi kemudian mengumpulkan semua data baik operasional maupun keuangan dari seluruh direktorat.

Setelah itu diadakan rapat, yang bertujuan untuk memetakan tantangan dan peluang yang ada, kemudian mencanangkan target dan arah strategi ke depan, kemudian diselaraskan dengan target dan strategi yang tertuang dalam Rencana Bisnis Bank Aladin Syariah. Setelah target tersusun, Direksi menentukan visi-misi ke depan yang relevan dengan target, strategi, dan perkembangan bisnis Bank.

Direksi telah menyusun Rencana Bisnis Bank (RBB) secara realistis, komprehensif, dan terukur dengan memperhatikan prinsip-prinsip kehati-hatian dan responsif terhadap perubahan. Hal ini tentunya dengan mempertimbangkan asumsi eksternal dan internal serta kepentingan para pemegang saham dan pemangku kepentingan lainnya yang bertujuan untuk menjaga dan meningkatkan kinerja Bank yang berkelanjutan.

Direksi juga telah mengkomunikasikan RBB kepada pemegang saham Bank dan seluruh jenjang organisasi yang ada di Bank, antara lain melalui forum *town-hall* dan rapat-rapat yang diadakan secara reguler. Dalam melakukan perumusan strategi dan kebijakan strategi bank, diawasi oleh Dewan Komisaris dan tetap mematuhi prinsip syariah yang diawasi oleh Dewan Pengawas Syariah.

PROSES YANG DILAKUKAN DIREKSI UNTUK MEMASTIKAN IMPLEMENTASI STRATEGI BANK

Direksi memastikan implementasi strategi Bank berjalan sesuai dengan apa yang telah ditetapkan melalui forum-forum koordinasi seperti Rapat rutin dan Rapat Komite dibawah Direksi. Direksi memiliki peran yang sangat strategis dalam memastikan strategi dilaksanakan sesuai rencana. Direksi melakukan pemantauan terhadap kinerja serta pelaksanaan rencana bisnis dengan proses evaluasi, dan jika diperlukan dilakukan penyesuaian terhadap strategi dan kebijakan yang telah ditetapkan untuk beradaptasi selaras dengan dinamika pasar dan industri. Direksi menyelenggarakan rapat secara berkala sekurang-kurangnya 1 (satu) kali dalam sebulan yang menjadi bagian dari fungsi pengelolaan Bank. Sepanjang tahun 2022, Direksi Bank telah menyelenggarakan rapat sebanyak 12 (Dua Belas) kali.

Sementara, untuk memastikan implementasi dari kebijakan strategis yang telah disetujui oleh Dewan Komisaris tersebut, telah sesuai dengan apa yang telah ditetapkan, maka target-target yang diberikan kepada Manajemen maupun setiap direktorat dituangkan ke dalam *Key Performance Indicator* (KPI) Manajemen

the long term. The target plan and target achievement strategy are then reported to the Board of Directors for joint review. The Board of Directors then collects all operational and financial data from all directorates.

Then, a meeting was held to map the challenges and opportunities that exist, then set targets and strategic directions going forward, then align with the targets and strategies set out in Bank Aladin Syariah Business Plan. After the targets are set, Board of Directors determines future visions and missions that are relevant to Bank's targets, strategy and business development.

Board of Directors has prepared a realistic, comprehensive and measurable Bank Business Plan (RBB) by taking into account the principles of prudence and responsiveness to change. This is of course considering external and internal assumptions as well as the interests of shareholders and other stakeholders which aim to maintain and improve Bank's sustainable performance.

Board of Directors has also communicated the RBB to Bank's shareholders and all organizational levels in Bank, through town-hall forums and regular meetings. In formulating Bank's strategies and policies, it is supervised by the Board of Commissioners and continues to comply with sharia principles supervised by Sharia Supervisory Board.

PROCESS CONDUCTED BY BOARD OF DIRECTORS TO ENSURE THE IMPLEMENTATION OF BANK'S STRATEGY

Board of Directors ensures that the implementation of Bank's strategy goes according to what has been determined through coordination forums such as regular meetings and Committee Meetings under the Board of Directors. The Board of Directors has a very strategic role in ensuring that the strategy is implemented according to plan. The Board of Directors monitors the performance and implementation of business plans through an evaluation process, and if necessary, makes adjustments to the strategies and policies that have been set to adapt in line with market and industry dynamics. The Board of Directors holds regular meetings at least 1 (one) time a month which is part of Bank's management function. Throughout 2022, The Board of Directors held 12 (twelve) meetings.

Meanwhile, to ensure the implementation of the strategic policies approved by the Board of Commissioners are in accordance with what has been set, the targets given to the Management and each directorate are set forth in the Key Performance Indicators (KPI) of Management and each Directorate. The Board of Directors has



maupun masing-masing Direktorat. Direksi memiliki peran yang sangat strategis dalam memastikan kebijakan strategi Bank yang telah ditetapkan, telah dilaksanakan sesuai rencana. Salah satunya adalah melalui rapat koordinasi dan evaluasi dengan setiap direktorat untuk memastikan bahwa implementasi strategi yang telah dilakukan, sesuai dengan arah kebijakan Bank.

REVIU YANG DILAKUKAN DIREKSI TERHADAP IMPLEMENTASI BANK

Berdasarkan Anggaran Dasar Bank, Direksi bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank dalam mencapai maksud dan tujuannya berdasarkan prinsip kehati-hatian dan Prinsip Syariah. Melalui berbagai forum-forum koordinasi sesuai dengan unit kerja masing-masing, Direksi melakukan Reviu terhadap pelaksanaan implementasi bank. Direksi juga melakukan monitoring dan Reviu Kinerja Keuangan bank secara berkala, termasuk monitoring terhadap pengembangan produk dan teknologi. Hasil Reviu Direksi untuk selanjutnya disusun kembali detail langkah yang harus diterapkan Bank dalam mencapai target yang telah ditetapkan. Rangkaian ini merupakan bagian dari proses terstruktur yang dilakukan oleh Bank Aladin Syariah dalam perumusan serta pelaksanaan strategi dan kebijakan.

PENCAPAIAN KINERJA BANK 2022

KINERJA KEUANGAN

Berdasarkan seluruh strategi dan kebijakan yang telah ditempuh di sepanjang tahun 2022, Bank Aladin Syariah menunjukkan kinerja yang dapat menjadi fondasi bagi pertumbuhan berkelanjutan. Dimana Bank Aladin Syariah berhasil membukukan pembiayaan lebih dari Rp1,3 triliun pada posisi akhir tahun 2022. Pembiayaan ini naik lebih dari 6 (enam) kali lipat dibandingkan dengan posisi pembiayaan di akhir kuartal II tahun 2022 sebesar Rp199 miliar. Secara total *disbursement*, Bank telah menyalurkan pembiayaan lebih dari Rp3,5 triliun dalam kurun waktu kurang dari setahun beroperasi. Sedangkan dari sisi penghimpunan dana, Bank berhasil memperoleh lebih dari Rp750 miliar.

Di tahun 2022, Bank Aladin Syariah membukukan pendapatan dari penyaluran dana ke pembiayaan dan surat berharga melebihi target. Bank Aladin Syariah juga berhasil melakukan pemenuhan Modal Inti melalui skema HMETD di semester I 2022 dan PMTHMETD di semester II 2022. PMTHMETD yang digelar Bank Aladin Syariah menjadi Aksi Korporasi kedua yang dilaksanakan sepanjang tahun 2022. Dari kedua Aksi Korporasi tersebut, Bank berhasil memperoleh penggalangan dana dengan nilai emisi lebih Rp2,2 Triliun. Hal ini juga dalam rangka pemenuhan ketentuan modal inti yang telah ditetapkan oleh Otoritas Jasa Keuangan (OJK).

a very strategic role in ensuring that Bank's strategic policies have been implemented according to plan. One of them is through coordination and evaluation meetings with each directorate to ensure that the strategy implementation that has been performed is in accordance with Bank's policy directions.

REVIEW CONDUCTED BY BOARD OF DIRECTORS ON BANK IMPLEMENTATION

Based on Bank's Articles of Association, the Board of Directors is fully responsible for carrying out their duties for the benefit of Bank in achieving its aims and objectives based on prudential principles and Sharia Principles. Through various coordination forums according to their respective work units, the Board of Directors conducts a review of Bank's implementation. The Board of Directors also regularly monitors and reviews Bank's Financial Performance, including monitoring product and technology development. The results of the Board of Directors' review are then rearranged in detail for the steps that must be implemented by Bank in achieving the set targets. This series is part of a structured process performed by Bank Aladin Syariah in the formulation and implementation of strategies and policies.

ACHIEVEMENT OF BANK PERFORMANCE IN 2022

FINANCIAL PERFORMANCE

Based on all the strategies and policies that have been implemented throughout 2022, Bank Aladin Syariah has shown performance that can become the foundation for sustainable growth. Where Bank Aladin Syariah managed to record financing of more than IDR1.3 trillion at the end of 2022. This financing increased by more than 6 (six) times compared to the financing position at the end of the second quarter of 2022 of IDR199 billion. In total disbursement, Bank has disbursed financing of more than IDR3.5 trillion in less than a year of operation. Meanwhile, in terms of raising funds, Bank managed to obtain more than IDR750 billion.

In 2022, Bank Aladin Syariah posted income from fund disbursement to financing and securities that exceeded the target. Bank Aladin Syariah also succeeded in fulfilling Core Capital through the Right Issue scheme in the first semester of 2022 and Private Placement in the second semester of 2022. Private Placement held by Bank Aladin Syariah was the second Corporate Action performed out throughout 2022. From these two Corporate Action, Bank managed to obtain fundraising with an emission value of more than IDR2.2 trillion. This is also in the context of fulfilling the core capital requirements set by the Financial Services Authority (OJK).



Secara umum, realisasi tahun 2022 jika dibandingkan tahun sebelumnya lebih baik dikarenakan fungsi intermediasi bank sudah berjalan dimana penghimpunan DPK dari nasabah ritel, UMKM, dan korporasi sudah dimulai dan penyaluran pembiayaan sudah berjalan.

KINERJA NON KEUANGAN

Operasional

Pencapaian kinerja finansial Bank Aladin Syariah di sepanjang tahun 2022, juga didukung oleh transformasi pada aspek-aspek *human capital*, inovasi produk, dan pengembangan teknologi informasi. Sementara dari sisi operasional, Bank mencatatkan pencapaian yang cukup membanggakan dan bisa menjadi fondasi pertumbuhan kinerja ke depan. Di mana pada Januari 2022, Bank telah berhasil meluncurkan aplikasi *mobile banking* untuk nasabah atau masyarakat. Selain itu, Bank juga sudah mulai menyalurkan pembiayaan financing sejak di kuartal II tahun 2022 dengan total *outstanding* pembiayaan mencapai Rp1,3 triliun per 31 Desember 2022. Terlebih di tahun 2022, Bank Aladin Syariah juga telah mendapatkan izin operasional BI Fast dari Bank Indonesia (BI).

Sementara itu, guna mendukung kegiatan bisnis, Bank melakukan pengembangan infrastruktur teknologi informasi, seperti FMS, *treasury system*, dan lain sebagainya. Bank juga melakukan pengembangan terhadap produk dan fitur aplikasi, seperti akun transaksional (Ala Dompot), *goal savings account* (Ala Impian), Ziswaf (Ala Berbagi), dan *bill payment*. Disamping itu, Bank juga terus melakukan kolaborasi yang kuat bersama Alfamart, dengan telah diluncurkannya Taretun pada bulan Juni 2022 di seluruh gerai Alfamart di Indonesia. Di tahun 2022, Bank Aladin Syariah juga telah menjalin kerjasama dengan mitra-mitra strategis lainnya, seperti Evermos, PERSIB, dan Persis Solo, untuk mendorong akuisisi nasabah dan memastikan layanan Bank Aladin Syariah dapat menjangkau seluruh lapisan masyarakat.

Pencapaian Produk

Bank juga telah sukses meraih lebih dari 1,7 juta nasabah sejak peluncuran aplikasi di awal tahun 2022. Nasabah bank berasal dari seluruh provinsi di Indonesia dengan konsentrasi pengguna di daerah dengan populasi Muslim tertinggi di Indonesia yaitu Jawa Barat, Jawa Tengah, Jawa Timur & Banten.

Sementara itu, fokus bank dalam membangun produk perbankan digital syariah dengan berbasis pada kebutuhan dan kepuasan konsumen. Bank Aladin Syariah membangun produk yang lebih unggul dari standar industri baik dari segi perbankan maupun sisi teknologi, terutama dari segi *customer satisfaction*. Prinsip Bank Aladin Syariah dalam mengembangkan produk adalah untuk memberikan dampak kepada *underbanked* dan *unbanked* nasabah melalui produk yang memberikan kemudahan dalam registrasi. Di mana registrasi dapat berjalan di ponsel yang memiliki

In general, the realization in 2022 when compared to the previous year is better because Bank intermediation function is already performed where the collection of Third Parties Funds from retail, MSME, and corporate customers has started and the financing disbursement is already underway.

NON-FINANCIAL PERFORMANCE

Operasional

The achievement of Bank Aladin Syariah's financial performance throughout 2022 is also supported by transformation in aspects of human capital, product innovation, and development of information technology. While from the operational side, Bank recorded quite encouraging achievements and could become the foundation for future performance growth. Where in January 2022, Bank has successfully launched a mobile banking application for customers or the public. In addition, Bank has also started disbursing financing since the second quarter of 2022 with a total outstanding financing of IDR1.3 trillion as of December 31, 2022. Especially in 2022, Bank Aladin Syariah has also obtained a BI Fast operational permit from Bank Indonesia (BI).

Meanwhile, to support business activities, Bank is developing information technology infrastructure, such as FMS, treasury systems, and so on. Bank also develops application products and features, such as transactional accounts (Ala Dompot), goal savings accounts (Ala Impian), Ziswaf (Ala Berbagi), and bill payments. Apart from that, Bank also continues to have a strong collaboration with Alfamart, with the launch of Taretun in June 2022 at all Alfamart outlets in Indonesia. In 2022, Bank Aladin Syariah has also collaborated with other strategic partners, such as Evermos, PERSIB, and Persis Solo, to encourage customer acquisition and ensure that Bank Aladin Syariah's services can reach all levels of society.

Product Achievements

Bank has also succeeded in reaching more than 1.7 million customers since the launch of the application in early 2022. Bank's customers come from all provinces in Indonesia with a concentration of users in areas with the highest Muslim population in Indonesia, namely West Java, Central Java, East Java & Banten.

Meanwhile, Bank's focus is on building sharia digital banking products based on consumer needs and satisfaction. Bank Aladin Syariah builds a leading products in industry standards both in terms of banking and technology, especially in terms of customer satisfaction. The principle of Bank Aladin Syariah in developing products is to have an impact on underbanked and unbanked customers through products that provide ease of registration. Where registration can run on cellphones that have low memory specifications and internet quality. This is a form of Bank Aladin



spesifikasi memori dan kualitas internet yang rendah. Inilah salah satu bentuk komitmen Bank Aladin Syariah yang senantiasa ingin memberikan kemudahan bagi para nasabah.

Adapun sampai dengan Desember 2022, aplikasi Bank Aladin Syariah telah diunduh sebanyak kurang lebih dari 3,2 juta kali. Jumlah instalasi aplikasi ini terus meningkat dari waktu ke waktu sepanjang tahun 2022. Sementara jumlah pengguna yang teregistrasi sampai dengan Desember 2022 mencapai 1,7 Juta orang.

Selain itu Bank Aladin Syariah telah meluncurkan fitur penyaluran ZISWAF pada bulan Mei 2022 lalu dimana nasabah dapat menyalurkan Qurban, Zakat, Infaq, Sedekah, dan Wakaf. Bersama dengan peluncuran fitur *bill payment*, fitur-fitur ini memperkuat posisi Bank Aladin Syariah sebagai bank syariah digital yang dekat dengan kebutuhan sehari-hari masyarakat, mengajak nasabah untuk saling berbagi, menebar kebaikan dengan mudah untuk disalurkan kepada berbagai lembaga resmi yang telah menjadi mitra Bank Aladin Syariah.

Human Capital

Untuk meningkatkan produktivitas pekerja, Bank senantiasa berkomitmen untuk meningkatkan kompetensi melalui program pengembangan kompetensi. Bank Aladin Syariah menyadari bahwa keberlanjutan usaha Bank, sangat ditentukan dengan pengelolaan dan pengembangan Human Capital (HC) yang unggul dan berkualitas,

Sesuai dengan kebutuhan serta perkembangan lingkungan bisnis. Terlebih di era digitalisasi seperti sekarang ini, perusahaan membutuhkan sumber daya manusia yang andal dan berkompeten di bidangnya untuk menunjang perkembangan dan keberlanjutan usaha. Pengelolaan dan pengembangan HC yang tepat dan berkesinambungan, terus dilakukan Bank Aladin Syariah dalam mengembangkan talenta yang berkualitas dan berkompeten agar tetap adaptif terhadap setiap perubahan lingkungan bisnis.

Untuk itu, Bank Aladin Syariah melalui *Human Capital* telah menetapkan program strategis pengelolaan dan pengembangan SDI di tahun 2022, di antaranya adalah:

1. Pada tahun 2022, Bank telah menjalankan program pelatihan sebagai berikut:
 - a. **Mandatory Training:** Training yang diharuskan oleh regulator dan wajib diambil sesuai dengan *job role*-nya.
 - b. **Non Mandatory Training:** Training yang diajukan oleh karyawan dan masih berhubungan dengan pekerjaan agar karyawan dapat memperbaharui kemampuan mereka sesuai dengan trend saat ini.
 - c. **Personal Development Training:** Training yang diberikan oleh Bank untuk pengembangan diri secara personal.

Syariah's commitment, which always wants to provide convenience for its customers.

As of December 2022, Bank Aladin Syariah application has been downloaded more than 3.2 million times. The number of application installations continues to increase from time to time throughout 2022. Meanwhile, the number of users registered as of December 2022 has reached 1.7 million people.

In addition, Bank Aladin Syariah has launched the ZISWAF distribution feature in May 2022 where customers can distribute Qurban, Zakat, Infaq, Alms, and Endowments. Together with the launch of the bill payment feature, these features strengthen Bank Aladin Syariah's position as a digital Sharia bank that is close to people's daily needs, inviting customers to share with each other, spreading kindness easily to be distributed to various official institutions that have become partners of Bank Aladin Syariah.

Human Capital

To increase employee productivity, Bank is always committed to improving competency through competency development programs. Bank Aladin Syariah realizes that the sustainability of Bank's business is largely determined by the management and development of excellent and quality Human Capital (HC), in accordance with the needs and development of the business environment.

In the current digitalization era, companies need reliable and competent human capital in their fields to support business development and sustainability. Proper and sustainable HC management and development, continues to be carried out by Bank Aladin Syariah in developing qualified and competent talents so that they remain adaptive to any changes in the business environment.

For this reason, Bank Aladin Syariah through Human Capital has established a strategic program for HC management and development in 2022, including:

1. In 2022, Bank has implemented the following training programs:
 - a. **Mandatory Training:** Training required by the regulator and must be taken accordingly with the job role.
 - b. **Non-Mandatory Training:** Training submitted by employees and still associated with work so that employees can update their abilities to the current trend.
 - c. **Personal Development Training:** Training provided by Bank for personal self-development.



2. *Total Rewards Project*. Melanjutkan Total Rewards Project di 2021 yang menghasilkan sistem level dan grading, maka pada tahun 2022 adalah saat eksekusi dengan mapping grade dan level karyawan saat ini dengan grade dan level yang baru.

KENDALA, TANTANGAN, DAN SOLUSINYA

Tantangan terbesar bagi Bank khususnya dan perbankan nasional pada umumnya muncul dari faktor eksternal, khususnya perekonomian global yang berimbas pada kondisi perekonomian nasional. Tahun 2022 perekonomian Indonesia melanjutkan tren pemulihan ekonomi pasca pandemi. Berbagai kebijakan pemerintah di bidang kesehatan, kebijakan ekonomi dan kebijakan moneter mendorong pemulihan ekonomi yang lebih cepat. Sebagian besar sektor ekonomi secara bertahap telah pulih, termasuk perbankan. Pulihnya aktivitas perekonomian masyarakat mendorong pertumbuhan kredit nasional yang jauh lebih baik dibanding periode sebelumnya. Kondisi tersebut berdampak positif bagi kinerja bank, dimana pada tahun 2022 Bank Aladin Syariah mampu membukukan kinerja yang sangat baik dengan pertumbuhan bisnis yang secara umum melampaui target yang ditetapkan.

Tingkat persaingan di industri digital cukup tinggi karena semakin banyak bank berinvestasi pada pengembangan teknologi digital. Pesatnya perkembangan teknologi memang telah mengubah perilaku dan pola transaksi nasabah menjadi serbadigital. Geliat transformasi digital salah satunya dipicu oleh pandemi *Coronavirus Disease 2019 (COVID-19)* yang melanda Tanah Air pada awal 2020 lalu. Ketika pembatasan sosial berskala besar dilakukan, seluruh kegiatan perbankan nasabah dipaksa beralih ke *digital channel* atau kanal digital. Kebiasaan ini pun terus berlanjut, bahkan makin menguat. Alhasil, nasabah makin memiliki preferensi untuk tidak datang langsung ke kantor cabang perbankan. Hal ini menyebabkan bergesernya fokus bank mengikuti kebiasaan baru nasabah. *Timing go-to-market* dan eksekusi merupakan kunci sukses utama dalam meraih pangsa pasar

Maraknya perusahaan rintisan dan Fintech yang model bisnisnya menyerupai bank menambah sengit iklim persaingan. Di mana setiap tahunnya ada saja lembaga pembiayaan baru yang bermunculan guna membantu memenuhi kebutuhan dana bagi masyarakat. Sederhananya, fintech adalah sebuah layanan yang bergerak di bidang jasa keuangan berbasis teknologi.

Sementara itu, bank menghadapi tantangan dalam sisi pengembangan produk, dimana pangsa pasar bank yang kebanyakan segmen *underbanked* dan *unbanked* yang wawasan penggunaan gawai masih minim sehingga bank harus berusaha menghasilkan fitur yang sederhana namun tetap dengan fungsi yang maksimal. Bank juga harus tetap menghasilkan fitur yang mendukung nasabah ritel, termasuk pengembangan produk pembiayaan yang lebih beragam baik untuk para nasabah.

2. *Total Rewards Project*: Continuing the Total Rewards Project in 2021 which produces a level and grading system, then in 2022 is the time of execution with grade mapping and current employee levels with new grades and levels.

OBSTACLES, CHALLENGES, AND SOLUTIONS

The biggest challenge for banks in particular and national banking in general arises from external factors, especially the global economy which has an impact on national economic conditions. In 2022 the Indonesian economy will continue the trend of post-pandemic economic recovery. Various government policies in the health sector, economic policies and monetary policies encouraged a faster economic recovery. Most sectors of the economy have gradually recovered, including Banking sector. The recovery in people's economic activity encouraged national credit growth which was far better than the previous period. These conditions had a positive impact on bank performance, where in 2022 Bank Aladin Syariah was able to record very good performance with business growth that generally exceeded the targets set.

The level of competition in the digital industry is quite high because more and more banks are investing in the development of digital technology. The rapid development of technology has indeed changed the behavior and patterns of customer transactions to become completely digital. One of the dynamics of digital transformation was triggered by the *Coronavirus Disease 2019 (COVID-19)* pandemic that hit the country in early 2020. When large-scale social restrictions are implemented, all customer banking activities are forced to switch to digital channels or digital channels. This habit continues, even getting stronger. As a result, customers increasingly have a preference not to come directly to banking branch offices. This causes a shift in Bank's focus to follow new customer habits. Go-to-market timing and execution are the main keys to success in gaining market share.

The rise of startup companies and Fintech which has business model resembles the bank has added to the fierce competition. Which every year there are new financial institutions that have sprung up to help meeting the funding needs of the community. Simply put, fintech is a service engaged in technology-based financial services.

Meanwhile, banks are facing challenges in terms of product development. The market share of bank is mostly the underbanked and unbanked segments where insight into the use of devices is still minimal, so bank must try to produce simple features but still with maximum functionality. Banks must also continue to produce features that support retail customers, including developing more diverse financing products for customers.



Direksi meyakini, seluruh strategi dan inovasi yang terus dilakukan dapat menjawab tantangan dan mewujudkan visi Bank “Menjadi Bank Syariah Digital Terdepan”, dengan menerapkan solusi yang tepat. Di mana sebagai Bank Digital Syariah pertama di Indonesia, Bank Aladin Syariah senantiasa berusaha untuk menyediakan produk-produk perbankan dengan fitur syariah yang sesuai dengan kebutuhan nasabah atau masyarakat. Di samping itu, selain memperkuat kerjasama dengan Alfamart yang memiliki lebih dari 17.000 gerai di seluruh Indonesia, Bank juga telah menjalin kemitraan strategis dengan Evermos, Persib, dan Persis Solo, untuk mendorong akuisisi nasabah. Kebijakan-kebijakan tersebut, menjadi salah satu langkah strategis Bank yang dapat menjawab tantangan di tahun 2022.

PROSPEK USAHA TAHUN 2023

Bank Aladin Syariah melihat peluang *trend* pemulihan ekonomi global yang terjadi di tahun 2022 masih dapat berlanjut di tahun 2023 walaupun terdapat potensi perlambatan. IMF memperkirakan pertumbuhan ekonomi dunia tetap positif dan berada pada kisaran 2,7% di tahun 2023. Kondisi pertumbuhan ekonomi yang positif tersebut terutama digerakkan oleh ekonomi negara-negara besar seperti Amerika Serikat (AS), China, Jepang, dan negara-negara Eropa. Kondisi pada negara-negara maju tersebut diperkirakan juga akan berdampak pada negara-negara ASEAN termasuk Indonesia. Hal ini juga ditunjukkan dengan parameter makroekonomi yang positif yaitu tingkat kepercayaan konsumen yang masih berada pada level yang optimis dan konsumsi rumah tangga yang terus meningkat.

Namun begitu, Bank Aladin Syariah juga melihat masih terdapat tantangan dari kondisi makro-ekonomi global atas tingkat suku bunga acuan yang diperkirakan berada pada level yang lebih tinggi dibandingkan tahun 2022, didorong oleh tingkat inflasi yang masih berada di atas target bank sentral, dan adanya ketidakpastian global atas dampak dari konflik Rusia-Ukraina yang belum menemukan titik temu.

Bank Aladin Syariah melihat bahwa perlambatan ekonomi global di tahun 2023 tidak akan berdampak signifikan terhadap perekonomian domestik, mengingat perekonomian Indonesia masih ditopang konsumsi rumah tangga yang didominasi oleh aktivitas UMKM yang merupakan basis utama nasabah Bank. Kebijakan Pemerintah yang tetap proaktif dalam menghadapi dampak pandemi melalui program vaksinasi disertai kebijakan regulator yang akomodatif juga turut mendukung percepatan pemulihan ekonomi. Oleh karena itu, Bank optimis prospek industri perbankan khususnya Bank Aladin Syariah akan membaik dan positif di tahun 2023.

Board of Directors believes that all strategies and innovations that are continuously carried out can answer challenges and realize Bank's vision of “Becoming the Leading Digital Sharia Bank”, by implementing the right solutions. Whereas the first Sharia Digital Bank in Indonesia, Bank Aladin Syariah always strives to provide banking products with sharia features that suit the needs of customers or the public. In addition, apart from strengthening cooperation with Alfamart which has more than 17,000 outlets throughout Indonesia, Bank has also established strategic partnerships with Evermos, Persib and Persis Solo, to encourage customer acquisition. These policies are one of Bank's strategic steps that can respond to challenges in 2022.

BUSINESS OUTLOOK FOR 2023

Bank Aladin Syariah sees an opportunity for the global economic recovery trend that occurred in 2022 to continue in 2023 even though there is a potential for a slowdown. The IMF estimates that world economic growth will remain positive and be in the range of 2.7% in 2023. This positive economic growth condition is mainly driven by the economies of large countries such as the United States (US), China, Japan and European countries. The conditions in developed countries are also expected to have an impact on ASEAN countries, including Indonesia. This is also indicated by positive macroeconomic parameters, namely the level of consumer confidence which is still at an optimistic level and household consumption which continues to increase.

However, Bank Aladin Syariah also sees that there are still challenges from global macro-economic conditions for the benchmark interest rate expected to be at a higher level than in 2022, driven by the inflation rate which is still above the central bank's target, and uncertainty global impact on the impact of the Russia-Ukraine conflict which has not yet found common ground.

Bank Aladin Syariah sees that the global economic slowdown in 2023 will not have a significant impact on the domestic economy, considering that the Indonesian economy is still supported by household consumption which is dominated by MSME activities which are Bank's main customer base. Government policies that remain proactive in dealing with the impact of the pandemic through vaccination programs accompanied by accommodative regulatory policies also contribute to accelerating economic recovery. Therefore, Bank is optimistic that the prospects for Banking industry, especially Bank Aladin Syariah, will improve and be positive in 2023.



Menyikapi hal tersebut, Direksi telah merumuskan langkah strategis untuk tahun 2023, salah satunya antara lain adalah membangun sinergi melalui kemitraan strategis dengan mitra yang memiliki reputasi baik, jaringan luas, serta basis Nasabah yang kuat. Kemudian, menerapkan strategi akuisisi nasabah pendanaan ritel secara organik maupun melalui ekosistem mitra strategis dengan fokus pada produk dana murah (*Current Account Saving Account/CASA*). Bank juga akan membuka hubungan dengan nasabah korporasi sebagai salah satu sumber Dana Pihak Ketiga (DPK) dan sumber akuisisi nasabah. Di tahun 2023, Bank juga berencana untuk meluncurkan produk pembiayaan dengan *pricing* yang tepat dan kompetitif, disamping tetap menjaga kecukupan modal untuk mendukung pertumbuhan Bank dan memenuhi regulasi.

Sementara itu, dalam Rencana Bisnis Bank tahun 2023, Bank Aladin Syariah telah menetapkan berbagai proyeksi kinerja yang cukup realistis dengan tingkat pertumbuhan yang telah disesuaikan dengan tantangan situasi pemulihan ekonomi atas pandemi COVID-19. Di tahun 2023, Bank siap memberikan terobosan-terobosan baru sebagai bank digital yang mengedepankan prinsip Syariah di Indonesia. Bank akan terus melakukan kolaborasi bersama mitra strategis, Bank juga berencana menambah kerjasama dengan mitra strategis baru dan memperdalam kerjasama dengan mitra strategis yang sudah ada.

Tidak hanya itu, Bank Aladin Syariah juga akan meningkatkan kualitas layanan yang memudahkan masyarakat Indonesia dalam melakukan perencanaan keuangan dan bertransaksi sehari-hari seperti pembayaran atau pembelian, juga produk pembiayaan yang lebih beragam baik untuk nasabah ritel maupun korporasi. Dengan meningkatkan konektivitas mitra dan perluasan fitur-fitur aplikasinya, termasuk melengkapi jenis produk dan fitur yang ditawarkan melalui aplikasi mobile banking Bank terutama untuk nasabah ritel. Bank Aladin Syariah siap menjadi bank yang dekat dengan keseharian masyarakat.

PENGELOLAAN PENGEMBANGAN TEKNOLOGI INFORMASI

Direksi menyadari bahwa penerapan teknologi informasi (TI) yang optimal dapat membuat Bank menjadi lebih produktif, kompetitif, dan beradaptasi dengan perubahan serta tantangan dari perkembangan bisnis, sehingga membawa Bank dalam mencapai percepatan pertumbuhan bisnis. Pengembangan Teknologi Informasi (TI) dilakukan sebagai langkah berkelanjutan dari pengembangan infrastruktur dasar yang telah dilakukan pada periode sebelumnya. Tema pengembangan TI akan mencakup aspek yang lebih luas dari sebelumnya yang ditujukan agar teknologi bisa mendukung pertumbuhan secara komprehensif dari berbagai unit di dalam Perseroan baik untuk kebutuhan pengembangan bisnis maupun kegiatan operasional.

In response to this, Board of Directors has formulated strategic steps for 2023, including building synergies through strategic partnerships with reputable partners, extensive networks and a strong customer base. Then, implementing a retail funding customer acquisition strategy organically or through a strategic partner ecosystem with a focus on low-cost fund products (*Current Account Saving Account/CASA*). Bank will also open relationships with corporate customers as a source of Third-Party Funds (DPK) and a source of customer acquisition. In 2023, Bank also plans to launch financing products with appropriate and competitive pricing, while maintaining sufficient capital to support Bank's growth and comply with regulations.

Meanwhile, in Bank Business Plan for 2023, Bank Aladin Syariah has set various performance projections that are quite realistic with growth rates that have been adjusted to the challenges of the economic recovery situation due to the COVID-19 pandemic. In 2023, Bank is ready to provide new breakthroughs as a digital bank that prioritizes Sharia principles in Indonesia. Bank will continue to collaborate with strategic partners, Bank also plans to add cooperation with new strategic partners and deepen cooperation with existing strategic partners.

Not only that, Bank Aladin Syariah will also improve the quality of services that make it easier for the Indonesian people to carry out financial planning and daily transactions such as payments or purchases, as well as a more diverse range of financing products for both retail and corporate customers. By increasing partner connectivity and expanding application features, including completing the types of products and features offered through Bank's mobile banking application, especially for retail customers. Bank Aladin Syariah is ready to become a bank that is close to people's daily lives.

INFORMATION TECHNOLOGY DEVELOPMENT MANAGEMENT

Board of Directors realizes that optimal application of information technology (IT) can make Bank more productive, competitive, and adapt to changes and challenges from business development, thereby enabling Bank to achieve accelerated business growth. Development of Information Technology (IT) is carried out as a continuous step from the basic infrastructure development that was carried out in the previous period. The theme of IT development will cover broader aspects than before which is intended so that technology can support the comprehensive growth of various units within the Company both for business development needs and operational activities.



Antara lain hal ini akan dilakukan dengan langkah-langkah sebagai berikut:

1. Melanjutkan pengembangan aplikasi *mobile banking* dengan penambahan berbagai fitur seperti pembukaan produk tabungan dan deposito yang lebih beragam, transfer dana melalui SKN dan RTGS, pembayaran tagihan dan pembelian, penjadwalan transaksi, tarik-setor tunai, donasi, zakat, dan berbagai layanan Nasabah lainnya
2. Melanjutkan pengembangan *Open API* dan pengembangan aspek teknis lainnya untuk kemudahan interkoneksi dengan berbagai mitra sehingga layanan bisa digunakan oleh ekosistem yang lebih luas
3. Melanjutkan pengembangan *Corporate Internet Banking* untuk melayani Nasabah korporasi dalam kegiatan transaksi dasar penggajian dan pembayaran, sekaligus menjadikan kanal untuk pengelolaan ekosistem dengan mitra
4. Melanjutkan pengembangan aplikasi untuk mendukung aktivitas pembiayaan dengan berbagai akad yang lebih bervariasi serta integrasinya dengan berbagai *channel* yang digunakan oleh Nasabah
5. Melanjutkan pengembangan kemampuan dalam melakukan pengolahan data dan analisa terhadap *behavior* Nasabah, serta sistem *loyalty* sehingga bisa meningkatkan retensi Nasabah serta kemampuan *up-selling* dan *cross-selling*
6. Melanjutkan pengembangan terkait pengamanan informasi serta ketahanan *cyber* dalam bentuk pengamanan akses terhadap data dan aplikasi melalui jaringan internal maupun eksternal
7. Melanjutkan penguatan infrastruktur *Devops* untuk mendukung kegiatan pengembangan dan operasional melalui pemindahan Data Center/Disaster Recovery Center serta aksesibilitasnya
8. Melanjutkan pengembangan kemampuan untuk penanganan *anti-money laundering* dan *anti-fraud* untuk mengantisipasi ekspansi *channel*, Nasabah dan produk yang terus berkembang
9. Melanjutkan pengembangan sistem aplikasi lainnya untuk mendukung kegiatan operasional dan *management* internal terkait layanan *call center* dan *back-office*, kepegawaian, pembelanjaan, rekon, pelaporan dan lain sebagainya.

Melalui pengembangan teknologi informasi yang dilakukan Bank, Direksi berharap terwujudnya pertumbuhan usaha yang lebih baik dan berkesinambungan, sehingga Bank lebih mudah dalam melakukan perencanaan, pengawasan, pengarahannya, dan pendelegasian kerja. Adanya TI meningkatkan kualitas SDI karena unit sistem kerja terkoordinasi dengan sistematis, selanjutnya juga meningkatkan produktivitas dan mendukung layanan operasional. Pengembangan dan pemanfaatan teknologi informasi di Bank Aladin Syariah juga telah diselaraskan dengan Surat Edaran OJK (SEOJK) No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

Among other things, it will be carried out in the following steps:

1. Continuing the development of the mobile banking application with the addition of various features such as opening a more diverse range of savings and deposit products, transferring funds through SKN and RTGS, bill payments and purchases, scheduling transactions, cash withdrawals, donations, zakat, and various other customer services
2. Continuing the development of Open API and developing other technical aspects for easy interconnection with various partners so that services can be used by a wider ecosystem
3. Continuing the development of Corporate Internet Banking to serve corporate customers in basic payroll and payment transaction activities, as well as creating a channel for ecosystem management with partners
4. Continuing application development to support financing activities with a more varied variety of contracts and integration with various channels used by customers
5. Continuing to develop capabilities in conducting data processing and analysis of customer behavior, as well as a loyalty system so as to increase customer retention as well as up-selling and cross-selling capabilities
6. Continuing development related to information security and cyber resilience in the form of securing access to data and applications through internal and external networks
7. Continuing to strengthen the Devops infrastructure to support development and operational activities through moving the Data Center/Disaster Recovery Center and its accessibility
8. Continuing to develop capabilities for handling anti-money laundry and anti-fraud to anticipate channel expansion, customers and products that continue to grow
9. Continuing the development of other application systems to support operational and internal management activities related to call center and back-office services, staffing, spending, recon, reporting and so on.

Through the development of information technology carried out by Bank, the Board of Directors hopes to achieve better and more sustainable business growth, so that Bank can more easily plan, supervise, direct, and delegate work. The existence of IT improves the quality of human capital because work system units are coordinated in a systematic manner, which in turn increases productivity and supports operational services. The development and utilization of information technology at Bank Aladin Syariah has also been aligned with OJK Circular Letter (SEOJK) No. 21/SEOJK.03/2017 concerning Application of Risk Management in the Use of Information Technology by Commercial Banks.



PERKEMBANGAN PENERAPAN TATA KELOLA PERUSAHAAN

Manajemen Bank Aladin Syariah telah melakukan penerapan *Good Corporate Governance* yang secara umum baik. Hal ini tercermin dari penerapan atas prinsip-prinsip *Good Corporate Governance* yang memadai. Apabila terdapat kelemahan dalam penerapan prinsip *Good Corporate Governance* maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank Aladin Syariah.

Kekuatan pelaksanaan *Good Corporate Governance* Bank Aladin Syariah antara lain:

1. Governance Structure

Struktur organisasi Bank Aladin Syariah telah diselaraskan dengan fokus bisnis Bank Aladin Syariah dan secara reguler telah direviu dan dievaluasi menyesuaikan kebutuhan Bank Aladin Syariah. Bank Aladin Syariah juga telah melengkapi struktur Dewan Komisaris, Direksi, Dewan Pengawas Syariah ("DPS"), Satuan Kerja Audit Internal ("SKAI"), Satuan Kerja Manajemen Risiko ("SKMR"), dan Satuan Kerja Kepatuhan secara memadai sehingga masing-masing fungsi dapat melaksanakan tugas dan tanggung jawabnya dengan baik. Demikian juga, komposisi anggota Dewan Komisaris, Direksi, dan DPS juga telah sesuai dengan regulasi dan skala bisnis serta kebutuhan Bank. Terkait persetujuan dari Otoritas Jasa Keuangan ("OJK") atau Bank Indonesia, seluruh anggota Direksi dan Dewan Komisaris telah lulus Penilaian Kemampuan dan Kepatutan/PKK (*fit and proper*) dan seluruh anggota DPS juga telah mendapatkan persetujuan dari OJK atau Bank Indonesia.

Dalam pengangkatan anggota Dewan Komisaris, Direksi, dan DPS, telah memperhatikan faktor integritas, kompetensi, dan reputasi keuangan sehingga anggota Dewan Komisaris, Direksi, dan DPS memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimiliki dalam pelaksanaan tugas dan tanggung jawabnya.

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris telah membentuk dan melengkapi keanggotaan Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi sehingga sesuai dengan regulasi dan sesuai dengan kebutuhan Bank. Direksi juga telah membentuk 5 (lima) komite yaitu Komite Pengarah Teknologi Informasi/*Information Technology Steering Committee (ITSC)*; Komite Aset dan Liabilitas/*Assets & Liabilities Committee (ALCO)*; Komite Manajemen Risiko/*Risk Management Committee*

DEVELOPMENT OF CORPORATE GOVERNANCE IMPLEMENTATION

The management of Bank Aladin Syariah has implemented Good Corporate Governance which is generally good. This is reflected in the adequate implementation of the principles of Good Corporate Governance. If there are weaknesses in the application of the principles of Good Corporate Governance, in general these weaknesses are less significant and can be resolved by normal actions by the management of Bank Aladin Syariah.

The strengths of the implementation of Bank Aladin Syariah Good Corporate Governance include:

1. Governance Structure

The organizational structure of Bank Aladin Syariah has been aligned with the business focus of Bank Aladin Syariah and has been regularly reviewed and evaluated according to the needs of Bank Aladin Syariah. Bank Aladin Syariah has also completed the structure of the Board of Commissioners, Directors, Sharia Supervisory Board ("SSB"), Internal Audit Work Unit ("SKAI"), Risk Management Work Unit ("SKMR"), and Compliance Work Unit adequately so that each each function can carry out their duties and responsibilities properly. Likewise, the composition of the members of the Board of Commissioners, Board of Directors and SSB is also in accordance with regulations and business scale and the needs of Bank. Regarding approval from the Financial Services Authority ("OJK") or Bank Indonesia, all members of the Board of Directors and Board of Commissioners have passed the Fit and Proper Test (PKK) and all members of the SSB have also received approval from OJK or Bank Indonesia.

In appointing members of the Board of Commissioners, Board of Directors and SSB, the factors of integrity, competence and financial reputation have been considered so that members of the Board of Commissioners, Directors and SSB have adequate competence and are relevant to their positions to carry out their duties and responsibilities and able to implement the competencies they have in carrying out their duties and responsibilities.

In carrying out the duties and responsibilities, Board of Commissioners has formed and complemented the membership of Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee so that it complies with regulations and meets the needs of Bank. Board of Directors has also formed 5 (five) committees namely the Information Technology Steering Committee (ITSC); Assets & Liabilities Committee (ALCO); Risk Management Committee (RMC); Financing Committee/Credit Committee (CC); and



(RMC); Komite Pembiayaan/*Credit Committee (CC)*; dan Komite Eksekutif Keberlanjutan (Sustainability Executive Committee/SEC), guna mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya serta diharapkan dapat melakukan pengambilan keputusan secara efektif dan tepat dalam menghadapi kondisi terkini Bank dan tantangan bisnis ke depan.

Selain Kelima Komite tersebut, Direksi juga telah melengkapi organisasi dengan SKAI, SKMR, dan Satuan Kerja Kepatuhan yang independen dari satuan kerja operasional. Satuan kerja yang merupakan *2nd & 3rd line of defense* tersebut diharapkan mampu mendukung kegiatan operasional Bank dengan memperhatikan prinsip kehati-hatian dan *Good Corporate Governance*. Infrastruktur tata kelola Bank berupa kebijakan dan prosedur Bank, tugas pokok, dan fungsi masing-masing struktur organisasi telah memadai dan mendukung kegiatan usaha Bank.

2. Governance Process

Bank Aladin Syariah selalu berupaya agar dalam melakukan kegiatan usaha dan proses operasional Bank Aladin Syariah sesuai dengan *Good Corporate Governance* dan prinsip kehati-hatian. Proses pengangkatan dan/atau penggantian anggota Dewan Komisaris, Direksi, dan DPS telah dilakukan sesuai dengan ketentuan yang berlaku dan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi dengan mempertimbangkan penilaian terhadap faktor integritas, kompetensi, dan reputasi keuangan. Semua organ Bank Aladin Syariah menjalankan tugas dan tanggung jawabnya sesuai dengan fungsi masing-masing secara *proper*. Dewan Komisaris, DPS, dan Direksi telah melakukan rapat koordinasi untuk saling memberikan informasi, berdiskusi, dan mengambil keputusan yang diperlukan untuk menjaga bisnis Bank Aladin Syariah berjalan dengan baik.

Pada level Dewan Komisaris, untuk mendukung tugas dan tanggung jawabnya dalam melakukan pengawasan dan pemberian nasihat kepada Direksi, Dewan Komisaris telah menyetujui Rencana Bisnis Bank ("RBB") yang telah disusun dengan memperhatikan kondisi faktor eksternal dan internal Bank Aladin Syariah. Dewan Komisaris juga telah melakukan pengawasan terhadap realisasi dari RBB yang telah ditetapkan. Sebagai upaya untuk meningkatkan fungsi pengawasan Dewan Komisaris, maka Dewan Komisaris membentuk komite yang dapat membantu Dewan Komisaris dalam melaksanakan tugas pengawasan. Komite-Komite yang dibentuk telah menyampaikan rekomendasi kepada Dewan Komisaris terkait proses perbaikan yang perlu dilakukan oleh Bank Aladin Syariah.

the Sustainability Executive Committee (SEC), to support the effectiveness of the implementation of their duties and responsibilities and are expected to be able to make effective and appropriate decision-making in facing Bank's current conditions and future business challenges.

In addition to these Five Committees, Board of Directors has also equipped the organization with SKAI, SKMR, and Compliance Work Units which are independent from operational work units. The work unit which is the 2nd & 3rd line of defense is expected to be able to support Bank's operational activities by considering the principles of prudence and Good Corporate Governance. Bank's governance infrastructure in the form of Bank policies and procedures, main tasks and functions of each organizational structure is adequate and supports Bank's business activities.

2. Governance Process

Bank Aladin Syariah always strives to perform business activities and operational processes of Bank Aladin Syariah in accordance with Good Corporate Governance and the principle of prudence. The process of appointing and/or replacing members of the Board of Commissioners, Board of Directors and SSB has been carried out in accordance with applicable regulations and taking into account the recommendations of the Nomination and Remuneration Committee by taking into account the assessment of integrity, competence and financial reputation factors. All organs of Bank Aladin Syariah perform their duties and responsibilities according to their respective functions in a proper manner. The Board of Commissioners, SSB, and Board of Directors held coordination meetings to provide information, discuss, and make the necessary decisions to keep Bank Aladin Syariah's business running well.

At the level of the Board of Commissioners, to support their duties and responsibilities in supervising and providing advice to the Board of Directors, the Board of Commissioners has approved Bank Business Plan ("RBB") which has been prepared considering the external and internal factors of Bank Aladin Syariah. Board of Commissioners has also supervised the realization of the predetermined RBB. As an effort to improve the supervisory function of the Board of Commissioners, the Board of Commissioners forms a committee that can assist the Board of Commissioners in carrying out supervisory duties. The committees formed have submitted recommendations to the Board of Commissioners regarding the improvement process that needs to be carried out by Bank Aladin Syariah.



DPS secara rutin telah menyelenggarakan rapat bulanan guna memastikan antara lain usulan produk, jasa, dan program sesuai dengan prinsip syariah yang diatur dalam Fatwa DSN-MUI. Dalam rangka melaksanakan tugas dan tanggung jawabnya yang dibantu oleh 1 (satu) orang *Liaison Officer* yang berada di bawah supervisi Satuan Kerja Kepatuhan. Hasil pengawasan dari DPS telah dilaporkan secara semesteran ke OJK, DSN, dan Direksi.

Dalam menjalankan tugas dan tanggung jawabnya, Direksi tanpa intervensi dari pemegang saham, bertanggung jawab penuh atas pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian, *Good Corporate Governance*, dan prinsip syariah. RBB yang telah mendapatkan persetujuan Dewan Komisaris, menjadi panduan dan fokus bagi Direksi untuk dapat direalisasikan dengan baik.

Karyawan juga memperoleh kesempatan untuk mendapatkan pelatihan secara fleksibel berdasarkan kebutuhan Bank dan karyawan. Secara reguler juga dilakukan pelatihan-pelatihan untuk meningkatkan kemampuan dan pengetahuan karyawan sehingga mendukung karyawan dalam melaksanakan tugas dan tanggung jawabnya dengan baik.

Saat ini, Bank juga telah melakukan evaluasi dan pengkinian terhadap ketentuan internal dalam rangka menjaga efektivitas, kecukupan, dan kesesuaian ketentuan internal dengan peraturan perundang-undangan yang berlaku serta prinsip syariah.

3. Governance Overcome

- Dengan struktur dan proses yang telah dilakukan dan terus diupayakan untuk ditingkatkan serta disempurnakan, diharapkan *outcome* yang dicapai oleh Bank Aladin Syariah dapat membantu Bank Aladin Syariah untuk terus berkembang.
- Ketentuan internal Bank Aladin Syariah telah dikinikan dan disesuaikan dengan regulasi yang berlaku.

PENERAPAN SISTEM PENGENDALIAN INTERNAL

Untuk memastikan pelaksanaan sistem pengendalian internal dalam lingkungan usaha Bank berjalan secara efektif melalui adanya proses audit yang meliputi seluruh aspek keuangan dan operasional di dalam Bank memiliki Satuan Kerja Audit Internal (SKAI). SKAI Bank dibentuk untuk memeriksa efektivitas sistem pengendalian Intern yang berfokus pada risiko bisnis yang signifikan dan rekomendasi dari regulator, Direksi, Dewan Komisaris dan Komite Audit dengan mengidentifikasi potensi risiko internal yang dapat mempengaruhi kinerja Bank, termasuk kepatuhan terhadap hukum dan peraturan yang berlaku, kecukupan proses

The SSB regularly holds monthly meetings to ensure, among other things, product, service and program proposals are in accordance with sharia principles stipulated in the DSN-MUI Fatwa. In order to carry out his duties and responsibilities, they are assisted by 1 (one) Liaison Officer who is under the supervision of the Compliance Unit. The results of supervision from SSB have been reported semiannually to the OJK, DSN, and the Board of Directors.

In carrying out their duties and responsibilities, the Board of Directors, without intervention from shareholders, is fully responsible for the implementation of Bank management based on prudential principles, Good Corporate Governance and sharia principles. The RBB, which has received approval from the Board of Commissioners, becomes a guide and focus for the Board of Directors to be realized properly.

Employees also have the opportunity to receive training flexibly based on the needs of Bank and employees. Regular training is also conducted to improve the ability and knowledge of employees so as to support employees in carrying out their duties and responsibilities properly.

Currently, Bank has also evaluated and updated internal regulations in order to maintain the effectiveness, adequacy and conformity of internal regulations with applicable laws and regulations and sharia principles.

3. Governance Overcome

- With the structure and process that has been carried out and continues to be improved and perfected, it is hoped that the outcomes achieved by Bank Aladin Syariah can help Bank Aladin Syariah to continue to grow.
- Bank Aladin Syariah's internal provisions have been updated and adjusted to the applicable regulations.

IMPLEMENTATION OF INTERNAL CONTROL SYSTEM

To ensure the implementation of the internal control system within Bank's business environment runs effectively through an audit process that covers all financial and operational aspects within Bank has an Internal Audit Work Unit (SKAI). Bank's SKAI was formed to examine the effectiveness of the Internal control system which focuses on significant business risks and recommendations from regulators, Board of Directors, Board of Commissioners and Audit Committee by identifying potential internal risks that can affect Bank's performance, including compliance with laws and regulations that applicable, the adequacy of governance processes,



tata kelola, manajemen risiko, dan sistem pengendalian internal Bank, serta memberikan rekomendasi untuk perbaikan. Temuan-temuan pemeriksaan SKAI telah ditindaklanjuti oleh Direksi dan unit kerja terkait serta tidak ada temuan yang berulang.

Bank Aladin Syariah menerapkan fungsi audit intern secara efektif pada seluruh aspek dan unsur kegiatan yang secara langsung diperkirakan dapat mempengaruhi kepentingan Bank Aladin Syariah dan masyarakat sebagaimana dapat dilihat pada Rencana Audit Internal yang telah disusun oleh SKAI secara tahunan yang disetujui oleh Presiden Direktur dan Dewan Komisaris dengan pertimbangan dari Komite Audit.

PENERAPAN MANAJEMEN RISIKO BANK

Bank Aladin Syariah menyusun sistem manajemen risiko sesuai dengan POJK No. 65/ POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah dan POJK No. 08/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah. Bank menerapkan Manajemen Risiko dengan melakukan pengimplementasian manajemen risiko di segala aktivitas fungsional operasional Bank.

Bank memiliki struktur organisasi dan kebijakan serta prosedur yang mendukung pelaksanaan manajemen risiko. Satuan Kerja Manajemen Risiko merupakan satuan kerja lini 2 yang independen. Kepala Satuan Kerja Manajemen Risiko bertanggung jawab kepada Direktur Manajemen Risiko. Selanjutnya, penerapan manajemen risiko Perseroan akan diselenggarakan dengan tujuan, kebijakan usaha, ukuran, kompleksitas usaha, dan kemampuan Bank dengan ruang lingkup risiko yang mencakup Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Strategik, Risiko Kepatuhan, Risiko Imbal Hasil, dan Risiko Investasi.

Bank Aladin Syariah telah mulai melakukan penyaluran pembiayaan yang fokus di ekosistem mitra strategis, dikarenakan Bank baru mulai menjalankan kegiatan operasionalnya. Pembiayaan tersebut dapat dimitigasi dengan baik karena memiliki sumber pembayaran yang jelas sehingga NPF atau kualitas pembiayaan bermasalah yang nihil atau 0%.

Tahun 2022, penyusunan, penetapan dan pengkinian prosedur dan alat untuk mengidentifikasi, mengukur, memonitor dan mengendalikan risiko telah dilaksanakan dengan memadai. Direksi dan Dewan Komisaris melakukan pengawasan aktif terhadap pelaksanaan strategi dan kebijakan manajemen risiko melalui Komite Manajemen Risiko dan Komite Pemantau Risiko.

risk management, and Bank's internal control system, as well as providing recommendations for improvement. The findings of the SKAI examination have been followed up by the Board of Directors and related work units and there have been no repeated findings.

Bank Aladin Syariah implements the internal audit function effectively on all aspects and elements of activities that are directly expected to affect the interests of Bank Aladin Syariah and the community as can be seen in the Internal Audit Plan which has been prepared by SKAI on an annual basis which is approved by the President Director and the Board of Commissioners with consideration of the Audit Committee.

IMPLEMENTATION OF BANK RISK MANAGEMENT

Bank Aladin Syariah develops a risk management system in accordance with POJK No. 65/ POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units and POJK No. 08/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units. Bank implements Risk Management by implementing risk management in all operational functional activities of Bank.

Bank has an organizational structure and policies and procedures that support the implementation of risk management. The Risk Management Work Unit is an independent line 2 work unit. The Head of the Risk Management Work Unit is responsible to the Director of Risk Management. Furthermore, the implementation of the Company's risk management will be aligned with the objectives, business policies, size, business complexity, and capabilities of Bank with a risk scope that includes Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk, Risk Compliance, Yield Risk, and Investment Risk.

Bank Aladin Syariah has started financing disbursement that focuses on the strategic partner ecosystem, because Bank has just started carrying out its operational activities. This financing can be properly mitigated because it has a clear source of payment so that the NPF or the quality of non-performing financing is nil or 0%.

In 2022, the preparation, determination and updating of procedures and tools to identify, measure, monitor and control risks have been carried out adequately. The Board of Directors and Board of Commissioners carry out active supervision of the implementation of risk management strategies and policies through the Risk Management Committee and Risk Monitoring Committee.



PENERAPAN WHISTLEBLOWING SYSTEM/ SISTEM PELAPORAN PELANGGARAN

Bank Aladin Syariah mempersiapkan WBS sebagai sarana bagi pihak (karyawan) atau eksternal (Nasabah) untuk menyampaikan pengaduan dugaan pelanggaran, kesalahan, atau tindak pidana yang melibatkan pegawai Bank Aladin Syariah, dengan cara yang aman dan dilindungi, di mana pelapor bukanlah bagian dari pelaku pelanggaran yang dilaporkannya. Sistem ini disediakan dengan maksud untuk menindaklanjuti dengan serius hal-hal yang dapat menyebabkan kerugian, baik dari segi keuangan maupun reputasi Bank.

Berdasarkan Undang-Undang No. 13 Tahun 2006 tentang Perlindungan Saksi Bank Aladin Syariah memiliki tanggung jawab dalam melindungi Pelapor/Saksi WBS. Bank telah menyiapkan fasilitas saluran pelaporan yaitu melalui email yang independen, bebas, dan rahasia. Sehingga proses pelaporan terlaksana dengan aman. Bank juga akan menjaga kerahasiaan identitas pelapor untuk memberikan perlindungan kepada pelapor, bahkan anggota keluarga atas tindakan balasan dari terlapor.

Di sepanjang tahun 2022, tidak terdapat karyawan atau Manajemen Bank yang dilaporkan melalui Whistleblowing System. Direksi berpendapat bahwa penerapan WBS di lingkup Bank Aladin Syariah telah berjalan dengan baik. Sosialisasi penerapan WBS terus menerus dilakukan secara berkesinambungan untuk meningkatkan pemahaman dan kepedulian segenap Insan Bank dalam melaporkan tindak pelanggaran, sehingga dapat mewujudkan lingkungan kerja yang bersih dan berintegritas.

ANALISA HASIL ASSESSMENT GCG TAHUN 2022 DAN PERBANDINGANNYA DENGAN TAHUN 2021

Peningkatan penerapan GCG di lingkup perusahaan tahun 2022 jika dibandingkan dengan tahun 2021 tercermin dari jumlah anggota Dewan Komisaris yaitu sebanyak 3 (tiga) orang telah lulus *fit and proper test* dan telah memperoleh surat persetujuan dari OJK atau Bank Indonesia yaitu dengan telah disetujuinya Rudy Hamdani sebagai Presiden Komisaris Independen oleh OJK (berdasarkan Surat OJK No.SR-8/PB.101/2022 tanggal 23 Februari 2022 perihal Keputusan atas Pencalonan Presiden Komisaris Independen PT Bank Aladin Syariah Tbk dan Salinan Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan Nomor KEP-24/D.03/2022 tanggal 18 Februari 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Rudy Hamdani Selaku Calon Presiden Komisaris Independen PT Bank Aladin Syariah Tbk.

IMPLEMENTATION OF WHISTLEBLOWING SYSTEM / VIOLATION REPORTING SYSTEM

Bank Aladin Syariah prepares WBS as a means for parties (employees) or external (customers) to submit complaints of alleged violations, mistakes, or criminal acts involving Bank Aladin Syariah employees, in a safe and protected manner, where the reporter is not part of the perpetrators of the violation that was reported. This system is provided with the intention of seriously following up matters that may cause losses, both in terms of finance and Bank's reputation.

Based on Law no. 13 of 2006 concerning Protection of Witnesses Bank Aladin Syariah has a responsibility to protect WBS Reporters/ Witnesses. Bank has prepared a reporting channel facility, namely through an independent, free and confidential email. So that the reporting process is carried out safely. Bank will also maintain the confidentiality of the reporter's identity to provide protection to the reporter, even family members against retaliation from the reported.

Throughout 2022, no employees or Bank Management reported through the Whistleblowing System. Board of Directors view that the implementation of the WBS within Bank Aladin Syariah has been going well. Socialization of WBS implementation is continuously carried out on an ongoing basis to increase the understanding and concern of all Bank Personnel in reporting violations, so as to create a work environment that is clean and has integrity.

ANALYSIS OF 2022 GCG ASSESSMENT RESULTS AND COMPARISON WITH 2021

The increase in the implementation of GCG within the scope of the company in 2022 when compared to 2021 is reflected in the number of members of the Board of Commissioners. 3 (three) people who have passed the fit and proper test and have obtained approval letters from OJK or Bank Indonesia, namely Rudy Hamdani as President Independent Commissioner by OJK (based on OJK Letter No.SR-8/PB.101/2022 dated 23 February 2022 regarding the Decision on the Nomination of the Independent President Commissioner of PT Bank Aladin Syariah Tbk and a copy of the Decree of Members of the Board of Commissioners of the Financial Services Authority Number KEP-24/D.03/2022 dated 18 February 2022 concerning the Results of the Fit and Proper Test of Mr. Rudy Hamdani as a Candidate for Independent President Commissioner of PT Bank Aladin Syariah Tbk.



Posisi Ketua Komite level Dewan Komisaris telah memenuhi ketentuan peraturan perundang-undangan yang berlaku di mana Komisaris Independen yang menjabat sebagai ketua dari Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi hanya dapat merangkap jabatan sebagai ketua komite paling banyak pada 1 (satu) komite lainnya pada Bank Umum Syariah yang sama. Selain itu, Bank Aladin Syariah telah memenuhi target penyaluran pembiayaan pada tahun 2022 yaitu sebesar Rp1,3 triliun.

PERKEMBANGAN PELAKSANAAN PROGRAM TANGGUNG JAWAB SOSIAL

Pada setiap kegiatan usaha yang dijalankan, Bank Aladin Syariah senantiasa berupaya untuk berkontribusi dalam pembangunan yang berkelanjutan, dengan memberikan manfaat ekonomi, sosial, dan lingkungan dengan prinsip yang lebih terintegrasi, terarah, terukur dampaknya serta dapat dipertanggungjawabkan dan merupakan bagian dari pendekatan bisnis Bank untuk mencapai keberlanjutan dan keberlangsungan usaha.

Sebagai bagian dari komitmen Bank terhadap aspek keberlanjutan, pelaksanaan program-program TJSL juga sejalan dengan Tujuan Pembangunan Berkelanjutan (SDGs). Program-program TJSL yang telah dilaksanakan pada tahun 2021 dan 2022 secara khusus turut mendukung SDG 1 (No Poverty), SDG 5 (*Gender Equality*), SDG 7 (*Affordable and Clean Energy*), SDG 10 (*Reduced Inequalities*), SDG 12 (*Responsible Consumption and Production*), SDG 13 (*Climate Action*), SDG 15 (*Life on Land*) dan SDG 17 (*Partnerships for the Goals*).

Bank Aladin Syariah memiliki komitmen kuat dalam mengembangkan ekonomi yang berkelanjutan dengan senantiasa memperhatikan tanggung jawab dan keseimbangan aspek ekonomi, sosial dan lingkungan. Untuk itu, Bank Aladin Syariah senantiasa melaksanakan program Tanggung Jawab Sosial dan Lingkungan (TJSL) dengan kesadaran bahwa kesuksesan Bank dalam memelihara kinerja yang berkelanjutan, tidak hanya ditentukan oleh kinerja manajemen dan operasional saja, melainkan juga melibatkan berbagai pihak, baik dari sisi internal maupun eksternal bank, guna mewujudkan kesejahteraan bersama (*shared prosperity*) baik bagi penerima bantuan dana TJSL, mitra pelaksana, maupun untuk Bank.

Dalam implementasinya, Bank Aladin Syariah memiliki nilai-nilai yang menjadi landasan dalam perencanaan dan penerapan TJSL secara strategis bagi Bank adalah:

1. Memungkinkan (*enable*): program-program TJSL diharapkan dapat menyiapkan para pelaku usaha dan masyarakat untuk beradaptasi terhadap berbagai perubahan. Selain itu, program TJSL juga diharapkan dapat memberikan kesempatan kepada karyawan Bank untuk turut berpartisipasi dalam pelaksanaan program TJSL;

The position of Committee Chair at the level of the Board of Commissioners has complied with the provisions of the applicable laws and regulations whereby an Independent Commissioner who serves as chairman of the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee can only hold concurrent positions as chairman of the committee in no more than 1 (one) committee others at the same Sharia Commercial Bank. In addition, Bank Aladin Syariah has met the financing distribution target in 2022, which is IDR1.3 trillion.

IMPLEMENTATION DEVELOPMENT OF SOCIAL RESPONSIBILITY PROGRAM

In every business activity carried out, Bank Aladin Syariah always strives to contribute to sustainable development, by providing economic, social and environmental benefits with principles that are more integrated, directed, measurable and accountable and are part of Bank's business approach to achieving sustainability and business continuity.

As part of Bank's commitment to sustainability aspects, the implementation of CSR programs is also in line with the Sustainable Development Goals (SDGs). TJSL programs that have been implemented in 2021 and 2022 specifically support SDG 1 (No Poverty), SDG 5 (*Gender Equality*), SDG 7 (*Affordable and Clean Energy*), SDG 10 (*Reduced Inequalities*), SDG 12 (*Responsible Consumption and Production*), SDG 13 (*Climate Action*), SDG 15 (*Life on Land*) and SDG 17 (*Partnerships for the Goals*).

Bank Aladin Syariah has a strong commitment to developing a sustainable economy by always paying attention to responsibility and balancing economic, social and environmental aspects. For this reason, Bank Aladin Syariah always implements Social and Environmental Responsibility (TJSL) programs with the awareness that Bank's success in maintaining sustainable performance is not only determined by management and operational performance, but also involves various parties, both internal and external. bank, in order to achieve shared prosperity both for recipients of TJSL funding assistance, implementing partners, as well as for Bank.

In its implementation, Bank Aladin Syariah has values that form the basis for planning and implementing TJSL strategically for Bank, namely:

1. Enable: CSR programs are expected to prepare business actors and communities to adapt to various changes. In addition, the TJSL program is also expected to provide opportunities for Bank employees to participate in the implementation of the TJSL program;



2. Mendukung (*support*): program TJSL diharapkan dapat meningkatkan taraf hidup masyarakat;
3. Melestarikan (*preserve*): program TJSL dilakukan untuk menjaga kelestarian alam dan lingkungan.

Salah satu wujud nyata yang telah dilakukan Bank Aladin Syariah adalah dengan melaksanakan program unggulan, dimana pada tahun 2022 Bank telah menjalin kerjasama dengan beberapa mitra untuk melaksanakan program-program TJSL sebagai berikut:

1. Program Literasi Keuangan bekerjasama dengan Evermos dengan memberikan pelatihan tentang pengelolaan keuangan kepada lebih dari 100 UMKM perempuan di Jawa Timur.
2. Program penanaman rumpun bambu bekerjasama dengan Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) dan Yayasan KEHATI di Magelang, Jawa Tengah.
3. Program pemungutan sampah plastik dan pemberdayaan pemulung sampah bekerjasama dengan Plastic Bank Indonesia yang bertujuan untuk mengurangi limbah plastik di perairan Indonesia.
4. Pengurangan emisi gas karbon melalui Carbon offset program dengan turut mendukung proyek konservasi hutan di Jambi sekaligus memberdayakan masyarakat yang tinggal di sekitar lahan konservasi agar memiliki mata pencaharian yang berkelanjutan dan tidak merusak hutan.

Selain kerjasama dengan mitra-mitra baru, Bank Aladin Syariah juga melanjutkan beberapa program TJSL unggulan dengan mitra-mitra eksisting, dan mengukur dampak sosial dan/atau lingkungan dari program-program tersebut. Program-program ini meliputi:

1. Program Green Tourism bekerjasama dengan Yayasan SUN dalam pemasangan solar charging point, solar Brackish Water Reverse Osmosis (BWRO) System dan solar water pump di sejumlah lokasi wisata seperti ITDC Mandalika (NTB), Puncak Waringin dan Desa Cancar (NTT), dan Sanur (Bali) untuk mendukung pertumbuhan sektor pariwisata secara berkelanjutan. Sampai dengan akhir 2022, Program ini telah menyediakan akses energi terbarukan kepada 145.877 orang, termasuk wisatawan yang berkunjung pada daerah-daerah tersebut, mengurangi emisi karbon sebanyak 6.508 kg CO₂ per tahun, dan membangun fasilitas-fasilitas pendidikan yang memberikan pengetahuan tentang energi terbarukan dan panel tenaga surya kepada masyarakat sekitar.
2. Program pengelolaan dan pemilahan limbah operasional kantor bekerjasama dengan Rekosistem. Melalui program tersebut, Bank Aladin Syariah dapat mendaur ulang atau memproses hampir 25% dari total limbah operasional kantor untuk menjadi barang-barang dengan nilai ekonomi yang tinggi atau diproses menjadi pupuk organik.

2. Support: the TJSL program is expected to improve people's lives;
3. Preserve: the TJSL program is carried out to preserve nature and the environment.

One of the concrete manifestations that has been carried out by Bank Aladin Syariah is implementing a leading program, where in 2022 Bank has collaborated with several partners to implement TJSL programs as follows:

1. The Financial Literacy Program collaborates with Evermos by providing training on financial management to more than 100 women MSMEs in East Java.
2. The bamboo clump planting program is in collaboration with Banking Compliance Director Communication Forum (FKDKP) and the KEHATI Foundation in Magelang, Central Java.
3. The plastic waste collection program and the empowerment of garbage collectors in collaboration with Plastic Bank Indonesia aim to reduce plastic waste in Indonesian waters.
4. Reducing carbon gas emissions through the Carbon offset program by participating in supporting forest conservation projects in Jambi while empowering communities living around conservation lands to have sustainable livelihoods and not destroy forests.

In addition to collaboration with new partners, Bank Aladin Syariah also continues several leading TJSL programs with existing partners, and measures the social and/or environmental impact of these programs. These programs include:

1. The Green Tourism Program in collaboration with the SUN Foundation in installing solar charging points, solar Brackish Water Reverse Osmosis (BWRO) Systems and solar water pumps in a number of tourist sites such as ITDC Mandalika (NTB), Puncak Waringin and Cancar Village (NTT), and Sanur (Bali) to support the growth of the tourism sector in a sustainable manner. By the end of 2022, this program has provided access to renewable energy for 145,877 people, including tourists visiting these areas, reduced carbon emissions by 6,508 kg CO₂ per year, and built educational facilities that provide knowledge about renewable energy and panels. solar power to the local community.
2. Office operational waste management and segregation program in collaboration with Rekosistem. Through this program, Bank Aladin Syariah can recycle or process nearly 25% of the total office operational waste to become goods with high economic value or processed into organic fertilizer.



PENILAIAN KINERJA DIBAWAH DIREKSI

Hingga akhir 2022, Direksi telah menilai bahwa Komite di bawah Direksi telah melaksanakan tugas dan tanggung jawab masing-masing dengan baik dan memberikan dukungan yang positif dalam pelaksanaan fungsi pengelolaan dan pengurusan oleh Direksi. Hal ini didasari oleh realisasi pemenuhan tugas masing-masing Komite yang telah dilakukan di sepanjang tahun 2022

- Komite Pengarah Teknologi Informasi atau Information Technology Steering Committee (ITSC) ITSC dibentuk oleh Direksi untuk memastikan penerapan sistem teknologi informasi (TI) sejalan dengan rencana strategis Bank serta meningkatkan kemampuan daya saing Bank Aladin Syariah melalui pemanfaatan teknologi informasi yang tepat guna.
- Komite Aset dan Liabilitas atau Assets & Liabilities Committee (ALCO)
ALCO dibentuk oleh Direksi dalam memelihara struktur neraca yang kuat, yang meliputi analisis dan perumusan kebijakan dan strategi, pengambilan keputusan, pengawasan dalam pengelolaan risiko likuiditas, risiko pasar dan permodalan sejalan dengan peraturan BI atau OJK maupun strategi bisnis.
- Komite Manajemen Risiko atau Risk Management Committee (RMC)
RMC dibentuk oleh Direksi untuk membantu pelaksanaan tugas dan wewenang Direksi terkait dengan penerapan manajemen risiko secara efektif di Bank Aladin Syariah.
- Komite Pembiayaan atau Credit Committee (CC)
CC dibentuk Direksi dengan tujuan untuk membantu Direksi dalam pelaksanaan fungsi pengawasan terkait pembiayaan.
- Komite Eksekutif Keberlanjutan atau Sustainability Executive Committee (SEC)
SEC dibentuk untuk memastikan penerapan prinsip-prinsip keberlanjutan pada seluruh aspek operasional Bank sejalan dengan strategi dan rencana kerja keberlanjutan guna mencapai target-target keberlanjutan yang telah ditetapkan.

PERUBAHAN KOMPOSISI DAN SUSUNAN DIREKSI

Di sepanjang tahun 2022 terdapat perubahan komposisi anggota Dewan Komisaris dan Direksi berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 10 Februari 2022, seiring dengan pengunduran diri Basuki Hidayat dari Direktur Operasional dan Mohammad Riza dari Direktur Bisnis, serta Willy Hambali yang sebelumnya menjabat sebagai Direktur Keuangan dan Strategi, untuk selanjutnya berkarya sebagai Chief Operating Officer Bank dan Budi Santoso Kusmiantoro yang sebelumnya menjabat sebagai Direktur Teknologi Informasi untuk selanjutnya berkarya sebagai *Chief Technology Officer*. Kemudian RUPS Luar Biasa mengangkat Mayang Ekaputri sebagai Direktur Bank.

PERFORMANCE ASSESSMENT UNDER THE BOARD OF DIRECTORS

Until the end of 2022, Board of Directors has assessed that the Committees under the Board of Directors have properly carried out their respective duties and responsibilities and provided positive support in the implementation of management and management functions by Board of Directors. This is based on the realization of fulfilling the duties of each Committee which has been carried out throughout 2022

- Information Technology or Information Steering Committee Technology Steering Committee (ITSC) ITSC was formed by the Board of Directors to ensure the implementation of information technology (IT) systems is in line with Bank's strategic plan and increase the competitiveness of Bank Aladin Syariah through the use of appropriate information technology.
- Assets & Liabilities Committee (ALCO)

ALCO was formed by the Board of Directors to maintain a strong balance sheet structure, which includes analysis and formulation of policies and strategies, decision making, supervision in managing liquidity risk, market risk and capital in line with BI or OJK regulations as well as business strategy.

- Risk Management Committee (RMC)

RMC was formed by the Board of Directors to assist the implementation of related duties and authorities of the Board of Directors with the implementation of effective risk management at Bank Aladin Syariah.

- Financing Committee or Credit Committee (CC)
CC was formed by the Board of Directors with the aim of assisting the Board of Directors in implementing the supervisory function related to financing.
- Sustainability Executive Committee (SEC)

The SEC was formed to ensure the application of sustainability principles to all aspects of Bank's operations in line with the sustainability strategy and work plan to achieve the established sustainability targets.

CHANGES IN COMPOSITION AND STRUCTURE OF BOARD OF DIRECTORS

Throughout 2022 there was a change in the composition of the members of the Board of Commissioners and Board of Directors based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) on 10 February 2022, in line with the resignation of Basuki Hidayat from the Director of Operations and Mohammad Riza from the Director of Business, as well as Willy Hambali who previously served as Director of Finance and Strategy, to continue working as Bank's Chief Operating Officer and Budi Santoso Kusmiantoro who previously served as Director of Information Technology to continue working as Chief Technology Officer. Then, the Extraordinary GMS appointed Mayang Ekaputri as Bank's Director.



Komposisi Direksi Bank Aladin Syariah telah sesuai dengan ketentuan dalam Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum Syariah dan Unit Usaha Syariah.

The composition of the Board of Directors of Bank Aladin Syariah complies with the provisions of Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Sesuai dengan RUPS Luar Biasa tanggal 10 Februari 2022, komposisi Direksi mengalami perubahan sebagai berikut:
Komposisi dan Susunan Direksi per 31 Desember 2022

In accordance with the Extraordinary GMS on 10 February 2022, the composition of the Board of Directors has changed as follows:

Komposisi dan Susunan Direksi per 31 Desember 2022
Composition and Structure of Board of Directors as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Dyota Marsudi	Presiden Direktur President Director	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS Resolution Statement Deed No. 11th April 7th 2021
Firdila Sari	Direktur Director	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS Resolution Statement Deed No. 11th April 7th 2021
Mayang Ekaputri	Direktur Director	RUPS Luar Biasa tanggal 10 Februari 2022 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 56 tanggal 21 Februari 2022 Extraordinary GMS on 10 February 2022 as stated in the Extraordinary GMS Resolution Statement Deed No. 56 of February 21, 2022
Baiq Nadea Dzurriatin	Direktur Kepatuhan Compliance Director	RUPS Sirkuler tanggal 31 Januari 2020 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Sirkuler No. 19 tanggal 31 Januari 2020 Circular GMS dated January 31 2020 as stated in the Circular GMS Resolutions Deed No. 19 of January 31, 2020



APRESIASI DAN PENUTUP

Atas nama Direksi, kami memberikan apresiasi setinggi-tingginya kepada seluruh karyawan yang telah bekerja dengan penuh dedikasi tinggi, sehingga memungkinkan Bank Aladin Syariah meraih kinerja yang cukup baik tersebut. Kami juga menyampaikan terima kasih kepada Dewan Komisaris dan Pemegang Saham yang telah memberikan arahan dan nasihat yang sangat berharga dan senantiasa membimbing langkah kami dalam menjalankan amanat untuk mengelola dan menghasilkan nilai-nilai terbaik.

Kepada seluruh pemangku kepentingan dan mitra kerja, Bank memberikan apresiasi dan ucapan terima kasih atas kerja sama yang sudah terjalin dengan baik selama ini. Dengan penuh optimisme, mari kita terus berkarya dan berinovasi untuk meningkatkan kemampuan Bank, sehingga Bank Aladin Syariah senantiasa berdiri kokoh dan terus berkembang sebagai bank digital syariah yang berprestasi dan berintegritas. Seluruh pencapaian ini akan menjadi pondasi bagi Bank untuk dapat mengoptimalkan potensinya dan meraih kinerja terbaiknya di masa yang akan datang.

APPRECIATION AND CLOSING

On behalf of Board of Directors, we send our highest appreciation to all employees who have worked with full dedication, enabling Bank Aladin Syariah to achieve this fairly good performance. We also thank the Board of Commissioners and Shareholders who have provided invaluable directions and advice and have always guided our steps in carrying out our mandate to manage and perform the best values.

To all stakeholders and partners, Bank gives appreciation and thanks for the cooperation that has been well established so far. With full optimism, let us continue working and innovating to improve Bank's capabilities, so that Bank Aladin Syariah always stands strong and continues to develop as a digital sharia bank with achievements and integrity. All of these achievements will become the foundation for Bank to be able to optimize its potential and achieve its best performance in the future.

Jakarta, 28 April 2023

Jakarta, April 28, 2023

Atas nama Direksi PT Bank Aladin Syariah Tbk
On behalf of Board of Directors of PT Bank Aladin Syariah Tbk

Dyota Mahottama Marsudi

Presiden Direktur

President Director



LAPORAN DEWAN PENGAWAS SYARIAH

SHARIA SUPERVISORY BOARD REPORT





Assalamu'alaikum Warahmatullahi Wabarakatuh

BISMILLAHIRRAHMANIRRAHIM,

Alhamdulillah rabbil 'alamin, wabihi nasta'in 'ala 'umuriddunya waddin, washshalatu wassalamu 'ala asyrafil anbiya iwal mursalin, nabiyyina muhammad shallallahu 'alaihi wa sallam, amma ba'du.

Puji dan syukur marilah kita panjatkan kepada Allah SWT yang telah memberikan rahmat, hidayah, dan perlindungan-Nya kepada kita semua sehingga Bank Aladin Syariah dapat melalui tahun 2022 dengan baik dan terus menjadi bank syariah yang amanah. Shalawat serta salam semoga tercurah untuk Baginda Rasulullah SAW, beserta seluruh keluarga dan kerabatnya.

Izinkanlah kami atas nama Dewan Pengawas Syariah (DPS) PT Bank Aladin Syariah Tbk menyampaikan laporan pelaksanaan pengawasan atas pemenuhan prinsip syariah terhadap kegiatan Bank Aladin Syariah selama tahun 2022.

PELAKSANAAN KEGIATAN PENGAWASAN DEWAN PENGAWAS SYARIAH TAHUN 2022

Perbankan syariah Indonesia sampai saat ini masih terus menunjukkan pertumbuhan positif, meskipun masih terdapat beberapa isu strategis serta tantangan yang masih perlu diselesaikan. Era normal baru telah membuat pola kehidupan sosial, masyarakat, dan ekonomi mengalami perubahan. Kepedulian dalam membantu sesama semakin meningkat terutama dalam permasalahan ekonomi. Hal ini menjadi tantangan sekaligus peluang bagi perbankan syariah untuk dapat memberikan pelayanan berbasis digital serta memenuhi kebutuhan sosial masyarakat sehingga dapat berperan dalam membangun perekonomian umat pasca pandemi.

Sesuai tugas dan fungsinya, DPS telah mengawasi kegiatan operasional Bank Aladin Syariah agar tetap sesuai dengan nilai-nilai dan prinsip-prinsip syariah. Dalam pelaksanaan kegiatan pengawasan, DPS melakukannya dengan pengawasan yang ketat. Dalam melaksanakan tugas dan tanggung jawabnya DPS berpedoman pada Anggaran Dasar Perusahaan, Kebijakan GCG, AD/ART DSN-MUI.

Praise and gratitude let us pray to Allah SWT who has given the mercy, guidance and protection to all of us so that Bank Aladin Syariah can go through 2022 well and continue to be a trustworthy sharia bank. Blessings and greetings may be bestowed on His Majesty Rasulullah SAW, along with all his family and relatives.

Please allow us on behalf of the Sharia Supervisory Board (SSB) of PT Bank Aladin Syariah Tbk to submit a report on the implementation of supervision on compliance with sharia principles for the activities of Bank Aladin Syariah during 2022.

IMPLEMENTATION OF SHARIA SUPERVISORY BOARD SUPERVISION ACTIVITIES IN 2022

Until now, Indonesian sharia banking continues to show positive growth, although there are still several strategic issues and challenges that still need to be resolved. The new normal era has changed the pattern of social, community and economic life. Concern in helping others is increasing, especially in economic problems. This is a challenge as well as an opportunity for Islamic banking to be able to provide digital-based services and meet the social needs of the community so that they can play a role in building the people's economy after the pandemic.

In accordance with its duties and functions, SSB has supervised the operational activities of Bank Aladin Syariah so that it remains in accordance with sharia values and principles. In carrying out supervisory activities, SSB does so under strict supervision. In carrying out its duties and responsibilities, SSB is guided by the Company's Articles of Association, GCG Policy, DSN-MUI AD/ART.



DPS melaksanakan tugas dan tanggung jawab DPS tersebut di antaranya dengan menilai dan memastikan pedoman operasional dan produk yang dikeluarkan Bank Aladin Syariah telah memenuhi prinsip syariah, mengawasi agar proses pengembangan produk baru Bank Aladin Syariah sesuai dengan fatwa DSN- MUI, serta melakukan pengkajian berkala atas mekanisme penghimpunan dana, penyaluran dana serta pelayanan jasa Bank, serta memastikan bahwa semua telah sesuai dengan prinsip syariah. Dalam melaksanakan fungsi pengawasan, DPS juga senantiasa mengikuti perkembangan bisnis Bank Aladin Syariah dan memastikan serta mengawasi pemenuhan prinsip-prinsip syariah dalam setiap aktivitas usaha.

Di tahun 2022, aktivitas pengawasan DPS mencakup sebagai berikut:

1. Pengawasan terhadap proses pengembangan produk baru bank.
2. Pengawasan terhadap kegiatan bank.
3. Memberikan pendapat syariah atas kegiatan penghimpunan dana, penyaluran dana, dan pelayanan Jasa.
4. Uji Petik Dewan Pengawas Syariah.

Di samping itu, sebagai wujud dari tanggung jawab dan akuntabilitas akan tugas DPS, DPS memiliki kewajiban untuk menyampaikan Laporan Hasil Pengawasan DPS secara semesteran (2 kali dalam setahun). Laporan disampaikan kepada Otoritas Jasa Keuangan dan juga DSN-MUI paling lambat 2 (dua) bulan setelah periode semester dimaksud berakhir. Seluruh kegiatan pengawasan DPS telah dikoordinasikan dengan Direksi melalui rapat rutin. Hal ini sejalan dengan Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah serta Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah untuk memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar senantiasa sesuai dengan prinsip syariah.

Selain dengan Direksi, permasalahan-permasalahan yang terkait pemenuhan prinsip syariah, khususnya yang bersinggungan dengan fokus Bank Aladin Syariah pada tahun 2022, juga DPS sampaikan kepada Dewan Komisaris untuk kemudian dilakukan pengawasan oleh Dewan Komisaris bersama dengan DPS. DPS juga memberikan rekomendasi kepada manajemen maupun opini-opini syariah kepada unit kerja melalui rapat DPS yang diselenggarakan tiap bulannya.

SSB carries out the duties and responsibilities of the SSB, among others, by assessing and ensuring the operational guidelines and products issued by Bank Aladin Syariah comply with sharia principles, supervising that the new product development process for Bank Aladin Syariah is in accordance with the DSN-MUI fatwa, as well as conducting periodic reviews of the mechanism fund raising, fund disbursement and providing Bank services, as well as ensuring that everything is in accordance with sharia principles. In carrying out the supervisory function, SSB also constantly follows the business developments of Bank Aladin Syariah and ensures and supervises compliance with sharia principles in every business activity.

In 2022, SSB supervisory activities include the following:

1. Supervision of the bank's new product development process.
2. Supervision of bank activities.
3. Providing sharia opinions on fundraising activities, fund disbursement, and bank services.
4. Sample Test of the Sharia Supervisory Board.

In addition, as a form of responsibility and accountability for the duties of the SSB, the SSB has an obligation to submit the SSB Supervision Report semiannually (twice a year). Reports are submitted to the Financial Services Authority and also the DSN-MUI no later than 2 (two) months after the semester period in question ends. All SSB supervisory activities have been coordinated with the Board of Directors through regular meetings. This is in line with Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Bank Indonesia Circular Letter No. 12/13/DPbS dated 30 April 2010 regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units to provide advice and suggestions to the Board of Directors and oversee Bank activities so that they are always in accordance with sharia principles.

In addition to the Directors, the SSB also conveys issues related to the fulfillment of sharia principles, especially those that intersect with the focus of Bank Aladin Syariah in 2022, to the SSB to the Board of Commissioners for supervision by the Board of Commissioners together with SSB. SSB also provides recommendations to management and sharia opinions to work units through SSB meetings which are held monthly.



Sepanjang tahun 2022, DPS telah mengadakan rapat rutin bulanan yang dihadiri oleh ketua dan anggota DPS. Terhitung rapat DPS dilakukan sebanyak 15 kali. Pada periode tersebut, selain dalam bentuk rapat DPS, DPS juga memberikan opini syariah secara tertulis atas 9 (sembilan) produk Bank baru.

Sementara itu, berdasarkan surat No. S.085.BOD/02.2022 tanggal 25 Februari 2022 Perihal Laporan Hasil Pengawasan DPS menyatakan bahwa pelaksanaan kegiatan penghimpunan dana, penyaluran dana, dan pelayanan jasa Bank secara umum telah sesuai dengan fatwa dan ketentuan syariah yang dikeluarkan oleh DSN-MUI dan opini syariah yang diterbitkan oleh DPS.

Untuk mendukung pelaksanaan tugasnya, DPS dibantu seorang karyawan yang ditunjuk Bank sebagai petugas yang menjalankan fungsi *liaison officer* dan melakukan fungsi kesekretariatan serta pengelolaan arsip/administrasi bagi DPS. Ke depan, DPS berharap manajemen dapat mengoptimalkan *liaison officer* sebagai perpanjangan tangan DPS dalam menjalankan fungsi pengawasan terhadap pemenuhan aspek syariah. Hal ini dalam rangka mendukung optimisme Bank Aladin Syariah dalam mewujudkan misinya dalam memperkuat ekosistem keuangan syariah yang bermanfaat untuk seluruh lapisan masyarakat.

PERUBAHAN SUSUNAN DAN KOMPOSISI DEWAN PENGAWAS SYARIAH

Pada tahun 2022, tidak terdapat perubahan susunan dan komposisi DPS. Maka jumlah anggota DPS Bank tetap berjumlah 2 (dua) orang yang terdiri dari seorang ketua dan seorang anggota. Seluruh anggota DPS Bank Aladin Syariah memiliki integritas, kompetensi dan reputasi keuangan yang memadai, dan telah lulus *fit* dan *proper test* dari regulator.

Throughout 2022, the Sharia Supervisory Board has held regular monthly meetings attended by the chairman and members of the Sharia Supervisory Board. It is estimated that SSB meetings were held 15 times. During this period, apart from taking the form of SSB meetings, SSB also provided written sharia opinions on 9 (nine) new Bank products.

Meanwhile, based on letter No. S.085.BOD/02.2022 dated 25 February 2022 Regarding the Sharia Supervisory Board Report on Results states that the implementation of fundraising activities, fund distribution, and bank services in general is in accordance with sharia fatwas and provisions issued by DSN-MUI and sharia opinions issued published by SSB.

To support the implementation of its duties, SSB are assisted by an employee appointed by the Bank as an officer who performs the function of liaison officer and performs secretarial functions as well as management of records/administration for SSB. Going forward, SSB hopes that management can optimize liaison officers as an extension of SSB in carrying out the supervisory function of fulfilling sharia aspects. This is in order to support the optimism of Bank Aladin Syariah in realizing its mission in strengthening the sharia financial ecosystem that is beneficial for all levels of society.

CHANGES TO THE STRUCTURE AND COMPOSITION OF THE SHARIA SUPERVISORY BOARD

In 2022, there were no changes to the composition of SSB. Then the number of members of the Bank's SSB remains 2 (two) people consisting of a chairman and a member. All members of SSB Bank Aladin Syariah have adequate integrity, competence and financial reputation, and have passed the fit and proper test from the regulator.

Komposisi dan Susunan Dewan Pengawas Syariah per 31 Desember 2022 Composition and Structure of Sharia Supervisory Board as of December 31, 2022

Nama dan Jabatan Name and title	Dasar Pengangkatan Basis of Appointment
Prof. Dr. H.M. Asrurun Ni'am Sholeh, M.A. (Ketua) (Chairman)	Bank Indonesia surat No. 12/5/DpG/DPbS tanggal 23 September 2010 Bank Indonesia letter No. 12/5/DpG/DPbS dated 23 September 2010
Sholahudin Al Aiyub, S.Ag., M.Si. (Anggota) (Member)	Otoritas Jasa Keuangan surat No.SR-33/PB.13/2016 tanggal 9 Desember 2016 Financial Services Authority letter No.SR-33/PB.13/2016 dated 9 December 2016



PENUTUP

Akhir kata, DPS sangat mengapresiasi kerja keras dan komitmen dari segenap staf, manajemen, Direksi dan Dewan Komisaris Bank Aladin Syariah yang senantiasa menjaga pemenuhan prinsip-prinsip syariah dan kepatuhan terhadap peraturan perundang-undangan yang berlaku. Hal itu diharapkan mampu menjadi fondasi bagi Bank Aladin Syariah untuk melayani dan memberikan manfaat yang sebesar-besarnya bagi bangsa Indonesia. Semoga manajemen selalu memegang teguh prinsip-prinsip syariah dalam menjalankan setiap aktivitas bisnisnya, termasuk dalam mengejar target kinerja

Kami selaku DPS akan senantiasa berupaya mendorong dan mengawasi manajemen agar selalu mengimplementasikan aspek syariah dalam kegiatan bisnis Bank guna memberikan layanan dan manfaat yang optimal bagi masyarakat. Kami mengharapkan segala masukan yang membangun dari para pemangku kepentingan agar Bank Aladin Syariah dapat hadir menjadi kebanggaan bagi seluruh masyarakat Indonesia.

Akhir kalam, semoga Allah SWT senantiasa melindungi kita semua dan memberikan tuntunan dan hidayah-Nya agar Bank Aladin Syariah terus tumbuh semakin solid menjadi bank syariah yang amanah, andal dan terpercaya bagi masyarakat Indonesia.

Wabillahi taufik wal hidayah, Wassalaamualaikum warahmatullaahi wabarakaatuh.

CLOSING

Finally, SSB really appreciates the hard work and commitment of all staff, management, Board of Directors and Board of Commissioners of Bank Aladin Syariah who always comply with sharia principles and applicable laws and regulations. It is hoped that this will become the foundation for Bank Aladin Syariah to serve and provide maximum benefits for the Indonesian nation. Hopefully management will always adhere to sharia principles in carrying out every business activity, including in pursuing performance targets

We as SSB will always try to encourage and supervise management to always implement sharia aspects in the Bank's business activities in order to provide optimal services and benefits for the community. We expect all constructive input from stakeholders so that Bank Aladin Syariah can be present to be a source of pride for all Indonesian people.

Finally, may Allah SWT always protect us all and provide the guidance and blessing so that Bank Aladin Syariah continues to grow more and more solidly to become a trustworthy, reliable and honorable sharia bank for the people of Indonesia.

Wabillahi taufik wal hidayah, Wassalaamualaikum warahmatullaahi wabarakaatuh.

Jakarta, 28 April 2023
Jakarta, April 28, 2023

Atas nama Dewan Pengawas Syariah PT Bank Aladin Syariah Tbk
On behalf of the Sharia Supervisory Board of PT Bank Aladin Syariah Tbk

Prof. Dr. H.M. Asrorun Ni'am Sholeh, M.A.
Ketua Dewan Pengawas Syariah
Chairman of the Sharia Supervisory Board

Sholahudin Al Aiyub, S.Ag., M.Si.
Anggota Dewan Pengawas Syariah
Member of the Sharia Supervisory Board

HALAMAN INI SENGAJA DIKOSONGKAN



SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2022 PT BANK ALADIN SYARIAH TBK

Kami selaku Dewan Direksi dan Komisaris PT Bank Aladin Syariah Tbk telah melakukan evaluasi atas konten Laporan Keberlanjutan ini serta menyatakan bahwa laporan telah mencakup seluruh topik keberlanjutan yang material bagi Perseroan dan Pemangku Kepentingan Perseroan. Kami bertanggung jawab atas kebenaran isi Laporan Keberlanjutan ini. Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 28 April, 2023

Jakarta, April 28, 2023

Dewan Komisaris
Board of Commissioners

Rudy Hamdani

Presiden Komisaris (Independen)

President Commissioner
(Independent)

Ationo Teguh Basuki

Komisaris
Commissioner

Fransisca Ekawati

Komisaris Independen
Independent Commissioner



STATEMENT OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS FOR THE ANNUAL REPORT 2022 OF PT BANK ALADIN SYARIAH TBK

We, the undersigned, hereby declare that all information in the Annual Report 2022 of PT Bank Aladin Syariah Tbk has been fully disclosed and we are solely responsible for the accuracy of all contents of the Annual Report.
This statement has been made truthfully.

Jakarta, 28 April, 2023

Jakarta, April 28, 2023

Direksi
Directors

Dyota Mahottama Marsudi

Presiden Direktur
President Director

Firdila Sari

Direktur
Director

Baiq Nadea Dzurriatin

Direktur Kepatuhan
Compliance Director

Mayang Ekaputri

Direktur
Director

PROFIL PERUSAHAAN

COMPANY PROFILE





30 Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

*Maksimal per transaksi sebesar Rp1.000.000. Untuk info lebih lanjut kunjungi halaman www.berkah50.com

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INFORMASI UMUM DAN IDENTITAS BANK

GENERAL INFORMATION AND BANK IDENTITY

Nama Name	:	PT Bank Aladin Syariah Tbk
Nama Inisial Initial	:	Bank Aladin Syariah
Informasi Perubahan Nama dan Status Bank Information on Change of Bank Name and Status	:	16 September 1994 - PT Bank Maybank Nusa International 11 September 2000 - PT Bank Maybank Indocorp 23 September 2010 - PT Bank Maybank Syariah Indonesia 20 Desember 2019 - PT Bank Net Indonesia Syariah 3 November 2020 - PT Bank Net Indonesia Syariah Tbk 3 Juni 2021 - PT Bank Aladin Syariah Tbk - September 16, 1994 - PT Bank Maybank Nusa International - September 11, 2000 - PT Bank Maybank Indocorp - September 23, 2010 - PT Bank Maybank Syariah Indonesia - December 20, 2019 - PT Bank Net Indonesia Syariah - November 3, 2020 - PT Bank Net Indonesia Syariah Tbk - June 3, 2021 - PT Bank Aladin Syariah Tbk
Tanggal Pendirian Date of Establishment	:	16 September 1994 September 16, 1994
Dasar Hukum Pendirian Legal Basis of Establishment	:	 Akta No. 58 tanggal 16 September 1994 yang dibuat dihadapan Notaris Achmad Abid, S.H., dan telah mendapatkan pengesahan pendirian berdasarkan Keputusan Menteri Kehakiman Republik Indonesia (sekarang Menteri Hukum dan Hak Asasi Manusia Republik Indonesia) No. C2-15.525.HT.01.01.Th.94 tanggal 17 Oktober 1994 serta telah diumumkan dalam Berita Negara Republik Indonesia No. 103 tanggal 27 Desember 1994, Tambahan Berita Negara Republik Indonesia No. 10872 Tahun 1994. Deed No. 58 dated September 16, 1994 which was made before Notary Achmad Abid, S.H., and has been approved by the Decree of the Minister of Justice of the Republic of Indonesia (now Minister of Law and Human Rights of the Republic of Indonesia) No. C2-15.525.HT.01.01.Th.94 dated 17 October 1994 and has been announced in the State Gazette of the Republic of Indonesia No. 103 December 27, 1994, Supplement to the State Gazette of the Republic of Indonesia No. 10872 Year 1994.
Bidang Usaha Line of Business	:	Bank Umum Syariah
Kepemilikan Saham Share Ownership	:	Kepemilikan Saham Perusahaan per 31 Desember 2022: - PT Aladin Global Ventures (53,67%) - PT BNC Technologies Ventures (5,80%) - Masyarakat (masing-masing di bawah 5%) (40,53%) Company Share Ownership as of 31 December 2022: - PT Aladin Global Ventures (53.67%) - PT BNC Technologies Ventures (5.80%) - Public (each under 5%) (40.53%)





Modal Dasar
Authorized capital



: Rp 5.000.000.000.000 IDR 5,000,000,000,000

Modal Ditempatkan dan
Disetor Penuh
Issued and fully paid-up
capital



: Rp 1.377.050.998.900 IDR 1,377,050,998,900
(Periode 31 Desember 2022) (As of 31 December 2022)

Informasi Pencatatan
Saham
Share Listing Information

: Saham Bank telah dicatitkan di Bursa Efek
Indonesia (BEI) pada tanggal 1 Februari 2021.

Bank's shares were listed on the Indonesia Stock
Exchange (IDX) on 1 February 2021.

Kode Saham
Stock code

: BANK

Jumlah Karyawan
Number of employees



: 256 orang (2022) 256 employees (2022)

Alamat
Address

Telepon
Telephone

Surel
Email

Kantor Pusat
Gedung Millenium Centennial
Center, Lt 7
Jl. Jenderal Sudirman Kav. 25.
Jakarta Selatan, Indonesia.
12920

+62 21 85500947

corsec@aladinbank.id

Faksimili
facsimile

+62 21 39708007

Website Perusahaan
Company Website
www.aladinbank.id

Media Sosial
Social media

Instagram : @aladinbank.id
Tiktok : aladinbank
Linkedin : PT Bank Aladin Syariah Tbk

Jaringan Usaha
Business Network

Seluruh Indonesia
Throughout Indonesia





RIWAYAT SINGKAT BANK

BRIEF HISTORY OF BANK



SEKILAS TENTANG BANK ALADIN SYARIAH

PT Bank Aladin Syariah Tbk, selanjutnya disebut juga “Bank Aladin Syariah”, didirikan untuk pertama kali dengan nama PT Bank Maybank Nusa International sebagai bank umum konvensional, berdasarkan Akta No. 58 tanggal 16 September 1994 yang merupakan proses *Joint Venture* (perjanjian bisnis) antara dua bank umum, yakni Malayan Banking (Maybank) Berhad dari Malaysia dengan Bank Nusa Nasional dari Indonesia.

Pada tanggal 11 September 2000, PT Maybank Nusa International berganti nama menjadi PT Bank Maybank Indocorp. Hal ini dikarenakan beralihnya kepemilikan saham Bank Nusa Nasional kepada Menteri Keuangan Republik Indonesia qq PT Perusahaan Pengelola Aset (Persero). Kemudian, seiring dengan pergantian bidang usaha dari bank umum konvensional menjadi bank umum syariah berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 tanggal 23 September 2010, PT Bank Maybank Indocorp berganti nama menjadi PT Bank Maybank Syariah Indonesia (MSI) dengan menawarkan berbagai layanan dan solusi inovatif untuk memenuhi kebutuhan para nasabah.

Di tahun 2011, berdasarkan Akta Notaris Aliya S. Azhar S.H., M.H., M.Kn., No. 27 tanggal 19 Desember 2011, komposisi kepemilikan MSI berubah, dengan dijualnya 30.000 saham milik Menteri Keuangan Republik Indonesia qq PT Perusahaan Pengelola Aset (Persero) oleh pemegang saham kepada Malayan Banking Berhad,

BANK ALADIN SYARIAH AT A GLANCE

PT Bank Aladin Syariah Tbk, hereinafter referred to as “Bank Aladin Syariah”, was established for the first time under the name PT Bank Maybank Nusa International as a conventional commercial bank, based on Deed No. 58 dated 16 September 1994 which was a *Joint Venture* (business agreement) process between two commercial banks, namely Malayan Banking (Maybank) Berhad from Malaysia and Bank Nusa Nasional from Indonesia.

On September 11, 2000, PT Maybank Nusa International changed its name to PT Bank Maybank Indocorp. This is due to the transfer of share ownership of Bank Nusa Nasional to the Minister of Finance of the Republic of Indonesia qq PT Perusahaan Pengelola Aset (Persero). Then, along with the change in business sector from conventional commercial banks to sharia commercial banks based on the Decree of the Governor of Bank Indonesia No. 12/60/KEP. GBI/DpG/2010 September 23, 2010, PT Bank Maybank Indocorp changed its name to PT Bank Maybank Syariah Indonesia (MSI) by offering a variety of services and innovative solutions to meet the needs of its customers.

In 2011, based on Deed of Notary Aliya S. Azhar S.H., M.H., M.Kn., No. 27 dated 19 December 2011, the composition of MSI's ownership changed, with the sale of 30,000 shares owned by the Minister of Finance of the Republic of Indonesia qq PT Perusahaan Pengelola Aset (Persero) by shareholders to Malayan Banking Berhad,



kemudian Maybank melakukan penjualan 9,451 saham kepada PT Prosperindo. Pada tanggal 15 Mei 2019, Malayan Banking Berhad (Maybank) dan PT Prosperindo (Prosperindo) selaku Pemegang Saham MSI telah menandatangani Perjanjian Pembelian Saham (*Agreement for the Sale and Purchase of Shares*) dengan PT NTI Global Indonesia (NTI) dan PT Berkah Anugerah Abadi (BAA) untuk rencana penjualan dan pengalihan seluruh kepemilikan saham Maybank dan Prosperindo dalam MSI kepada NTI dan BAA. Kemudian, berdasarkan Akta Pernyataan Keputusan Pemegang Saham yang diambil di luar Rapat Bank No. 5 tanggal 3 Juli 2019, Pemegang Saham sepakat untuk melakukan perubahan nama dari MSI menjadi PT Bank Net Indonesia Syariah atau Bank Net Syariah (BNS) sekaligus merubah fokus bisnis, dari segmen korporasi menjadi ritel yang turut yang berimplikasi positif dalam mengembangkan ekonomi kerakyatan berbasis syariah, khususnya Sektor Usaha Mikro Kecil dan Menengah (UMKM).

Sementara, berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan (OJK) masing-masing No. KEP-218/D.03/2019 dan No. KEP.219/D.03/2019; keduanya tertanggal 12 Desember 2019, OJK telah memberikan izin/persetujuan atas akuisisi 70% saham MSI oleh NTI dan akuisisi 30% saham MSI oleh BAA. Melalui aksi akuisisi ini, maka Pemegang Saham MSI yang semula adalah Maybank dan Prosperindo, berubah menjadi NTI sebesar 70% dan BAA sebesar 30%. Selain itu, melalui persetujuan akuisisi tersebut, berdasarkan Surat Keputusan Deputy Komisiner Pengawas Perbankan I OJK No. KEP-113/PB.1/2019 tanggal 20 Desember 2019, OJK telah menyetujui perubahan nama MSI melalui penetapan penggunaan izin usaha atas nama PT Bank Maybank Syariah Indonesia menjadi izin usaha atas nama PT Bank Net Indonesia Syariah.

Kemudian dalam rangka meningkatkan kinerja dan memperkuat modal kerja, berdasarkan Akta No. 1 tanggal 2 November 2020 yang dibuat di hadapan Yulia, S.H., Notaris di Jakarta, pemegang saham menyetujui rencana BNS untuk menerbitkan saham baru melalui penawaran umum perdana sebanyak-banyaknya 5.000.000.000 saham dengan nilai nominal Rp100 (jumlah penuh) per saham, dan mencatatkan saham-saham BNS tersebut pada Bursa Efek Indonesia (BEI), serta mengubah status BNS dari Perusahaan Tertutup menjadi Perusahaan Terbuka. Perubahan status tersebut telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0074002.AH.01.02.Tahun 2020 tanggal 3 November 2020, serta diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0403667 tanggal 3 November 2020.

then Maybank sold 9,451 shares to PT Prosperindo. On May 15 2019, Malayan Banking Berhad (Maybank) and PT Prosperindo (Prosperindo) as MSI Shareholders signed an Agreement for the Sale and Purchase of Shares with PT NTI Global Indonesia (NTI) and PT Berkah Anugerah Abadi (BAA) for the plan to sell and transfer all of Maybank and Prosperindo's share ownership in MSI to NTI and BAA. Then, based on the Deed of Statement of Shareholders' Decision taken outside Bank Meeting No. 5 dated July 3 2019, the Shareholders agreed to change the name from MSI to PT Bank Net Indonesia Syariah or Bank Net Syariah (BNS) while simultaneously changing the focus of the business, from the corporate segment to retail which also has positive implications in developing a sharia-based populist economy, especially the Micro, Small and Medium Enterprises Sector (MSMEs).

Meanwhile, based on the Decree of Members of Board of Commissioners of the Financial Services Authority (OJK) No. KEP-218/D.03/2019 and No. KEP.219/D.03/2019; both dated 12 December 2019, OJK has given permission/approval for the acquisition of 70% of MSI's shares by NTI and the acquisition of 30% of MSI's shares by BAA. Through this acquisition, MSI Shareholders, which were originally Maybank and Prosperindo, changed to NTI by 70% and BAA by 30%. In addition, through the approval of the acquisition, based on the Decree of Deputy Commissioner for Banking Supervision I OJK No. KEP-113/PB.1/2019 dated 20 December 2019, OJK has approved the change of name of MSI through the determination of the use of a business license on behalf of PT Bank Maybank Syariah Indonesia to become a business license on behalf of PT Bank Net Indonesia Syariah.

Then, in order to improve performance and strengthen working capital, based on Deed no. 1 dated 2 November 2020 drawn up before Yulia, S.H., Notary in Jakarta, the shareholders approved BNS's plan to issue new shares through an initial public offering of up to 5,000,000,000 shares with a nominal value of IDR100 (full amount) per share, and recorded the BNS shares on the Indonesia Stock Exchange (IDX), as well as changing the status of BNS from a private company to a public company. The change in status has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0074002.AH.01.02. Tahun 2020 November 3, 2020, and received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-AH.01.03-0403667 dated 3 November 2020.



Pada tanggal 22 Januari 2021, BNS memperoleh pernyataan efektif dari OJK dengan suratnya No. S-8/D.04/2021 untuk melakukan penawaran umum perdana 5.000.000.000 saham BNS dengan nilai nominal Rp100 (nilai penuh) per saham kepada masyarakat dengan harga penawaran sebesar Rp103 (nilai penuh) per saham dan disertai dengan 2.800.000.000 Waran I yang melekat pada saham yang dikeluarkan dan diberikan secara cuma-cuma sebagai insentif bagi pemegang saham dengan harga pelaksanaan waran Rp110 yang mulai berlaku mulai tanggal 2 Agustus 2021 sampai dengan 30 Januari 2026. Pada tanggal 1 Februari 2021, saham BNS telah dicatatkan pada Bursa Efek Indonesia dengan kode saham "BANK".

Lalu, berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang telah diaktakan dalam akta No. 11 dari Notaris Yulia S.H., Notaris di Jakarta, tanggal 7 April 2021, para pemegang saham memberikan persetujuan perubahan nama dari PT Bank Net Indonesia Syariah Tbk menjadi PT Bank Aladin Syariah Tbk. Perubahan tersebut telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0021937.AH.01.02 Tahun 2021 tanggal 12 April 2021 dan telah mendapat persetujuan dari OJK melalui surat No. KEP-42/PB.1/2021 tanggal 3 Juni 2021 tentang penetapan penggunaan izin atas nama PT Bank Net Indonesia Syariah Tbk menjadi izin usaha atas nama PT Bank Aladin Syariah Tbk. Anggaran Dasar Bank pun mengalami perubahan, dengan Akta No. 33 tanggal 12 April 2021 mengenai perubahan nama PT Bank Net Indonesia Syariah Tbk menjadi PT Bank Aladin Syariah Tbk dan sekaligus mengubah Pasal 1 Anggaran Dasar Bank. Perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0021937.AH.01.02.TAHUN 2021 tanggal 12 April 2021.

Memasuki tahun 2022, Bank Aladin Syariah terus berfokus untuk menggarap Segmen *Underbanked* dan *Unbanked* sebagai langkah upaya dalam menghadapi persaingan industri bank digital yang semakin ketat. Bank Aladin Syariah masih menjadi satu-satunya bank syariah berbasis digital pertama yang memulai kerja sama dengan fokus *partner offline*, yakni Alfamart. Melalui kerja sama antara integrasi teknologi digital perbankan milik Bank Aladin Syariah dengan ekosistem milik Alfamart, Bank dapat menjalankan segmen *Underbanked* dan *Unbanked* dengan sangat baik.

Selain itu, Bank juga terus memperluas kolaborasinya dengan beragam mitra dari berbagai sektor untuk lebih memperluas ekosistem digital syariah dalam bisnis yang dijalankan. Dimulai dari kolaborasi bersama Google Cloud Indonesia untuk mendorong inklusi keuangan, khususnya melalui peranan teknologi serta menciptakan terobosan inovatif dalam layanan keuangan syariah, dilanjut dengan kerja sama bisnis bersama *start-up social-commerce* Evermos untuk memberikan fasilitas kepada

On January 22, 2021, BNS obtained an effective statement from OJK with its letter No. S-8/D.04/2021 to conduct an initial public offering of 5,000,000,000 BNS shares with a nominal value of IDR100 (full amount) per share to the public at an offering price of IDR103 (full amount) per share and accompanied by 2,800,000,000 Warrants I attached to shares issued and given free of charge as an incentive for shareholders with a warrant exercise price of IDR 110 which took effect from 2 August 2021 to 30 January 2026. On 1 February 2021, BNS shares were listed on the Indonesia Stock Exchange with the stock code "BANK".

Then, based on the resolution of the Extraordinary General Meeting of Shareholders (EGMS) which was notarized in deed No. 11 of Notary Yulia S.H., Notary in Jakarta, April 7 2021, the shareholders gave their approval for the change of name from PT Bank Net Indonesia Syariah Tbk to PT Bank Aladin Syariah Tbk. The amendment has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0021937.AH.01.02 Year 2021 dated 12 April 2021 and has received approval from OJK through letter No. KEP-42/PB.1/2021 dated 3 June 2021 concerning the determination of the use of a license on behalf of PT Bank Net Indonesia Syariah Tbk to become a business license on behalf of PT Bank Aladin Syariah Tbk. Bank's Articles of Association also underwent changes, with Deed No. 33 dated 12 April 2021 regarding the change in the name of PT Bank Net Indonesia Syariah Tbk to PT Bank Aladin Syariah Tbk and at the same time changing Article 1 of Bank's Articles of Association. The change has been accepted and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0021937.AH.01.02.TAHUN 2021 April 12, 2021.

Entering 2022, Bank Aladin Syariah continues to focus on working on the Underbanked and Unbanked Segments as a step towards facing increasingly fierce competition in the digital banking industry. Bank Aladin Syariah is still the first digital-based Sharia bank to start collaborating with an offline partner focus, namely Alfamart. Through the collaboration between the integration of Bank Aladin Syariah's digital banking technology and the Alfamart ecosystem, Bank can run the Underbanked and Unbanked segments very well.

In addition, Bank also continues to expand its collaboration with various partners from various sectors to further expand the digital sharia ecosystem in the business it runs. Starting from a collaboration with Google Cloud Indonesia to encourage financial inclusion, especially through the role of technology and creating innovative breakthroughs in Sharia financial services, followed by business collaboration with social-commerce start-up Evermos to provide facilities to hundreds of thousands of resellers in



ratusan ribu *reseller* dalam melakukan transaksi finansial serta mengembangkan mitra UMKM dalam melakukan ekspansi usaha, sampai dengan kolaborasi kemitraan dengan InsurTech terkemuka di Asia, yakni ZA Tech Global Limited sebagai wujud nyata dari komitmen Bank untuk mendukung transformasi digital perusahaan asuransi serta mempercepat adopsi InsurTech di Indonesia. Ke depannya, Bank akan terus memperkuat strategi dan memperluas lagi kolaborasinya untuk dapat menggarap pasar ekonomi syariah secara maksimal dengan menggunakan peranan teknologi dan tetap mengedepankan nilai syariah di dalamnya.

Di tahun ini pula, Bank telah berhasil melaksanakan Aksi Korporasi penambahan modal melalui Penambahan Modal Melalui Hak Memesan Efek Terlebih Dahulu (HMETD), serta Penambahan Modal Tanpa Melalui Hak Memesan Efek Terlebih Dahulu (PMTHMETD). Kedua Aksi Korporasi tersebut serta merta untuk memenuhi ketentuan OJK yang disampaikan melalui Peraturan Otoritas Jasa Keuangan (POJK) No 12 Tahun 2022 tentang Konsolidasi Bank Umum, di mana bank umum diwajibkan memiliki modal inti Rp3 triliun per akhir 2022.

Bank melaksanakan Aksi Korporasi HMETD pada 23 Mei - 7 Juni 2022, dengan menawarkan sebanyak-banyaknya 1.999.933.723 lembar saham atau setara 11,12% dari modal ditempatkan dan disetor penuh. Adapun harga pelaksanaan HMETD tersebut sejumlah Rp2.000 per saham. Dari pelaksanaan HMETD tersebut, saham yang berhasil di eksekusi sejumlah 504.264.065 saham atau senilai Rp1.008.528.130.000,-. Setelah dikurangi biaya-biaya emisi, seluruh dana hasil *rights issue* akan digunakan untuk penyaluran pembiayaan dalam rangka mendukung kinerja perusahaan.

Selanjutnya, di penghujung tahun 2022, melalui PMTHMETD yang berlangsung pada 29 Desember 2022, Bank menerbitkan saham baru sejumlah 850.000.000 saham dengan harga pelaksanaan Rp1400,- atau senilai dengan Rp1.190.000.000.000,-. Berdasarkan Aksi Korporasi PMTHMETD tersebut, PT BNC Technologies Ventures menyerap seluruhnya saham yang ditawarkan, sehingga membuatnya menjadi pemegang saham baru Bank Aladin Syariah dengan kepemilikan sebesar 5,80%. Seluruh dana yang diperoleh dari PMTHMETD akan digunakan untuk memperkuat struktur permodalan dalam rangka pengembangan usaha Bank.

conducting financial transactions and developing MSME partners in expanding their business, up to collaborative partnerships with the leading InsurTech in Asia, namely ZA Tech Global Limited as a concrete manifestation of Bank's commitment to support the digital transformation of insurance companies and accelerate the adoption of InsurTech in Indonesia. Going forward, Bank will continue to strengthen its strategy and expand its collaboration to be able to work optimally on the sharia economic market by using the role of technology and continuing to prioritize sharia values on it.

Also this year, Bank has succeeded in carrying out Corporate Action to increase capital through Right Issue as well as Private Placement. The two Corporate Action are immediately in compliance with OJK regulations as conveyed through Financial Services Authority Regulation (POJK) No. 12 of 2022 concerning Commercial Bank Consolidation, in which commercial banks are required to have a core capital of IDR3 trillion by the end of 2022.

Bank carried out the Right Issue Corporate Action on 23 May - 7 June 2022, by offering a maximum of 1,999,933,723 shares or the equivalent of 11.12% of the issued and fully paid-up capital. The exercise price for the Right Issue is IDR2,000 per share. From the implementation of the Right Issue, 504,264,065 shares were successfully executed or a value of IDR1,008,528,130,000. After deducting issuance costs, all proceeds from the rights issue used for financing distribution in order to support the company's performance.

Furthermore, at the end of 2022, through the Private Placement which took place on December 29, 2022, Bank issued 850,000,000 new shares with an exercise price of IDR1,400 or an equivalent of IDR1,190,000,000,000. Based on the Private Placement Corporate Action, PT BNC Technologies Ventures absorbed all of the offered shares, thus making it a new shareholder of Bank Aladin Syariah with ownership of 5.80%. All funds obtained from Private Placement used to strengthen the capital structure in the context of developing Bank's business.



INFORMASI PERUBAHAN NAMA DAN STATUS BANK

Sesuai dengan uraian riwayat singkat di atas, Bank Aladin Syariah sempat mengalami 5 (lima) kali perubahan nama sejak pertama kali berdiri, dari semula bernama PT Bank Maybank Nusa International berdasarkan Akta No. 58 tanggal 16 September 1994, yang dibuat dihadapan Notaris Achmad Abid, S.H., kemudian pada tanggal 11 September 2000, berubah menjadi PT Bank Maybank Indocorp dengan beralihnya kepemilikan saham Bank Nusa Nasional selaku salah satu pemegang saham, kepada Badan Penyehatan Perbankan Nasional (BPPN) selanjutnya oleh Menteri Keuangan Republik Indonesia qq PT Perusahaan Pengelola Aset (Persero), berdasarkan Akta Pernyataan Keputusan diluar Rapat Bank No. 6 dibuat di hadapan Arman Lany, S.H., Notaris di Jakarta.

PT Bank Maybank Indocorp berganti nama menjadi PT Bank Maybank Syariah Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 tanggal 23 September 2010, seiring dengan pergantian bidang usaha dari bank umum konvensional menjadi bank umum syariah. Lalu pada tanggal 20 Desember 2019, kembali terjadi perubahan nama dari PT Bank Maybank Syariah Indonesia menjadi PT Bank Net Indonesia Syariah. Lalu, berdasarkan Akta No. 1 tanggal 2 November 2020 yang dibuat di hadapan Yulia, S.H., Notaris di Jakarta, pemegang saham menyetujui rencana Bank melakukan penawaran umum perdana saham serta mengubah status PT Bank Net Indonesia Syariah dari Perusahaan Tertutup menjadi Perusahaan Terbuka dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0074002.AH.01.02.Tahun 2020 tanggal 3 November 2020. Saham BNS telah resmi dicatatkan pada Bursa Efek Indonesia dengan kode saham "BANK" pada tanggal 1 Februari 2021, setelah sebelumnya memperoleh pernyataan efektif dari OJK dengan suratnya No. S-8/D.04/2021 tanggal 22 Januari 2021.

Lalu, Bank kembali melakukan pergantian nama dari PT Bank Net Indonesia Syariah Tbk menjadi PT Bank Aladin Syariah Tbk berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang telah diaktakan dalam akta No. 11 dari Notaris Yulia S.H., Notaris di Jakarta, tanggal 7 April 2021, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0021937.AH.01.02 Tahun 2021 tanggal 12 April 2021 serta telah mendapat persetujuan dari OJK melalui surat No. KEP-42/PB.1/2021 tanggal 3 Juni 2021 tentang penetapan penggunaan izin atas nama PT Bank Net Indonesia Syariah Tbk menjadi izin usaha atas nama PT Bank Aladin Syariah Tbk.

INFORMATION ON CHANGE OF BANK NAME AND STATUS

In accordance with the brief history description above, Bank Aladin Syariah has experienced 5 (five) name changes since it was first established, from its original name to PT Bank Maybank Nusa International based on Deed No. 58 dated 16 September 1994, drawn up before Notary Achmad Abid, S.H., then on 11 September 2000, changed to PT Bank Maybank Indocorp by transferring the share ownership of Bank Nusa Nasional as a shareholder, to the Indonesian Bank Restructuring Agency (IBRA) hereinafter by the Minister of Finance of the Republic of Indonesia qq PT Perusahaan Pengelola Aset (Persero), based on the Deed of Statement of Decision outside Bank Meeting No. 6 made before Arman Lany, S.H., Notary in Jakarta.

PT Bank Maybank Indocorp changed its name to PT Bank Maybank Syariah Indonesia based on the Decree of the Governor of Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 dated 23 September 2010, in line with the change in business sector from conventional commercial banks to sharia commercial banks. Then on December 20 2019, there was another name change from PT Bank Maybank Syariah Indonesia to PT Bank Net Indonesia Syariah. Then, based on Deed No. 1 dated 2 November 2020 made before Yulia, S.H., Notary in Jakarta, the shareholders approved Bank's plan to conduct an initial public offering of shares and change the status of PT Bank Net Indonesia Syariah from a closed company to a public company and have obtained approval from the Minister of Law and Rights Human Rights of the Republic of Indonesia by Decree No. AHU-0074002.AH.01.02.Tahun 2020 November 3, 2020. BNS shares were officially listed on the Indonesia Stock Exchange with the stock code "BANK" on February 1, 2021, having previously obtained an effective statement from the OJK with its letter No. S-8/D.04/2021 dated 22 January 2021.

Then, Bank again changed its name from PT Bank Net Indonesia Syariah Tbk to PT Bank Aladin Syariah Tbk based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) which was notarized in deed No. 11 of Notary Yulia S.H., Notary in Jakarta, April 7, 2021, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-0021937.AH.01.02 Year 2021 dated 12 April 2021 and has received approval from OJK through letter No. KEP-42/PB.1/2021 dated 3 June 2021 concerning the determination of the use of a license on behalf of PT Bank Net Indonesia Syariah Tbk to become a business license on behalf of PT Bank Aladin Syariah Tbk.



KRONOLOGIS PERUBAHAN NAMA DAN STATUS BANK

CHRONOLOGY OF CHANGE OF BANK NAME AND STATUS

1994

Pertama kali berdiri dengan nama PT Bank Maybank Nusa International pada tanggal 16 September 1994.
It was first established under the name PT Bank Maybank Nusa International on September 16, 1994.

2000

Pada tanggal 11 September 2000, PT Maybank Nusa International berganti nama menjadi PT Bank Maybank Indocorp.
On September 11, 2000, PT Maybank Nusa International changed its name to PT Bank Maybank Indocorp.

2019

Pada tanggal 20 Desember 2019, kembali terjadi perubahan nama dari PT Bank Maybank Syariah Indonesia menjadi PT Bank Net Indonesia Syariah, sekaligus merubah fokus bisnis, dari segmen korporasi menjadi ritel.
On December 20, 2019, there was another name change from PT Bank Maybank Syariah Indonesia to PT Bank Net Indonesia Syariah, as well as changing the business focus, from the corporate segment to retail.

2010

PT Bank Maybank Indocorp berganti nama menjadi PT Bank Maybank Syariah Indonesia berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 tanggal 23 September 2010, seiring dengan pergantian bidang usaha dari bank umum konvensional menjadi bank.
PT Bank Maybank Indocorp changed its name to PT Bank Maybank Syariah Indonesia based on the Decree of the Governor of Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 dated September 23, 2010, in line with the change of business sector from conventional commercial banks to Islamic commercial banks.

2020

Perubahan status PT Bank Net Indonesia Syariah dari Perusahaan Tertutup menjadi Perusahaan Terbuka dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0074002.AH.01.02.Tahun 2020 tanggal 3 November 2020.
Changes in the status of PT Bank Net Indonesia Syariah from a Private Company to a Public Company and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-0074002.AH.01.02.Year 2020 on November 3, 2020.

2021

Pada tanggal 1 Februari 2021, saham BNS telah dicatatkan pada Bursa Efek Indonesia dengan kode saham "BANK", setelah sebelumnya memperoleh pernyataan efektif dari OJK dengan suratnya No. S-8/D.04/2021 tanggal 22 Januari 2021.
On February 1, 2021, BNS shares were listed on the Indonesia Stock Exchange with the stock code "BANK", after previously obtaining an effective statement from the OJK with its letter No. S-8/D.04/2021 dated January 22, 2021.

2022

Sepanjang tahun 2022, tidak terdapat perubahan nama dan status Bank, di mana nama dan status Bank terakhir kali mengalami perubahan di tahun 2021
"Throughout 2022, there was no change in the name and status of Bank, which the name and status of Bank last changed in 2021"

2021

PT Bank Net Indonesia Syariah Tbk berganti nama menjadi PT Bank Aladin Syariah Tbk, dan telah mendapat persetujuan dari OJK melalui surat No. KEP-42/PB.1/2021 tanggal 3 Juni 2021 tentang penetapan penggunaan izin atas nama PT Bank Net Indonesia Syariah Tbk menjadi izin usaha atas nama PT Bank Aladin Syariah Tbk.
PT Bank Net Indonesia Syariah Tbk changed its name to PT Bank Aladin Syariah Tbk, and has received approval from the OJK through letter No. KEP-42/PB.1/2021 dated June 3, 2021 regarding the determination of the use of a license on behalf of PT Bank Net Indonesia Syariah Tbk to become a business license on behalf of PT Bank Aladin Syariah Tbk.

VISI, MISI DAN TATA NILAI BANK

VISION, MISSION AND BANK VALUES

Visi Vission

Menjadi Bank Syariah Digital Terdepan

Becoming the Leading Digital Sharia Bank

Misi Mission

Bersama, memperkuat ekosistem keuangan syariah yang bermanfaat untuk seluruh lapisan masyarakat.

Together, strengthening the sharia financial ecosystem that benefits all levels of society.

REVIU VISI DAN MISI OLEH MANAJEMEN

Visi dan Misi Bank ditetapkan dan diberlakukan melalui kajian secara berkala untuk memastikan relevansinya dengan perkembangan lingkungan bisnis Bank. Visi dan Misi Bank telah mendapatkan persetujuan bersama dari Dewan Komisaris dan Direksi. Visi dan Misi Bank secara periodic dievaluasi dengan menggunakan mekanisme penyusunan Rencana Kerja Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu tahun ke depan. Dewan Komisaris dan Direksi menilai bahwa Visi dan Misi Bank tersebut sangat relevan dengan kondisi lingkungan bisnis tahun 2022 serta arah dan tujuan bisnis Bank.

NILAI INTI BANK ALADIN SYARIAH

Bank Aladin Syariah dalam mengelola dan menjalankan bisnisnya memegang teguh Nilai Inti Bank yang merupakan sebuah norma atau kerangka acuan umum bagi seluruh insan Bank Aladin Syariah dalam memaknai nilai-nilai yang telah ditanamkan. Nilai Inti Bank memegang peranan penting dalam menopang dan mewujudkan Visi dan Misi Bank ke depan melalui 3 (tiga) nilai inti (*core values*) Bank, yaitu:

VISION AND MISSION REVIEWED BY MANAGEMENT

Bank's Vision and Mission are determined and implemented through periodic reviews to ensure their relevance to the development of Bank's business environment. Bank's Vision and Mission have been jointly approved by Board of Commissioners and Board of Directors. The vision and mission of Bank are periodically evaluated using the mechanism for preparing Bank's Work Plan which includes achievement targets, strategic plans and performance targets for the next year.

BANK ALADIN SYARIAH CORE VALUES

Bank Aladin Syariah always upholds Bank's Core Values which are a general norm or frame of reference for all Bank personnel in interpreting the values that have been instilled. A description of the changes in the core values of Bank Aladin Syariah in 2022 Bank Aladin Syariah's Core Values play an important role in supporting and realizing Bank's Vision and Mission going forward through Bank's 3 (three) core values, namely:



- **Bantu**
Tulus membantu baik untuk sesama Aladiners maupun kepada masyarakat.
- **Bangun**
Setiap proses dan produk oleh Bank Aladin Syariah dibangun dengan baik dan berkelanjutan
- **Tumbuh**
Bank Aladin Syariah menjadi tempat belajar dan berkembang bersama.

SOSIALISASI DAN INTERNALISASI NILAI INTI BANK ALADIN SYARIAH

Bank memiliki komitmen yang tinggi untuk melakukan internalisasi dengan senantiasa melaksanakan program sosialisasi dan internalisasi nilai inti Bank dalam rangka memberikan pengetahuan dan menanamkan serta meningkatkan pemahaman seluruh insan Bank Aladin Syariah mengenai nilai inti Bank. Program sosialisasi senantiasa dilakukan melalui sesi pelatihan calon karyawan Bank setelah tahapan perekrutan calon karyawan. Selain itu, juga dilakukan penyampaian informasi terkait nilai inti Bank melalui *website* maupun media internal Bank lainnya.

Nilai inti Bank juga senantiasa dikampanyekan melalui media sosial, yang dilakukan saat peringatan hari-hari nasional tertentu, dengan menampilkan nilai inti Bank pada di-posting pada Instagram dan LinkedIn. Tujuan kampanye ini adalah meningkatkan kesadaran tentang pentingnya nilai inti Bank yang sesuai dengan tema/hari nasional yang diangkat. Nilai inti Bank sebagai nilai-nilai budaya Bank Aladin Syariah perlu diinternalisasi agar semakin diyakini dan diterapkan dalam kinerja sehari-hari bagi semua Insan Bank Aladin Syariah. Program internalisasi diperlukan agar nilai-nilai budaya Bank Aladin Syariah dapat tertanam dan tercermin dalam perilaku para Insan Bank Aladin Syariah dalam bekerja demi mencapai Visi dan Misi Bank.

- **Help**
Sincerely helping both fellow Aladiners and the community.
- **Build**
Every process and product by Bank Aladin Syariah is built well and sustainably.
- **Grow**
Bank Aladin Syariah is a place to learn and grow together.

SOCIALIZATION AND INTERNALIZATION OF BANK ALADIN SYARIAH'S CORE VALUES

Bank has a high commitment to internalization by continuously implementing socialization programs and internalizing Bank's core values in order to provide knowledge and instill and increase understanding of all Bank Aladin Syariah employees regarding Bank's core values. The socialization program is always carried out through training sessions for prospective Bank employees after the recruitment of prospective employees. In addition, information is also conveyed regarding Bank's core values through the website and other Bank internal media.

Bank's core values are also constantly campaigned through social media, which is carried out at the commemoration of certain national days, by displaying Bank's core values, and posted on Instagram and LinkedIn. The purpose of this campaign is to raise awareness about the importance of Bank's core values in accordance with the theme/national day that is raised. Bank's core values as the cultural values of Bank Aladin Syariah need to be internalized so that they are increasingly believed and implemented in the daily performance of all Bank Aladin Syariah personnel. The internalization program is needed so that the cultural values of Bank Aladin Syariah can be embedded and reflected in the behavior of Bank Aladin Syariah personnel in working to achieve Bank's Vision and Mission.



MAKNA LOGO BANK

BANK LOGO MEANING



Desain logo yang secara keseluruhan bergelombang menunjukkan karakter brand Aladin yang dinamis. Desain yang nampak bergelombang ini juga sebuah epitomi dari karpet terbang, yang akan membawa nasabah Aladin masuk ke dunia baru yang penuh dengan banyak kesempatan.

The overall wavy logo design shows the dynamic character of the Aladin brand. This wavy design is also the epitome of a flying carpet, which will bring Bank Aladin Syariah customers into a new world full of opportunities.

KEGIATAN USAHA BANK

BANK BUSINESS ACTIVITIES

KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR DAN YANG DIJALANKAN

Sebagaimana tertuang dalam Anggaran Dasar Bank yang terakhir diubah dan disahkan melalui Akta Pernyataan Keputusan Rapat Umum Pemegang Saham No 41 tanggal 8 Juli 2022 yang dibuat dihadapan Notaris Yulia, SH, Notaris, di Jakarta Selatan, ruang lingkup kegiatan Bank Aladin Syariah berdasarkan anggaran dasar adalah sebagai berikut:

1. Bank Umum Syariah (KBLI 64122);
2. Penyedia Jasa Pembayaran (PJP) (KBLI 66411) dan
3. Portal Web dan/atau platform digital dengan tujuan komersial (KBLI 63122)

KEGIATAN USAHA YANG DIJALANKAN BANK PADA TAHUN BUKU

Sesuai dengan Anggaran Dasar Bank yang terakhir diubah dan disahkan melalui Akta No. 36 tanggal 8 November 2021 yang dibuat dihadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta, Pasal 3, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang Bank Umum Syariah Devisa dengan kegiatan usaha utama melaksanakan kegiatan perbankan yang menjalankan usahanya

BUSINESS ACTIVITIES BASED ON THE ARTICLES OF ASSOCIATION AND EXECUTED

As stated in the Articles of Association of Bank which was most recently amended and ratified through the Deed of Statement of Resolutions of the General Meeting of Shareholders No. 41 dated 8 July 2022 made before Notary Yulia, SH, Notary, in South Jakarta, the scope of activities of Bank Aladin Syariah based on the articles of association is as follows following:

1. Sharia Commercial Bank (KBLI 64122);
2. Payment Service Provider (PJP) (KBLI 66411) and
3. Web portals and/or digital platforms with commercial purposes (KBLI 63122)

BUSINESS ACTIVITIES CARRIED OUT BY BANK IN FISCAL YEAR

In accordance with Bank's Articles of Association, which was last amended and ratified by Deed No. 36 dated 8 November 2021 made before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta, Article 3, the scope of Bank's activities is to conduct business in the field of Foreign Exchange Sharia Commercial Banks with the main business activities carrying out banking activities that carry



dengan prinsip syariah. Kegiatan usaha Bank yang dijalankan saat ini adalah melakukan aktivitas pembelian surat berharga berdasarkan prinsip syariah di mana hal tersebut telah sesuai dengan Anggaran Dasar Bank.

PRODUK DAN JASA BANK ALADIN SYARIAH

Bank Aladin Syariah merupakan salah satu perusahaan yang bergerak dalam industri perbankan syariah, yang juga merupakan Bank Syariah berbasis digital pertama di Indonesia. Bank menjalankan fungsi intermediasi dengan menjalankan fungsi penghimpunan dana melalui produk simpanan dan juga penyaluran produk pembiayaan melalui produk pembiayaan. Sesuai dengan Anggaran Dasar terakhir, produk yang ditawarkan oleh Bank adalah sebagai berikut:

Produk Simpanan

Bank menjalankan fungsi sebagai lembaga intermediasi kepada segmen ritel dan juga segmen non-ritel (SME & Korporasi). Namun demikian, sebagai Bank Digital, segmen ritel merupakan segmen utama yang menjadi fokus Bank.

Dari sisi produk, untuk dapat memenuhi kebutuhan nasabah dari kedua segmen tersebut, Bank menawarkan produk simpanan berbasis Syariah sebagai berikut:

1. Giro iB (akan segera diluncurkan)
Produk Giro iB dapat digunakan oleh nasabah dari segmen ritel dan non-ritel untuk mendukung kebutuhan transaksional nasabah melalui pilihan media transaksi yang lebih luas daripada tabungan. Produk Giro iB adalah simpanan berdasarkan Akad Wadi'ah atau akad lain yang tidak bertentangan dengan Prinsip Syariah yang penarikannya dapat dilakukan setiap saat dengan menggunakan cek, bilyet giro, sarana perintah pembayaran lainnya, atau dengan perintah pemindahbukuan.
2. Tabungan iB
Produk Tabungan iB difokuskan untuk nasabah ritel untuk mendukung kebutuhan transaksional dan perencanaan keuangan nasabah. Tabungan iB adalah simpanan berdasarkan Akad Wadi'ah atau Investasi dana berdasarkan Akad Mudharabah atau akad lain yang tidak bertentangan dengan Prinsip Syariah yang penarikannya hanya dapat dilakukan menurut syarat dan ketentuan tertentu yang disepakati, tetapi tidak dapat ditarik dengan cek, bilyet giro, dan/atau alat lainnya yang dipersamakan dengan itu.

Saat ini, Bank telah memiliki produk untuk nasabah ritel yaitu Tabungan Ala Dompot dan Tabungan Ala Impian, serta Tabungan Ala Bisnis untuk nasabah non-ritel. Produk untuk nasabah ritel dapat diperoleh dan diakses melalui aplikasi Aladin, sedangkan untuk nasabah non-ritel dapat diakses melalui Internet Banking dan juga bisa melalui cabang Bank

out their business with sharia principles. Bank's current business activity is to purchase securities based on sharia principles where this is in accordance with Bank's Articles of Association.

BANK ALADIN SYARIAH PRODUCTS AND SERVICES

Bank Aladin Syariah is a company engaged in the Sharia banking industry, which is also the first digital-based Sharia bank in Indonesia. Bank carries out the intermediary function by carrying out the function of raising funds through deposit products and also distributing financing products through financing products. In accordance with the latest Articles of Association, the products offered by Bank are as follows:

Savings Products

Bank functions as an intermediary institution for the retail segment as well as the non-retail segment (SME & Corporation). However, as a Digital Bank, the retail segment is the main segment that is the focus of Bank.

In terms of products, to be able to meet the needs of customers from both segments, Bank offers the following Sharia-based savings products:

1. iB current account (to be launched soon)
The iB Current Account product can be used by customers from the retail and non-retail segments to support customer transactional needs through a wider choice of transaction media than savings. The iB Giro product is a deposit based on a Wadi'ah contract or other agreement that does not conflict with Sharia Principles, where withdrawals can be made at any time by using a check, demand deposit slip, other means of payment orders, or by transfer orders.
2. iB Savings
The iB Savings product is focused on retail customers to support their transactional needs and financial planning. iB Savings are deposits based on a Wadi'ah Akad or Investment funds based on a Mudharabah Akad or other contracts that do not conflict with Sharia Principles, where withdrawals can only be made according to certain agreed terms and conditions, but cannot be withdrawn by check, giro, and/or other equivalent tools.

Currently, Bank has products for retail customers, namely Ala Dompot Savings and Ala Impian Savings, as well as Ala Bisnis Savings for non-retail customers. Products for retail customers can be obtained and accessed through the Aladin application, while for non-retail customers can be accessed via Internet Banking and can also be through Bank Aladin



- Aladin Syariah.
3. Deposito iB
Deposito iB dapat digunakan oleh nasabah dari segmen ritel dan juga non-ritel yang mana merupakan produk berbasis Investasi dan berdasarkan Akad Mudharabah atau akad lain yang tidak bertentangan dengan Prinsip Syariah yang penarikannya hanya dapat dilakukan pada waktu tertentu berdasarkan Akad antara Nasabah Penyimpanan dan Bank Syariah.

Produk Pembiayaan

Sesuai dengan strategi bisnis Bank Aladin Syariah, Bank akan menyalurkan pembiayaan kepada debitur dengan kegiatan usaha perdagangan besar, menengah, dan kecil. Bank akan menyalurkan pembiayaan kepada UMKM yang berada pada ekosistem mitra bisnis Bank. Terdapat beberapa produk pembiayaan yang disesuaikan dengan kebutuhan nasabah, di antaranya:

1. Invoice Financing iB
Invoice Financing iB merupakan pembiayaan yang akan digunakan dalam bentuk working capital/modal kerja jangka pendek yang dilakukan dengan skema syariah atas transaksi perdagangan baik kepada pembeli/buyer atau penjual/seller/supplier yang melakukan perdagangan agar dapat membantu cash flow Nasabah yang menyerahkan invoice sebagai dokumen yang menjadi dasar utama pemberian fasilitas pembiayaan.

Sedangkan dari sisi segmentasi, produk yang ditawarkan Bank Aladin Syariah adalah sebagai berikut:

Segmen Retail

1. Ala Dompot
Ala Dompot adalah produk tabungan berbasis Akad Mudharabah yang digunakan untuk keperluan transaksi perbankan sehari-hari dan dapat dihubungkan dengan Kartu Debit yang diterbitkan secara fisik oleh Bank.
2. Ala Impian
Ala Impian adalah produk tabungan berbasis Akad Mudharabah yang digunakan untuk membantu nasabah melakukan perencanaan keuangan melalui produk tabungan dengan target waktu maupun target jumlah tabungan yang dapat ditentukan sendiri oleh Nasabah
3. Ala Berbagi
Layanan yang tersedia pada aplikasi mobile Aladin yang dapat digunakan nasabah untuk berdonasi melalui Lembaga Amil Zakat yang terpercaya dan telah bermitra dengan Bank

- Syariah branches.
3. iB deposits
iB deposits can be used by customers from the retail and non-retail segments which are investment-based products and are based on a Mudharabah Agreement or other contracts that do not conflict with Sharia Principles where withdrawals can only be made at a certain time based on an Akad between Depository Customer and Sharia Bank.

Financing Products

In accordance with Bank Aladin Syariah's business strategy, Bank will distribute financing to debtors with large, medium and small trading business activities. Bank will disburse financing to MSMEs that are in Bank's business partner ecosystem. There are several financing products tailored to customer needs, including:

1. iB Invoice Financing
iB Invoice Financing is financing that will be used in the form of short-term working capital/working capital carried out under a sharia scheme for trade transactions either to buyers/buyers or sellers/seller/suppliers who trade in order to help cash flow customers who submit invoices as documents which is the main basis for providing financing facilities.

In terms of product segmentation offered by Bank Aladin Syariah are as follows:

Retail Segment

1. Ala Dompot
Ala Dompot is a savings product based on a Mudharabah Contract which is used for daily banking transactions and can be linked to a Debit Card that is physically issued by Bank.
2. Ala Impian
Ala Impian is a Mudharabah Akad-based savings product that is used to help customers carry out financial planning through savings products with a target time and target amount of savings that can be determined by the customer himself
3. Ala Berbagi
Services available on the Aladin mobile application that customers can use to donate through trusted Amil Zakat Institutions and have partnered with Bank



4. Bayar dan Beli
Layanan yang tersedia pada aplikasi mobile Aladin yang dapat digunakan nasabah untuk membayar berbagai tagihan utilitas bulanan, serta membeli token listrik, pulsa maupun paket data.
5. Tarik dan Setor Tunai
Layanan penarikan dan penyetoran uang tunai tanpa kartu debit melalui seluruh outlet Alfamart di Indonesia.

Segmen Bisnis

1. Tabungan Ala Bisnis
Tabungan Ala Bisnis adalah produk tabungan dengan Akad Mudharabah yang ditawarkan oleh Aladin untuk memudahkan transaksi dalam mengelola tujuan keuangan khusus perusahaan dengan nisbah yang kompetitif.
2. Deposito Ala Bisnis
Deposito Ala Bisnis adalah produk deposito dengan Akad Mudharabah yang ditawarkan oleh Aladin untuk memudahkan transaksi dalam mengelola tujuan keuangan khusus perusahaan dengan nisbah yang kompetitif.
3. Invoice Financing
Invoice Financing atau anjak piutang adalah pembiayaan dalam bentuk jasa pengurusan penagihan piutang berdasarkan bukti tagihan (invoice), baik disertai atau tanpa disertai talangan (qardh) yang diberikan kepada pelaku usaha yang memiliki tagihan kepada pihak ketiga (payor).
4. Pembiayaan Modal Kerja
Pembiayaan modal kerja merupakan pembiayaan yang diperuntukkan untuk membiayai modal kerja dengan jangka waktu tertentu dengan periode waktu pendek yang diperuntukkan bagi pelaku usaha yang membutuhkan tambahan modal kerja sesuai dengan prinsip syariah.

4. Bill Payment
Services available on the Aladin mobile application that customers can use to pay various monthly utility bills, as well as buy electricity tokens, pulses and data packages.
5. Cash Deposit & Withdrawal
Cash withdrawal and deposit services without a debit card through all Alfamart outlets in Indonesia.

Business Segment

1. Ala Bisnis Savings
Ala Bisnis Savings is a savings product with a Mudharabah contract offered by Aladin to facilitate transactions in managing the company's specific financial goals with competitive ratios.
2. Ala Bisnis Time Deposit
Ala Bisnis Time Deposit is a deposit product with a Mudharabah Agreement offered by Aladin to facilitate transactions in managing the company's specific financial goals with competitive ratios.
3. Invoice Financing
Invoice financing or factoring is financing in the form of debt collection management services based on invoices, either accompanied or without a bailout (qardh) provided to business actors who have bills from third parties (payor).
4. Working Capital Financing
Working capital financing is financing intended to finance working capital for a certain period of time with a short period of time intended for business actors who require additional working capital in accordance with sharia principles.



WILAYAH OPERASIONAL BANK

BANK OPERATIONAL AREA

Kegiatan operasional atau jangkauan dari kegiatan operasional Bank tersebar di seluruh Indonesia. Berikut peta sebaran kegiatan operasional Bank Aladin Syariah per 31 Desember 2022, sebagaimana terlampir di bawah ini.

Operational activities or the scope of Bank's operational activities are spread throughout Indonesia. The following is a map of the distribution of Bank Aladin Syariah operational activities as of 31 December 2022, as attached below.







STRUKTUR ORGANISASI BANK

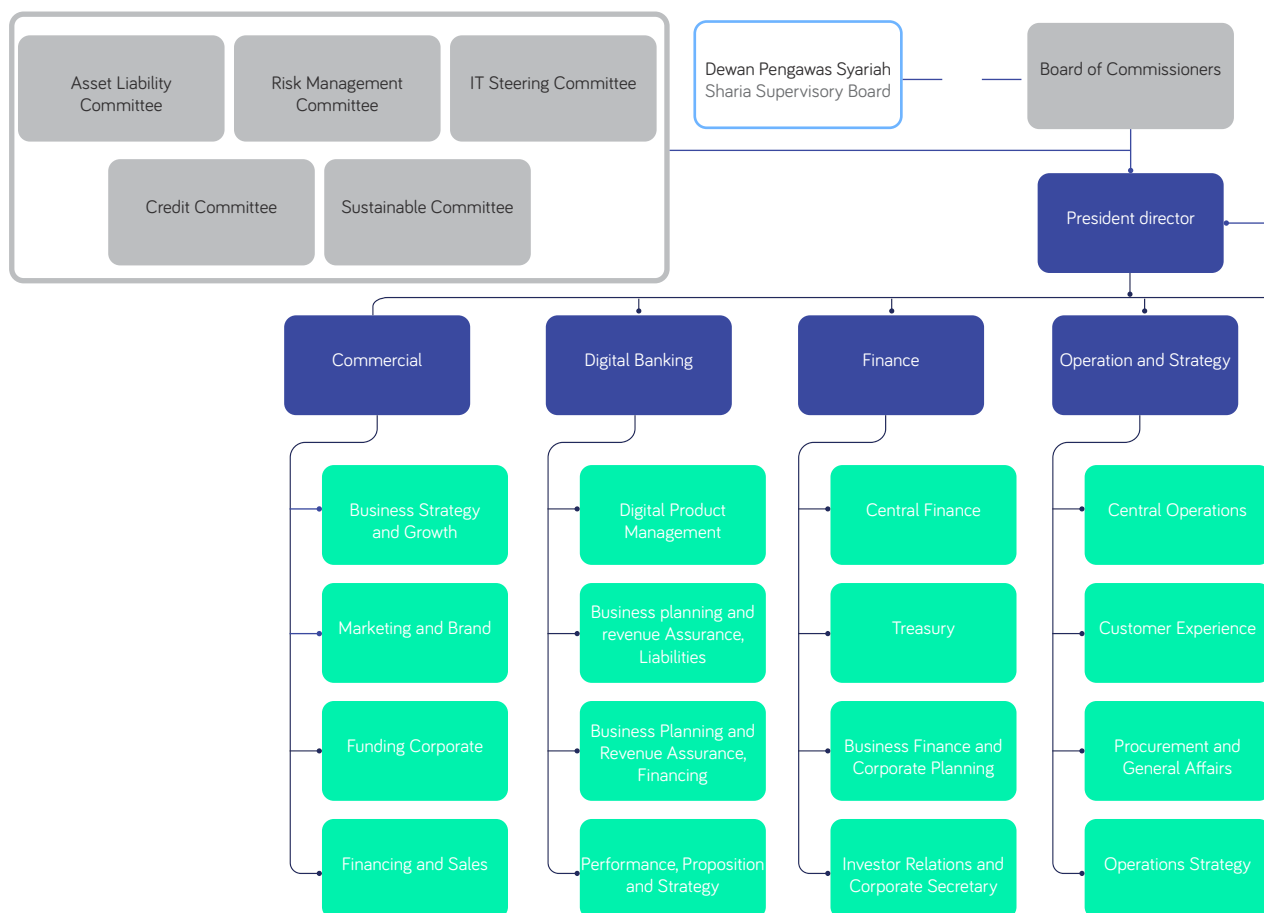
BANK ORGANIZATIONAL STRUCTURE

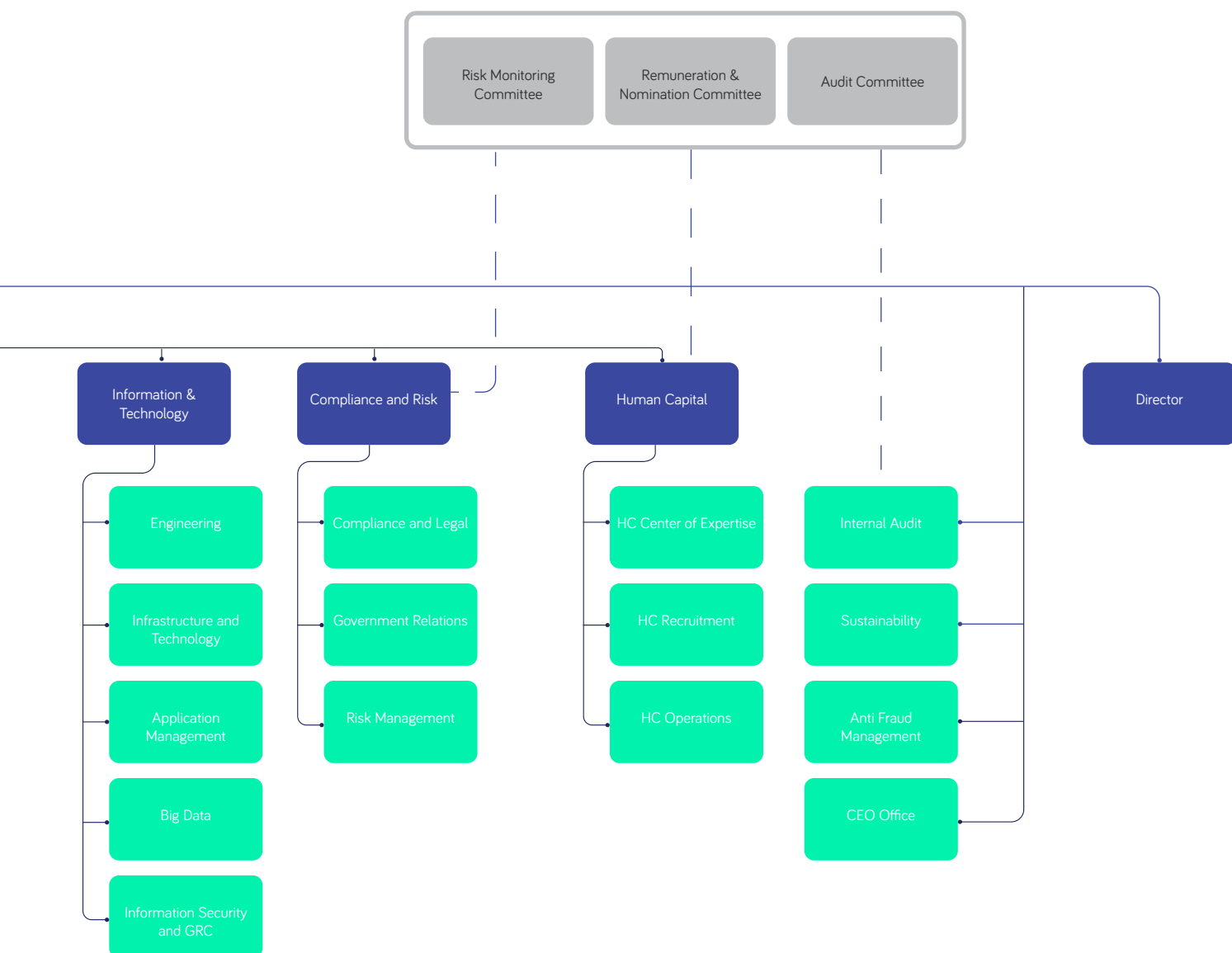
Sejalan dengan dinamika bisnis yang terus berkembang dan berubah, Bank terus melakukan penguatan struktur organisasi demi mencapai tujuan bersama. Struktur organisasi Bank Aladin Syariah telah disahkan melalui Surat Keputusan No. 283 tanggal 31 Desember 2022 tentang Struktur Organisasi PT Bank Aladin Syariah Tbk. Berikut struktur organisasi Bank Aladin Syariah per 31 Desember 2022, sebagaimana terlampir di bawah ini.

In line with the dynamics of the business that continues to grow and change, Bank continues to strengthen its organizational structure in order to achieve common goals. The organizational structure of Bank Aladin Syariah has been ratified through Decree No. 283 dated 31 December 2022 concerning the Organizational Structure of PT Bank Aladin Syariah Tbk. The following is the organizational structure of Bank Aladin Syariah as of 31 December 2022, as attached below.

Struktur Organisasi Bank Aladin Syariah
per 31 Desember 2022

Bank Aladin Syariah Organizational Structure
as of December 31, 2022







KEANGGOTAAN BANK DALAM ASOSIASI ATAU ORGANISASI

BANK MEMBERSHIP IN ASSOCIATIONS OR ORGANIZATIONS

Hingga akhir tahun 2022, Bank Aladin Syariah telah terdaftar dalam keanggotaan asosiasi atau organisasi, yakni sebagai berikut:

- Nasional
 1. Asosiasi Bank Syariah Indonesia (ASBISINDO)
 2. Asosiasi Sistem Pembayaran Indonesia (ASPI)
 3. Asosiasi Fintech Indonesia (AFTECH)
 4. Asosiasi Fintech Syariah Indonesia (AFSI)
 5. Keanggotaan Dewan Syariah Nasional (DSN) MUI
- Internasional
 1. UN Global Compact Network Indonesia (UNGC)
 2. UN Environment Programme Finance Initiative (UNEP FI) - Principles for Responsible Banking .

Until the end of 2022, Bank Aladin Syariah has been registered as a member association or organization, namely as follows:

- Nasional
 1. Association of Indonesian Banks (ASBISINDO)
 2. Indonesian Payment System Association (ASPI)
 3. Indonesian Fintech Association (AFTECH)
 4. Indonesian Sharia Fintech Association (AFSI)
 5. Membership of the MUI National Sharia Council (DSN).
- International
 1. UN Global Compact Network Indonesia (UNGC)
 2. UN Environment Program Finance Initiative (UNEP FI) - Principles for Responsible Banking.

PROFIL DEWAN KOMISARIS

BOARD OF COMMISSIONERS PROFILE

Disepanjang tahun 2022 terdapat perubahan komposisi anggota Dewan Komisaris berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS), dengan kronologi perubahan sebagaimana terlampir pada Bab Laporan Manajemen dan Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. Sementara, terhitung sejak 31 Desember 2022 sampai dengan Laporan Tahunan ini ditandatangani, tidak terdapat perubahan susunan dan komposisi anggota Dewan Komisaris.

Adapun profil anggota Dewan Komisaris yang menjabat per 31 Desember 2022 sampai dengan Laporan Tahunan ini ditandatangani, adalah sebagaimana terlampir berikut ini.

Throughout 2022 there were changes to the composition of the members of Board of Commissioners based on the resolutions of the General Meeting of Shareholders (GMS), with a chronology of changes as attached in the Management Reports Chapter and Corporate Governance Chapter in this Annual Report. Meanwhile, as of December 31 2022 until this Annual Report was signed, there were no changes to the composition and composition of the members of Board of Commissioners.

Members of Board of Commissioners profiles which serve as of 31 December 2022 until this Annual Report is signed are as attached below.



PROFIL DEWAN KOMISARIS BOARD OF COMMISSIONERS PROFILE



RUDY HAMDANI

Presiden Komisaris (Independen)
President Commissioner (Independent)

Masa Jabatan: 29 Juli 2021 – Penutupan RUPS
tahun ketiga
Term of Office: 29 July 2021 – Closing of the
third year GMS

Data Pribadi

Warga negara Indonesia
Usia 60 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Diangkat pertama kali sebagai Komisaris Independen berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan tanggal 29 Juli 2021 yang telah diaktakan melalui Akta No. 54 tanggal 29 Juli 2021 yang dibuat di hadapan Notaris Yulia, S.H Notaris, di Jakarta. Kemudian diangkat sebagai Presiden Komisaris berdasarkan RUPS Luar Biasa tanggal 10 Februari 2022 yang telah diaktakan melalui Akta No. 38 tanggal 10 Februari 2022 yang dibuat di hadapan Notaris Yulia, S.H Notaris, di Jakarta.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat Keputusan Dewan Komisiner OJK No. KEP-24/D.03/2022 tanggal 18 Februari 2022.

Riwayat Pendidikan

Sarjana Sains, Economics and Business Administration, St. Mary College of California (1987)

Riwayat Pekerjaan

Sebelum menjabat sebagai Presiden Komisaris (Independen) PT Bank Aladin Syariah Tbk pada Februari 2022 beliau pernah menjabat sebagai Komisaris Utama PT Danakita Investama sejak Desember 2013 hingga Juli 2021. Beliau sempat menjabat sebagai Vice President Director PT Sequis Life Insurance Indonesia (Agustus 2017 - Juli 2018). Beliau memiliki pengalaman panjang di dunia perbankan sejak tahun 1989, yakni di PT Bank International Indonesia (BII) bermula menjabat sebagai Account Officer sampai menjabat sebagai Direktur Perbankan Konsumer (Maret 2000 - April 2007). Kemudian beliau menjabat sebagai Direktur Perbankan Konsumer PT Bank OCBC NISP Tbk (Mei 2007 - April 2013).

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain. Di lingkup Bank Aladin Syariah, beliau juga merangkap sebagai Ketua Komite Remunerasi dan Nominasi, serta sebagai Anggota Komite Audit, dan Anggota Komite Pemantau Risiko.

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan anggota Direksi, Dewan Pengawas Syariah dan anggota Dewan Komisaris lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Pernyataan Independensi

Beliau telah menyampaikan pernyataan independensi kepada RUPS dan telah membuat surat pernyataan independensi yang ditandatangani pada tanggal 25 November 2021.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di Bank Aladin Syariah

Personal Data

Indonesian citizens
Age 60 years old as of December 31, 2022

Domicile

Indonesia

Appointment History

Appointed for the first time as Independent Commissioner based on the decision of the Annual General Meeting of Shareholders (GMS) on 29 July 2021 which was notarized through Deed No. 54 dated 29 July 2021 made before Notary Yulia, S.H Notary, in Jakarta. Then he was appointed as President Commissioner based on the Extraordinary GMS on 10 February 2022 which was notarized through Deed No. 38 dated 10 February 2022 made before Notary Yulia, S.H Notary, in Jakarta.

Fit and Proper Test

Passed the fit and proper test by the Financial Services Authority (OJK) as stated in OJK Board of Commissioners Decree No. KEP-24/D.03/2022 dated 18 February 2022.

Educational background

Bachelor of Science, Economics and Business Administration, St. Mary College of California (1987)

Employment history

Prior to serving as President Commissioner (Independent) of PT Bank Aladin Syariah Tbk in February 2022, he served as President Commissioner of PT Danakita Investama from December 2013 to July 2021. He had served as Vice President Director of PT Sequis Life Insurance Indonesia (August 2017 - July 2018). He has had a long experience in Banking world since 1989, namely at PT Bank International Indonesia (BII) starting as an Account Officer until serving as Director of Consumer Banking (March 2000 - April 2007). Then he served as Consumer Banking Director of PT Bank OCBC NISP Tbk (May 2007 - April 2013).

Information on Concurrent Positions

He does not have concurrent positions in other companies or institutions, he also concurrently serves as Chairman of the Remuneration and Nomination Committee, as well as a Member of the Audit Committee, and a Member of the Risk Monitoring Committee.

Affiliated Relationship

He has no affiliation with members of Board of Directors, Sharia Supervisory Board and other members of Board of Commissioners, as well as with major and controlling shareholders either directly or indirectly.

Independence Statement

He has submitted a statement of independence to the GMS and has made a statement of independence which was signed on November 25, 2021.

BANK Share Ownership

He does not have share ownership in Bank Aladin Syariah



ATIONO TEGUH BASUKI

Komisaris
Commissioner

Masa Jabatan: 28 Mei 2020 – Penutupan
RUPS tahun ketiga
Term of Office: 28 May 2020 – Closing of
the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 62 tahun per 31 Desember 2022

Domisili
Indonesia

Riwayat Penunjukan

Diangkat sebagai Komisaris berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 7 April 2021 yang telah diaktakan melalui Akta No. 11 tanggal 7 April 2021 yang di buat di hadapan Yulia, S.H., Notaris, di Jakarta. Sebelumnya beliau menjabat sebagai Presiden Komisaris berdasarkan keputusan RUPS Sirkuler tanggal 7 April 2021 yang telah diaktakan melalui Akta No. 149 tanggal 28 Mei 2020 yang di buat di hadapan Eliwaty Tjitra, S.H., Notaris, di Jakarta.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat Keputusan Dewan Komisiner OJK No. SR-30/PB.101/2020 tanggal 15 Oktober 2020 perihal Keputusan Hasil Uji Kemampuan dan Kepatutan (fit and proper test) Calon Presiden Komisaris PT Bank Net Indonesia Syariah.

Riwayat Pendidikan

Sarjana Teknik jurusan Teknik Elektro dari Insitut Teknologi Bandung, Jawa Barat (1985)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau memiliki pengalaman panjang di industri perbankan. Di antaranya menjabat Direktur Kepatuhan Bank Index (2018- 2019), Direktur IT & E-Channel Bank Index (2015-2018), Direktur Pengembangan Bisnis Bank Index (2011-2015), Direktur Bisnis Support Bank Index (2008-2011). Pengalaman lain beliau adalah menduduki posisi Advisor untuk Direksi di Bidang Operasional Bank Index (2008-2008), Kepala Bidang Operasi di Panin Bank (2004-2007), Kepala Bagian Pelayanan Jasa KCU di Panin Bank (1997-2003), Kepala Bagian Administrasi Operasi KCU Senayan di Panin Bank (1996-1997), Pemimpin KCP Tanah Abang di Panin Bank (1994-1995) dan Koordinator Marketing KCU Senayan di Panin Bank (1993-1994).

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain. Adapun di lingkup Bank Aladin Syariah , beliau juga merangkap sebagai Anggota Komite Pemantau Risiko.

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan anggota Direksi, Dewan Pengawas Syariah dan anggota Dewan Komisaris lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di Bank Aladin Syariah

Personal Data

Indonesian citizens
Age 62 years old as of 31 December 2022

Domicile
Indonesia

Appointment History

Appointed as Commissioner based on the decision of the Extraordinary General Meeting of Shareholders (GMS) on 7 April 2021 which was notarized through Deed No. 11 April 7 2021 made before Yulia, S.H., Notary, in Jakarta. Previously he served as President Commissioner based on the decision of the Circular GMS on 7 April 2021 which was notarized through Deed No. 149 dated 28 May 2020 made before Eliwaty Tjitra, S.H., Notary, in Jakarta.

Fit and Proper Test

Passed the fit and proper test by the Financial Services Authority (OJK) as stated in OJK Board of Commissioners Decree No. SR-30/PB.101/2020 dated 15 October 2020 concerning Decision on the results of the fit and proper test for the Candidate for President Commissioner of PT Bank Net Indonesia Syariah.

Educational background

Bachelor of Engineering majoring in Electrical Engineering from the Bandung Institute of Technology, West Java (1985)

Employment history

Prior to joining Bank Aladin Syariah, he had long experience in Banking industry. Among them served as Director of Compliance at Bank Index (2018-2019), Director of IT & E-Channel Bank Index (2015-2018), Director of Business Development for Bank Index (2011-2015), Director of Support Business for Bank Index (2008-2011). Other experiences include holding the position of Advisor to Board of Directors in the Field of Operations at Bank Index (2008-2008), Head of Operations at Panin Bank (2004-2007), Head of KCU Services at Panin Bank (1997-2003), Head of Operations Administration Section KCU Senayan at Panin Bank (1996-1997), Head of KCP Tanah Abang at Panin Bank (1994-1995) and KCU Senayan Marketing Coordinator at Panin Bank (1993-1994).

Information on Concurrent Positions

He does not have concurrent positions in other companies or institutions, while within the scope of Bank Aladin Syariah, he also concurrently serves as a Member of the Risk Monitoring Committee.

Affiliated Relationship

He has no affiliation with members of Board of Directors, Sharia Supervisory Board and other members of Board of Commissioners, as well as with major and controlling shareholders either directly or indirectly.

BANK Shares Ownership

He does not have share ownership in Bank Aladin Syariah

**FRANSISCA EKAWATI**

Komisaris Independen
Independent Commissioner

Masa Jabatan: 31 Januari 2020 – Penutupan
RUPS tahun ketiga
Term of Office: 31 January 2020 – Closing of
the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 57 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Diangkat pertama kali sebagai Komisaris Independen berdasarkan Keputusan Gubernur Bank Indonesia No. 14/1/GBI/DPbS tanggal 15 Maret 2012.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Bank Indonesia (BI) sebagaimana tertuang dalam Surat Keputusan Gubernur Bank Indonesia No. 14/1/GBI/DPbS tanggal 15 Maret 2012.

Riwayat Pendidikan

Sarjana Ekonomi Jurusan Manajemen, Universitas Kristen Indonesia, Jakarta (1988)

Riwayat Pekerjaan

Saat ini beliau menjabat sebagai Komisaris Independen PT Bank Aladin Syariah Tbk. Sebelum Bank diakuisisi dan mengalami perubahan nama, beliau tercatat menjabat sebagai Komisaris Independen PT Bank Maybank Syariah Indonesia sejak 15 Maret 2012. Beliau memiliki pengalaman panjang di berbagai korporasi, di antaranya mendapat penugasan dari PT Perusahaan Pengelola Aset (Persero) sebagai Direktur PT SIPPA Kemasan Internasional (April 2020-September 2021), General Manager Treasury PPA (Juni 2019 - April 2020), General Manager Business Advisory & Asset Management PPA (Juli 2014-Juni 2019), General Manager Monitoring and Administration of Equity Management (Mei 2004-Juni 2014), kemudian menjabat posisi Group Head Analisa dan Pengkajian Pengelola Bank Unit Restrukturisasi Bank pada Badan Penyehatan Perbankan Nasional (BPPN) (Desember 1999-April 2004), serta berkarier di PT Bank Pesona Kriadana sejak tahun 1989 dengan posisi terakhir sebagai Kepala Sub Divisi Pengembangan Cabang.

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain. Adapun di lingkup Bank Aladin Syariah, beliau juga merangkap sebagai Ketua Komite Audit, serta sebagai Ketua Komite Pemantau Risiko.

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan anggota Direksi, Dewan Pengawas Syariah dan anggota Dewan Komisaris lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Pernyataan Independensi

Beliau telah menyampaikan pernyataan independensi kepada RUPS dan telah membuat surat pernyataan independensi yang ditandatangani pada tanggal 2 April 2007

Keperwakilan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK

Personal Data

Indonesian citizens
Age 57 years old as of 31 December 2022

Domicile

Indonesia

Appointment History

Appointed for the first time as Independent Commissioner based on Decree of the Governor of Bank Indonesia No. 14/1/GBI/DPbS dated 15 March 2012.

Fit and Proper Test

Passed the fit and proper test by Bank Indonesia (BI) as stated in the Decree of the Governor of Bank Indonesia No. 14/1/GBI/DPbS dated 15 March 2012.

Educational background

Bachelor of Economics, Majoring in Management, Indonesian Christian University, Jakarta (1988)

Employment history

Currently he serves as Independent Commissioner of PT Bank Aladin Syariah Tbk. Before Bank was acquired and underwent a name change, he was recorded as Independent Commissioner of PT Bank Maybank Syariah Indonesia since March 15 2012. He has long experience in various corporations, including being assigned by PT Perusahaan Pengelola Aset (Persero) as Director of PT SIPPA Packaging Internasional (April 2020-September 2021), General Manager Treasury PPA (June 2019 - April 2020), General Manager Business Advisory & Asset Management PPA (July 2014-June 2019), General Manager Monitoring and Administration of Equity Management (May 2004-June 2014), then held the position of Group Head of Analysis and Assessment of Bank Management at Bank Restructuring Unit at the Indonesian Bank Restructuring Agency (IBRA) (December 1999-April 2004), and had a career at PT Bank Pesona Kriadana since 1989 with his last position as Head of Branch Development Sub Division.

Information on Concurrent Positions

She does not have concurrent positions in other companies or institutions, while within the scope of Bank Aladin Syariah, he also serves as Chairman of the Audit Committee, as well as Chairman of the Risk Monitoring Committee.

Affiliated Relationship

She has no affiliation with members of Board of Directors, Sharia Supervisory Board and other members of Board of Commissioners, as well as with major and controlling shareholders either directly or indirectly.

Independence Statement

She has submitted a statement of independence to the GMS and has made a statement of independence which was signed on April 2, 2007

BANK Share Ownership

She does not have share ownership in Bank



PROFIL DEWAN PENGAWAS SYARIAH

SHARIA SUPERVISORY BOARD PROFILE

Disepanjang tahun 2022 sampai dengan Laporan Tahunan ini ditandatangani, tidak terdapat perubahan susunan dan komposisi anggota Dewan Pengawas Syariah. Adapun profil anggota Dewan Pengawas Syariah yang menjabat per 31 Desember 2022 sampai dengan Laporan Tahunan ini ditandatangani, adalah sebagaimana terlampir berikut ini.

Throughout 2022 until this Annual Report signed, there is no change in the structure and composition member of the Sharia Supervisory Board. As for the profiles of members of the Council Sharia Supervisor who served as of 31 December 2022 until with this Annual Report signed, are as follows the following is attached.



PROF. DR. H. M. ASRORUN NI'AM SHOLEH, M.A.
Ketua Dewan Pengawas Syariah
Chairman of Sharia Supervisory Board

Masa Jabatan: 31 Januari 2020 – Penutupan RUPS tahun ketiga
Term of Office: 31 January 2020 – Closing of the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 46 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Menjabat sebagai Ketua Dewan Pengawas Syariah berdasarkan keputusan RUPS Sirkuler Tahun 2020 dengan berita acara dalam Akta Notaris No. 149 tanggal 28 Mei 2020, dibuat oleh Notaris Eliwaty Tjitra, S.H., di Jakarta.

Riwayat Pendidikan

S3 - Doktor Konsentrasi Hukum Islam, Universitas Islam Negeri Syarif Hidayatullah, Jakarta (2008).

Riwayat Pekerjaan

Selain menjabat sebagai Ketua Dewan Pengawas Syariah Perseroan, saat ini beliau juga menjabat sebagai Ketua Majelis Ulama Indonesia (MUI) Bidang Fatwa, Deputy 2 Bidang Pengembangan Pemuda Kementerian Pemuda dan Olahraga. Beliau juga saat ini menjabat sebagai Ketua DPS Maybank Syariah (2010- Januari 2020). Ketua Dewan Pengawas Syariah (DPS) di PT BESS Finance, Jakarta (2008-sekarang). Dosen di UIN Jakarta (2004-sekarang). Pengasuh Ponpes Al-Nahdlah, Depok, Jawa Barat (2006-sekarang).

Informasi Rangkap Jabatan

Dr. H. M. Asrorun Ni'am Sholeh, MA memiliki rangkap jabatan sebagai Ketua Majelis Ulama Indonesia (MUI) Bidang Fatwa, Deputy 2 Bidang Pengembangan Pemuda Kementerian Pemuda dan Olahraga, Ketua DPS di PT FWD Asuransi. Anggota DPS PT Pegadaian (Persero), Dosen di UIN Jakarta (2004-sekarang), dan Pengasuh Pondok Pesantren Al-Nahdlah, Depok, Jawa Barat (2006-sekarang).

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi, anggota Dewan Pengawas Syariah lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 46 years as of 31 December 2022

Domicile

Indonesia

Appointment History

Appointed as Chairman of Sharia Supervisory Board based on the decision of the 2020 Circular GMS with the minutes of the Notary Deed No. 149 dated 28 May 2020, drawn up by Notary Eliwaty Tjitra, S.H., in Jakarta.

Educational background

Doctor of Sharia Law Concentration, Syarif Hidayatullah State Sharia University, Jakarta (2008).

Employment history

Apart from serving as Chairman of the Company's Sharia Supervisory Board, he currently also serves as Chairman of the SSB at PT BESS Finance, Jakarta (2008-present). Prior to joining PT Bank Aladin Syariah Tbk, he served as Chairman of Maybank Syariah SSB (2010-January 2020). Chairman of Sharia Supervisory Board (SSB) at PT BESS Finance, Jakarta (2008-present). Lecturer at UIN Jakarta (2004-present). Caretaker of Al-Nahdlah Sharia Boarding School, Depok, West Java (2006-present).

Information on Concurrent Positions

Dr. H. M. Asrorun Ni'am Sholeh, MA has concurrent positions as Head of Fatwa MUI, Deputy for 2 Fields Youth Development Ministry of Youth and Sports, Chairman DPS at PT FWD Insurance. PT Pegadaian (Persero) DPS Member, Lecturer at UIN Jakarta (2004-present), and Caretaker of Islamic Boarding Schools Al-Nahdlah, Depok, West Java (2006-present).

Affiliated Relationship

He has no affiliation with members of Board of Commissioners, members of Board of Directors, other members of the Sharia Supervisory Board, or with major and controlling shareholders either directly or indirectly.

BANK Share Ownership

He does not have share ownership in Bank





**DRS. H. SHOLAHUDIN AL AIYUB,
S.Ag, M.Si.**

Anggota Dewan Pengawas Syariah
Member of Sharia Supervisory Board

Masa Jabatan: 28 Mei 2020 – Penutupan
RUPS tahun ketiga
Term of Office: 28 May 2020 – Closing of
the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 48 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Menjabat sebagai Anggota Dewan Pengawas Syariah berdasarkan keputusan RUPS Sirkuler Tahun 2020 dengan berita acara dalam Akta Notaris No. 149 tanggal 28 Mei 2020, dibuat oleh Notaris Eliwaty Tjitra, S.H., di Jakarta.

Riwayat Pendidikan

- S2 – Sarjana Ekonomi dan Keuangan Islam, Universitas Indonesia (2007).
- S1 – Sarjana Tarbiyah, Institut Agama Islam Al-Aqidah (IAIA) (2003).

Riwayat Pekerjaan

Selain menjabat sebagai Anggota Dewan Pengawas Syariah Perseroan, saat ini beliau juga menjabat sebagai Anggota DPS Bank Muamalat Indonesia, Anggota DPS Reindo Syariah, Anggota DPS Indomobil Finance Syariah. Sebelum bergabung dengan PT Bank Aladin Syariah Tbk, beliau berkiprah sebagai Anggota DPS Maybank Syariah. Sekretaris Pribadi di Sekretariat Wakil Presiden (2019-sekarang). Dewan Pengawas Syariah di Bank Muamalat Indonesia (2017-sekarang). Dewan Pengawas Syariah di Reindo Syariah (2016-sekarang). Wakil Sekjen MUI (2015-sekarang). Wakil Sekretaris BPH di DSN-MUI (2015-sekarang). Katib Syuriah di PBNU (2015-sekarang). Dewan Pengawas Syariah di Indomobil Finance Syariah (2013-sekarang).

Informasi Rangkap Jabatan

Sholahudin Al Aiyub, S.Ag, M.Si memiliki rangkap jabatan sebagai Anggota DPS Bank Muamalat Indonesia (2017-sekarang), Anggota DPS Reindo Syariah (2016-sekarang), Anggota DPS Indomobil Finance Syariah (2013-sekarang), Wakil Sekjen MUI (2015-sekarang), Wakil Sekretaris BPH di DSN-MUI (2015-sekarang), dan Katib Syuriah di PBNU (2015-sekarang).

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi, anggota Dewan Pengawas Syariah lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 48 year old as of 31 December 2022

Domicile

Indonesia

Appointment History

Appointed as a Member of Sharia Supervisory Board based on the decision of the 2020 Circular GMS with the minutes of the Notary Deed No. 149 dated 28 May 2020, drawn up by Notary Eliwaty Tjitra, S.H., in Jakarta.

Fit and Proper Test

- Master's degree – Bachelor of Sharia Economics and Finance, University of Indonesia (2007).
- Bachelor of Tarbiyah, Al-Aqidah Sharia Institute (IAIA) (2003).

Educational background

Apart from serving as a Member of the Company's Sharia Supervisory Board, currently he also serves as a Member of Sharia Supervisory Board of Bank Muamalat Indonesia, Member of Sharia Supervisory Board of Reindo Syariah, Member of the Sharia Sharia Supervisory Board of Indomobil Finance. Prior to joining PT Bank Aladin Syariah Tbk, he served as a Member of Maybank Syariah Sharia Supervisory Board. Private Secretary at the Secretariat of the Vice President (2019-present). Sharia Supervisory Board at Bank Muamalat Indonesia (2017-present). Sharia Supervisory Board at Reindo Syariah (2016-present). Deputy Secretary General of MUI (2015-present). Deputy Secretary of BPH at DSN-MUI (2015-present). Head of Syuriah at PBNU (2015-present). Sharia Supervisory Board at Indomobil Finance Syariah (2013-present).

Information on Concurrent Positions

Sholahudin Al Aiyub, S.Ag, M.Si has concurrent positions as Member of SSB Bank Muamalat Indonesia (2017-present), Member of SSB Reindo Syariah (2016-present), Member of SSB Indomobil Finance Syariah (2013-present), Deputy Secretary General of MUI (2015-present), Deputy Secretary of BPH at DSN-MUI (2015-present), and Katib Syuriah at PBNU (2015-present).

Affiliated Relationship

He has no affiliation with members of Board of Commissioners, members of Board of Directors, other members of the Sharia Supervisory Board, or with major and controlling shareholders either directly or indirectly.

BANK Share Ownership

He does not have share ownership in Bank.



PROFIL DIREKSI

BOARD OF DIRECTORS PROFILE

Disepanjang tahun 2022 terdapat perubahan komposisi anggota Direksi berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS), dengan kronologi perubahan sebagaimana terlampir pada Bab Laporan Manajemen dan Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. Sementara, terhitung sejak 31 Desember 2022 sampai dengan Laporan Tahunan ini ditandatangani, tidak terdapat perubahan susunan dan komposisi anggota Direksi.

Adapun profil anggota Direksi yang menjabat per 31 Desember 2022 sampai dengan Laporan Tahunan ini ditandatangani, adalah sebagaimana terlampir berikut ini.

Throughout 2022 there were changes to the composition of the members of Board of Directors based on the resolutions of the General Meeting of Shareholders (GMS), with a chronology of changes as attached in the Management Reports Chapter and Corporate Governance Chapter in this Annual Report. Meanwhile, as of December 31 2022 until the signing of this Annual Report, there has been no change in the composition of the members of Board of Directors.

The profiles of the members of Board of Directors serving as of 31 December 2022 until the signing of this Annual Report are as attached below.



DYOTA MAHOTTAMA MARSUDI
Presiden Direktur
President Director

Masa Jabatan: 7 April 2021 – Penutupan RUPS tahun ketiga
Term of Office: 7 April 2021 – Closing of the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 33 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Diangkat sebagai Presiden Direktur berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 7 April 2021 yang telah diaktakan melalui Akta No. 11 tanggal 7 April 2021 yang di buat di hadapan Yulia, S.H., Notaris, di Jakarta.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat Keputusan Dewan Komisiner OJK No. KEP-166/D.03/2021 tanggal 11 November 2021.

Riwayat Pendidikan

- Master in Business Administration dari INSEAD, Perancis (2016)
- Sarjana Ekonomi dari Universitas Indonesia (2010)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau berkarir sebagai Senior Executive Director of Investments di Vertex Ventures, Singapura (2018-2021), Member of National Digital Transformation Committee di PPN/BAPENAS (2019), Co-Founder & COO di Happy5.co (2016-2018), dan Consultant di Boston Consulting Group (2011-2017).

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain, adapun di lingkup Bank Aladin Syariah, beliau juga merangkap sebagai ketua komite di bawah Direksi sebagai berikut : Komite Pengarah Teknologi Informasi; Komite Aset dan Liabilitas atau Assets & Liabilities Committee (ALCO); Komite Manajemen Risiko atau Risk Management Committee (RMC); Komite Pembiayaan.

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan Dewan Pengawas Syariah dan anggota Dewan Komisaris, anggota Direksi lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 33 years old as of December 31, 2022

Domicile

Indonesia

Appointment History

Appointed as President Director based on the decision of the Extraordinary General Meeting of Shareholders (GMS) on 7 April 2021 which was notarized through Deed No. 11 April 7 2021 made before Yulia, S.H., Notary, in Jakarta.

Fit and Proper Test

Passed the fit and proper test by the Financial Services Authority (OJK) as stated in OJK Board of Commissioners Decree No. KEP-166/D.03/2021 dated 11 November 2021.

Educational background

- Master in Business Administration from INSEAD, France (2016)
- Bachelor of Economics from the University of Indonesia (2010)

Information on Concurrent Positions

Prior to joining Bank Aladin Syariah, he had a career as Senior Executive Director of Investments at Vertex Ventures, Singapore (2018-2021), Member of National Digital Transformation Committee at PPN/BAPENAS (2019), Co-Founder & COO at Happy5.co (2016-2018), and Consultant at the Boston Consulting Group (2011-2017).

Information on Concurrent Positions

He does not have concurrent positions in other companies or institutions, while within the scope of Bank Aladin Syariah, he also serves as chairman of a committee under Board of Directors as follows: Information Technology Steering Committee; Assets and Liabilities Committee or Assets & Liabilities Committee (ALCO); Risk Management Committee (RMC); Financing Committee.

Affiliated Relationship

He has no affiliation with either the Supervisory Sharia Board and members of Board of Commissioners, other members of Board of Directors, or with major and controlling shareholders either directly or indirectly.

BANK Share Ownership

He does not have share ownership in Bank.



FIRDILA SARI

Direktur
Director

Masa Jabatan: 7 April 2021 – Penutupan RUPS
tahun ketiga
Term of Office: 7 April 2021 – Closing of the
third year GMS

Data Pribadi

Warga negara Indonesia
Usia 37 tahun per 31 Desember 2022

Domisili
Indonesia

Riwayat Penunjukan

Diangkat sebagai Direktur berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 7 April 2021 yang telah diaktakan melalui Akta No. 11 tanggal 7 April 2021 yang di buat di hadapan Yulia, S.H., Notaris, di Jakarta.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat Keputusan Dewan Komisiner OJK No. KEP-167/D.03/2021 tanggal 11 November 2021.

Riwayat Pendidikan

S1 - Sarjana Ekonomi, Universitas Indonesia, (2007)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau berkarier sebagai Manager, Product Management- Global Payments & Cash Management (PCM) di PT Bank HSBC Indonesia (2008-2012), Senior Manager, Office of CEO di PT Digital Media Asia (VivaPlus) (2012-2013), Senior Manager, Business Development, Product & Content Management di PT Digital Vision Nusantara (K-Vision) (2013-2015), Head of Product di PT Visionet Internasional (OVO) (2015-2017), Vice President, Head of Mobile Products di PT Bank Commonwealth (2017-2018), Vice President, Head of Product di PT Visionet Internasional (OVO) (2018-2020) dan Digital Banking Group Head di PT Bank Net Indonesia Syariah Tbk (2020-2021).

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain, adapun di lingkup Bank Aladin Syariah, beliau juga merangkap sebagai anggota komite di bawah Direksi sebagai berikut: Komite Pengarah Teknologi Informasi; Komite Aset dan Liabilitas atau Assets & Liabilities Committee (ALCO); Komite Manajemen Risiko atau Risk Management Committee (RMC).

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan Dewan Pengawas Syariah dan anggota Dewan Komisaris, anggota Direksi lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 37 years old as of December 31, 2022

Domicile
Indonesia

Appointment History

Appointed as Director based on the decision of the Extraordinary General Meeting of Shareholders (GMS) on 7 April 2021 which was notarized through Deed No. 11 April 7 2021 made before Yulia, S.H., Notary, in Jakarta.

Fit and Proper Test

Passed the fit and proper test by the Financial Services Authority (OJK) as stated in OJK Board of Commissioners Decree No. KEP-167/D.03/2021 dated 11 November 2021.

Educational background

Bachelor of Economics, University of Indonesia, (2007).

Employment history

Prior to joining Bank Aladin Syariah, he had a career as Manager, Product Management- Global Payments & Cash Management (PCM) at PT Bank HSBC Indonesia (2008-2012), Senior Manager, Office of CEO at PT Digital Media Asia (VivaPlus) (2012 -2013), Senior Manager, Business Development, Product & Content Management at PT Digital Vision Nusantara (K-Vision) (2013-2015), Head of Product at PT Visionet Internasional (OVO) (2015-2017), Vice President, Head of Mobile Products at PT Bank Commonwealth (2017-2018), Vice President, Head of Product at PT Visionet Internasional (OVO) (2018-2020) and Digital Banking Group Head at PT Bank Net Indonesia Syariah Tbk (2020-2021).

Information on Concurrent Positions

She does not have concurrent positions in other companies or institutions, while within the scope of Bank Aladin Syariah, he also serves as a member of the committees under Board of Directors as follows: Information Technology Steering Committee; Assets and Liabilities Committee or Assets & Liabilities Committee (ALCO); Risk Management Committee (RMC).

Affiliated Relationship

She has no affiliation with either the Sharia Supervisory Board and members of Board of Commissioners, other members of Board of Directors, or with major and controlling shareholders either directly or indirectly.

BANK Share Ownership

She does not have share ownership in Bank.



BAIQ NADEA DZURRIATIN

Direktur Kepatuhan
Compliance Director

Masa Jabatan: 31 Januari 2020 – Penutupan
RUPS tahun ketiga
Term of Office: 31 January 2020 – Closing of
the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 52 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Diangkat sebagai Direktur Kepatuhan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Sirkuler tanggal 31 Januari 2020 yang telah diaktakan melalui Akta No. 19 tanggal 31 Januari 2020 yang di buat di hadapan Aliya S, Ashar S.H., M.H., M.KN, Notaris, di Jakarta.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Bank Indonesia (BI) sebagaimana tertuang dalam Surat Bank Indonesia No. 12/5/DpG/DPbS tanggal 23 September 2010.

Riwayat Pendidikan

- S2 – Master Bidang Hukum (LLM) Jurusan International Comparative Law dari Southern Methodist University School of Law, Dallas, Texas, Amerika Serikat (1999)
- S1 – Sarjana Hukum, Universitas Airlangga, (1993)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau menjabat Direktur Kepatuhan di PT Maybank Syariah Indonesia (Oktober 2010 - Januari 2020). Karier awal beliau adalah Pegawai Muda (PCPM) Angkatan 17-2, Direktorat Hukum di Bank Indonesia (Juni 1995-Juni 2001). Kemudian menjabat Head of Compliance Department di The Bank of Tokyo- Mitsubishi UFJ, Jakarta (Sep 2001-Juli 2005), Direktur Kepatuhan di Bank of Tokyo- Mitsubishi UFJ, Jakarta (Juli 2005-Nov 2008), Direktur Kepatuhan di PT Bank Maybank Indocorp (Feb 2009-Oct 2010).

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain, adapun di lingkup Bank Aladin Syariah, beliau juga merangkap sebagai anggota komite di bawah direksi sebagai berikut: Komite Aset dan Liabilitas atau Assets & Liabilities Committee (ALCO); Komite Manajemen Risiko atau Risk Management Committee (RMC).

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan Dewan Pengawas dan anggota Dewan Komisaris, anggota Direksi lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 52 years old as of 31 December 2022

Domicile

Indonesia

Appointment History

Appointed as Director of Compliance based on the decision of the Circular General Meeting of Shareholders (GMS) dated January 31, 2020 which was notarized through Deed No. 19 dated January 31 2020 made before Aliya S, Ashar S.H., M.H., M.KN, Notary, in Jakarta.

Fit and Proper Test

Passed the fit and proper test by Bank Indonesia (BI) as stated in Bank Indonesia Letter No. 12/5/DpG/DPbS dated 23 September 2010.

Educational background

- Master of Law (LLM) Major in International Comparative Law from Southern Methodist University School of Law, Dallas, Texas, USA (1999)
- Bachelor of Law, Airlangga University, (1993)

Employment history

Prior to joining Bank Aladin Syariah, he served as Compliance Director at PT Maybank Syariah Indonesia (October 2010 - January 2020). His early career was as a Junior Officer (PCPM) Batch 17-2, Legal Directorate at Bank Indonesia (June 1995-June 2001). Then served as Head of Compliance Department at Bank of Tokyo- Mitsubishi UFJ, Jakarta (Sep 2001-July 2005), Compliance Director at Bank of Tokyo- Mitsubishi UFJ, Jakarta (July 2005-Nov 2008), Compliance Director at PT Bank Maybank Indocorp (Feb 2009-Oct 2010).

Information on Concurrent Positions

She does not have concurrent positions in other companies or institutions, while within the scope of Bank Aladin Syariah, She also concurrently serves as a committee member under the directors as follows: Assets & Liabilities Committee (ALCO); Risk Management Committee or Risk Management Committee (RMC).

Affiliated Relationship

She has no affiliation with either the Sharia Supervisory Board and members of Board of Commissioners, other members of Board of Directors, or with major and controlling shareholders either directly or indirectly.

BANK Share Ownership

She does not have share ownership in Bank.



MAYANG EKAPUTRI

Direktur
Director

Masa Jabatan: 10 Februari 2022 – Penutupan
RUPS tahun ketiga
Term of Office: 10 February 2022 – Closing
of the third year GMS

Data Pribadi

Warga negara Indonesia
Usia 40 tahun per 31 Desember 2022

Domisili
Indonesia

Riwayat Penunjukan

Diangkat sebagai Direktur berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 10 Februari 2022 yang telah diaktakan melalui Akta No. 56 tanggal 21 Februari 2022 yang di buat di hadapan Yulia S.H, Notaris, di Jakarta.

Penilaian Kemampuan dan Kepatutan

Dinyatakan lulus penilaian kemampuan dan kepatutan (fit and proper test) oleh Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat Keputusan Dewan Komisiner OJK No. Kep-83/D.03/2022 tanggal 10 Juni 2022

Riwayat Pendidikan

- S2 - University of Chicago Booth School of Business - Master Degree in Business Administration (2018)
- S1 - National University of Singapore - Bachelor Degree in Engineering (2002)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau pernah menduduki berbagai posisi senior di Indonesia dan international bank. Mayang menjabat sebagai Group Head Finance & Strategy dan Pjs. Corporate Secretary di Bank Aladin Syariah tahun 2021. Sebelum bergabung dengan Bank Aladin Syariah, Mayang menjabat sebagai Senior Vice President Treasury Finance di HSBC Indonesia (2011-2021) dan Assistant Vice President Product Control di Credit Suisse Singapura (2006-2010).

Informasi Rangkap Jabatan

Beliau tidak memiliki jabatan rangkap di perusahaan atau lembaga lain, adapun di lingkup Bank Aladin Syariah, beliau juga merangkap sebagai anggota komite di bawah direksi sebagai berikut: Komite Pengarah Teknologi Informasi; Komite Aset dan Liabilitas atau Assets & Liabilities Committee (ALCO); Komite Manajemen Risiko atau Risk Management Committee (RMC).

Hubungan Afiliasi

Beliau tidak memiliki hubungan afiliasi baik dengan Dewan Pengawas Syariah dan anggota Dewan Komisaris, anggota Direksi lainnya, maupun dengan pemegang saham utama dan pengendali baik langsung maupun tidak langsung.

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 40 years old as of December 31, 2022

Domicile
Indonesia

Appointment History

Appointed as Director based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) dated February 10, 2022 which was notarized through Deed No. 56 dated February 21, 2022 made before Yulia S.H, Notary, in Jakarta.

Fit and Proper Test

Passed the fit and proper test by the Financial Services Authority (OJK) as stated in OJK Board of Commissioners Decree No. Kep-83/D.03/2022 dated 10 June 2022.

Educational background

- University of Chicago Booth School of Business - Master Degree in Business Administration (2018)
- National University of Singapore - Bachelor Degree in Electrical Engineering (2002)

Employment history

Prior to joining Bank Aladin Syariah, he has held various senior positions in Indonesia and international banks. Mayang serves as Group Head Finance & Strategy and Acting. Corporate Secretary at Bank Aladin Syariah in 2021. Prior to joining Aladin, Mayang served as Senior Vice President Treasury Finance at HSBC Indonesia (2011-2021) and Assistant Vice President Product Control at Credit Suisse Singapore (2006-2010).

Information on Concurrent Positions

She does not have concurrent positions in other companies or institutions, while within the scope of Bank Aladin Syariah, he also serves as a member of a committee under the directors as follows: Information Technology Steering Committee; Assets and Liabilities Committee or Assets & Liabilities Committee (ALCO); Risk Management Committee (RMC).

Affiliated Relationship

She has no affiliation with either the Sharia Supervisory Board and members of Board of Commissioners, other members of Board of Directors, or with major and controlling shareholders either directly or indirectly.

BANK Share Ownership

She does not have share ownership in Bank.



CHIEF OFFICER

CHIEF OFFICER



WILLY HAMBALI
Chief Operating Officer
Chief Operating Officer

Menjabat Sejak: 10 Februari 2022
Served Since: 10 February 2022

Data Pribadi

Warga negara Indonesia
Usia 41 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Diangkat sebagai Chief Operating Officer berdasarkan Surat Keputusan Direksi No. Srt.013.HCD/02.2022 tanggal 10 Februari 2022

Riwayat Pendidikan

- Master in Business Administration dari Johnson Graduate School of Management, Cornell University (2011)
- S1 - Sarjana Teknik Mesin, National University of Singapore (2006)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau berkarier sebagai Demand Analyst di Singapore Airlines (2006-2007), Fixed income and equity derivatives di Royal Bank of Scotland (2007-2009), sebagai Associate di A.T. Kearney (2011-2013), sebagai Direktur Pengembangan Bisnis di Purwana Group (2013-2015), Senior Managing Consultant di MasterCard Advisors (2015-2016), Project Director, Chief Product Officer di PT Visionet Internasional (OVO) (2016-2019), Director of Portfolio Operations di PT Multipolar Tbk (2019), Gojek & Head of Liquidity Gopay (2019 - 2020).

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 41 years old as of 31 December 2022

Domicile

Indonesia

Appointment History

Appointed as Chief Operating Officer based on Directors Decree No. Srt.013. HCD/02.2022 dated 10 February 2022

Educational background

- Master in Business Administration from Johnson Graduate School of Management, Cornell University (2011)
- Bachelor of Mechanical Engineering, National University of Singapore (2006)

Employment history

Prior to joining Bank Aladin Syariah, he had a career as a Demand Analyst at Singapore Airlines (2006-2007), Fixed income and equity derivatives at Royal Bank of Scotland (2007-2009), as an Associate at A.T. Kearney (2011-2013), as Director of Business Development at Purwana Group (2013-2015), Senior Managing Consultant at MasterCard Advisors (2015-2016), Project Director, Chief Product Officer at PT Visionet Internasional (OVO) (2016-2019), Director of Portfolio Operations at PT Multipolar Tbk (2019), Gojek & Head of Liquidity Gopay (2019 - 2020).

BANK Share Ownership

He does not have share ownership in Bank.



BUDI SANTOSO KUSMIANTORO
Chief Technology Officer
Chief Technology Officer

Menjabat Sejak: 2 Agustus 2021
Served Since: August 2, 2021

Data Pribadi

Warga negara Indonesia
Usia 46 tahun per 31 Desember 2022

Domisili

Indonesia

Riwayat Penunjukan

Diangkat sebagai Chief Technology Officer berdasarkan Surat Keputusan Direksi No. SRT.011.HCD/08.2021 tanggal 2 Agustus 2021.

Riwayat Pendidikan

- Master of Science, San Jose State University, Amerika Serikat (2001)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau berkarier sebagai Software Engineer di Novell, Inc (2000-2001), Software Engineer III di Symbol Technologies (2001-2004), Team Architect di PayPal (2004-2006), Senior Engineering Manager di Google (2006-2016), Vice President Engineering di Traveloka (2016-2018), Chief Technology Officer di PT Visionet Internasional (OVO) (2018-2019) dan Chief Technology Officer Transport di Traveloka (2019-Januari 2021).

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 46 years old as of 31 December 2022

Domicile

Indonesia

Appointment History

Appointed as Chief Technology Officer based on Directors Decree No. SRT.011.HCD/08.2021 dated 2 August 2021.

Educational background

- Master of Science, San Jose State University, USA (2001)

Employment history

Prior to joining Bank Aladin Syariah, he had a career as Software Engineer at Novell, Inc (2000-2001), Software Engineer III at Symbol Technologies (2001-2004), Team Architect at PayPal (2004-2006), Senior Engineering Manager at Google (2006-2016), Vice President Engineering at Traveloka (2016-2018), Chief Technology Officer at PT Visionet Internasional (OVO) (2018-2019) and Chief Technology Officer Transport at Traveloka (2019-January 2021).

BANK Share Ownership

He does not have share ownership in Bank.



LINDA SETIAWAN

Chief People, Diversity and Culture Officer
Chief People, Diversity and Culture Officer

Menjabat Sejak: 1 Juli 2022
Served Since: July 1, 2022



Data Pribadi

Warga negara Indonesia
Usia 45 tahun per 31 Desember 2022

Domisili
Indonesia

Riwayat Penunjukan

Diangkat sebagai Chief People, Diversity and Culture Officer berdasarkan Surat Keputusan Direksi No. .001.BOD/06.2022 tanggal 30 Juni 2022.

Riwayat Pendidikan

- Master of Science dari Technische Universität Hamburg-Harburg (2005)
- Sarjana Teknik Lingkungan dari Institut Teknologi Bandung (2001)

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau menjabat sebagai Head of People & Culture untuk General & Administration Functions, PT HM Sampoerna, Tbk. (2020-Mei 2021), Director People & Culture, Philip Morris Taiwan, S.A. (2017-2020), Head of Compensation & Benefits, PT HM Sampoerna, Tbk. (2013-2017), Regional Manager Compensation & Benefits Asia, Philip Morris Asia Limited, Hong Kong (2011-2013), dan berbagai posisi di divisi Organization Design dan Compensation & Benefits di PT HM Sampoerna, Tbk. (2005-2011).

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 45 years old as of 31 December 2022

Domicile
Indonesia

Appointment History

Appointed as Chief People, Diversity and Culture Officer based on Directors Decree No. SK.001.BOD/06.2022 dated 30 June 2022.

Educational background

- Master of Science from the Technische Universität Hamburg-Harburg (2005)
- Bachelor of Environmental Engineering from the Bandung Institute of Technology (2001)

Employment history

Prior to joining Bank Aladin Syariah, he served as Head of People & Culture for General & Administration Functions, PT HM Sampoerna, Tbk. (2020-May 2021), Director People & Culture, Philip Morris Taiwan, S.A. (2017-2020), Head of Compensation & Benefits, PT HM Sampoerna, Tbk. (2013-2017), Regional Manager Compensation & Benefits Asia, Philip Morris Asia Limited, Hong Kong (2011-2013), and various positions in the Organization Design and Compensation & Benefits division at PT HM Sampoerna, Tbk. (2005-2011).

BANK Share Ownership

She does not have share ownership in Bank.

STEFEN LOEKITO

Chief Commercial Officer
Chief Commercial Officer

Menjabat Sejak: 1 Desember 2022
Served Since: December 1, 2022



Data Pribadi

Warga negara Indonesia
Usia 43 tahun per 31 Desember 2022

Domisili
Indonesia

Riwayat Penunjukan

Diangkat sebagai Chief Commercial Officer berdasarkan Surat Keputusan Direksi No. Srt.016.HCD/11.2022 tanggal 18 November 2022.

Riwayat Pendidikan

- MBA konsentrasi Marketing & Internal Audit di Louisiana State University (LSU) USA (2003)
- Sarjana Information Systems and Decision Sciences Louisiana State University (LSU) USA (2001).

Riwayat Pekerjaan

Sebelum bergabung dengan Bank Aladin Syariah, beliau menjabat sebagai Chief Operating Officer di PT. Capital Net Indonesia - VIRGO (2020-2022), EVP - Enterprise Payment & Business Owner - Analytics & Strategy di PT. Visionet International - OVO (2018-2020), VP - Decision Management Head Consumer Banking di PT. CIMB Niaga Tbk (2016-2018), Business Leader/Director - Country Finance and Senior Business Analyst di PT. Visa Worldwide Indonesia (2013-2016), AVP - Branch Network Planning & Optimization Head - Sales and Distribution Consumer Banking di PT. CIMB Niaga Tbk (2011-2013), AVP - Business Intelligence Unit Head - Consumer Banking di PT. Bank Permata Tbk (2008-2009), AVP - Strategic Portfolio Management and Planning Division Head - Consumer Banking di PT. Lippobank Tbk. (2006-2008), MGR - Sales & Distribution MIS and Performance Manager - Consumer Banking di Citibank (2003-2006).

Kepemilikan Saham BANK

Beliau tidak memiliki kepemilikan saham di BANK.

Personal Data

Indonesian citizens
Age 43 years old as of December 31, 2022

Domicile
Indonesia

Appointment History

Appointed as Chief Commercial Officer based on Directors Decree No. Srt.016.HCD/11.2022 dated 18 November 2022.

Educational background

- MBA Marketing & Internal Audit concentration at Louisiana State University (LSU) USA (2003)
- Bachelor of Information Systems and Decision Sciences from Louisiana State University (LSU) USA (2001).

Employment history

Prior to joining Bank Aladin Syariah, he served as Chief Operating Officer at PT. Capital Net Indonesia - VIRGO (2020-2022), EVP - Enterprise Payment & Business Owner - Analytics & Strategy at PT. Visionet International - OVO (2018-2020), VP - Decision Management Head Consumer Banking at PT. CIMB Niaga Tbk (2016-2018), Business Leader/Director - Country Finance and Senior Business Analyst at PT. Visa Worldwide Indonesia (2013-2016), AVP - Branch Network Planning & Optimization Head - Consumer Banking Sales and Distribution at PT. CIMB Niaga Tbk (2011-2013), AVP - Business Intelligence Unit Head - Consumer Banking at PT. Bank Permata Tbk (2008-2009), AVP - Strategic Portfolio Management and Planning Division Head - Consumer Banking at PT. Lippobank Tbk. (2006-2008), MGR - Sales & Distribution MIS and Performance Manager - Consumer Banking at Citibank (2003-2006).

BANK Share Ownership

He does not have share ownership in Bank.



DEMOGRAFI DAN PENGEMBANGAN KOMPETENSI PEGAWAI

EMPLOYEE DEMOGRAPHY AND COMPETENCE DEVELOPMENT

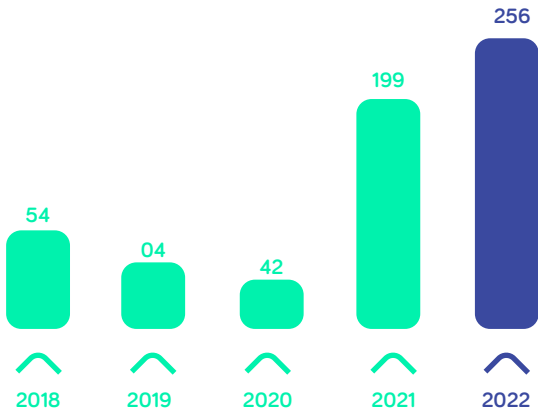
DEMOGRAFI PEGAWAI BANK

Per 31 Desember 2022, jumlah pegawai Bank Aladin Syariah mencapai 256 orang, mengalami peningkatan sebesar 28,64% dibandingkan jumlah pegawai per 31 Desember 2021 yang sebanyak 199 orang. Adanya peningkatan ini disebabkan oleh kebutuhan dan strategi bisnis Bank pada tahun 2023.

BANK EMPLOYEE DEMOGRAPHICS

As of 31 December 2022, total employees at Bank Aladin Syariah reached 256 people, an increase of 28.64% compared to total employees as of 31 December 2021 of 199 people. This increase was due to the needs and business strategy of Bank in 2023.

Pergerakan Jumlah Pegawai 2018-2022
(orang)
Total Employees Turnover 2018-2022
(person)



Demografi Pegawai Berdasarkan Level Organisasi
(orang)
Employee Demographics by Organizational Level
(person)

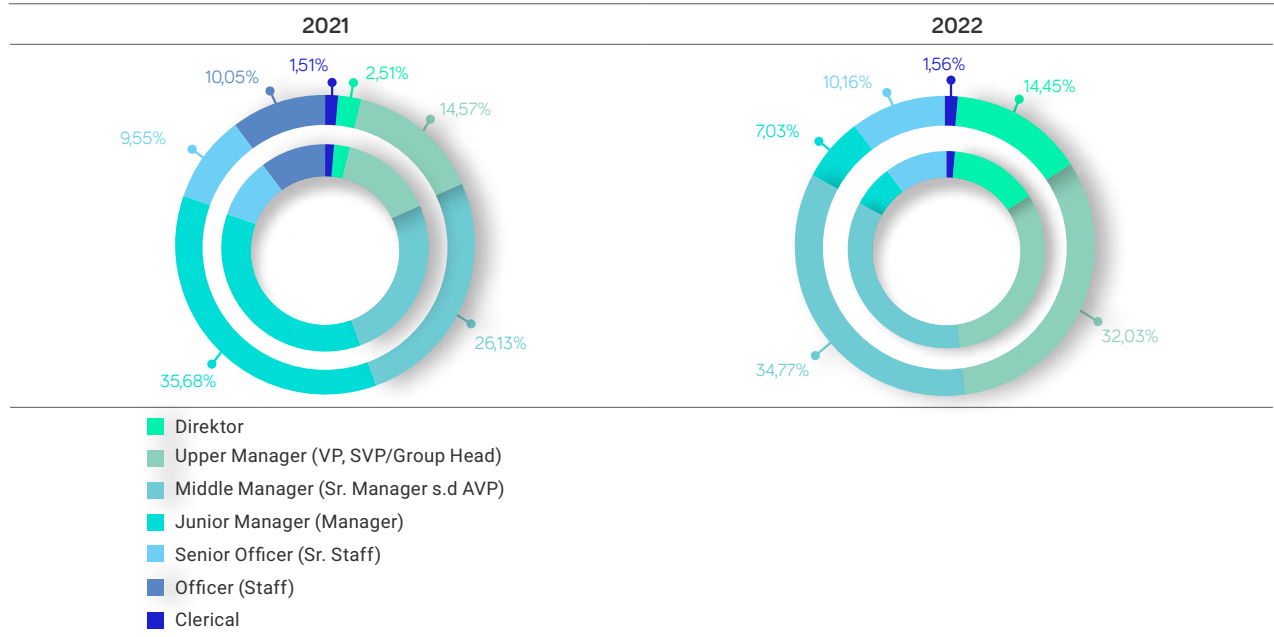
Level Organisasi Organization Level	2022				2021			
	L	P	Jumlah Total	Komposisi (%) Composition (%)	L	P	Jumlah Total	Komposisi (%) Composition (%)
Director	1	3	4	1,56%	3	2	5	2,51%
Upper Manager (VP, SVP/ Group Head)	25	12	37	14,45%	21	8	29	14,57%
Middle Manager (Sr. Manager s.d AVP)	62	20	82	32,03%	39	13	52	26,13%
Junior Manager (Manager)	59	30	89	34,77%	48	23	71	35,68%
Senior Officer (Sr. Staff)	6	12	18	7,03%	9	10	19	9,55%
Officer (Staff)	12	14	26	10,16%	10	10	20	10,05%
Clerical	-	-	-	-	3	0	3	1,51%
Jumlah Total	165	91	256	100,00%	133	66	199	100,00%

L = Laki-laki / P = Perempuan
M = Male / F = Female



Komposisi Pegawai Berdasarkan Level Organisasi (orang)

Employee Demographics by Education Level
(person)



Demografi Pegawai Berdasarkan Tingkat Pendidikan (orang)

Employee Composition by Employment Status
(person)

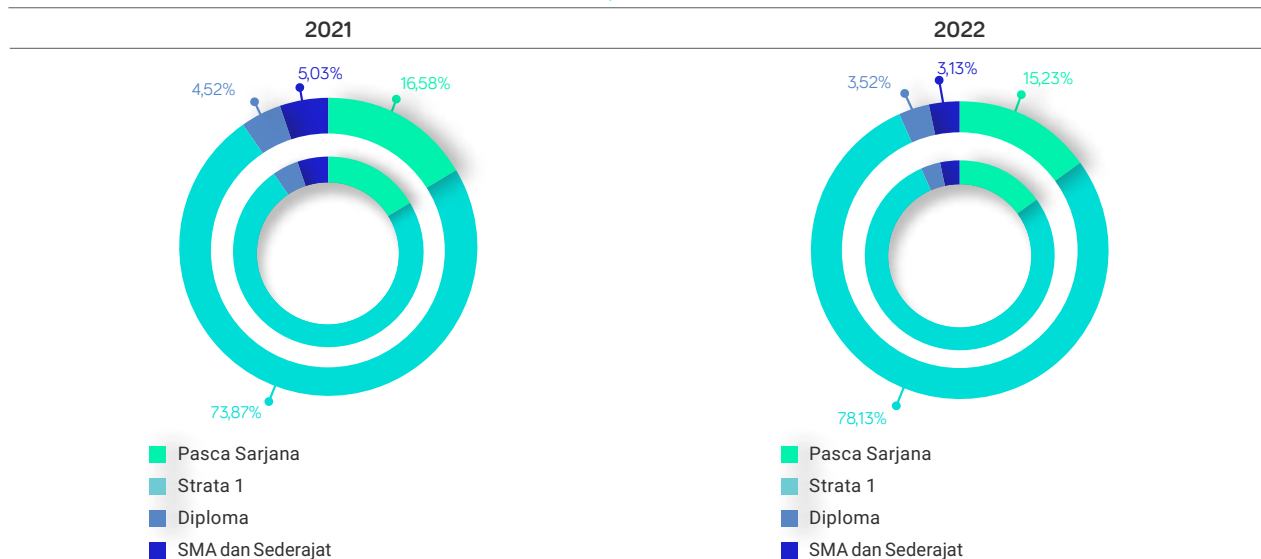
Tingkat Pendidikan Level of Education	2022				2021			
	L	P	Jumlah Total	Komposisi (%) Composition (%)	L	P	Jumlah Total	Komposisi (%) Composition (%)
Pasca Sarjana Postgraduate	24	15	39	15,23%	19	14	33	16,58%
Strata 1 Bachelor degree	127	73	200	78,13%	99	48	147	73,87%
Diploma Diploma	7	2	9	3,52%	6	3	9	4,52%
SMA dan Sederajat High School and Equivalent	7	1	8	3,13%	9	1	10	5,03%
Jumlah Total	165	91	256	100,00%	133	66	199	100,00%

L = Laki-laki / P = Perempuan
M = Male / F = Female



Komposisi Pegawai Berdasarkan Tingkat Pendidikan (orang)

Employee Demographics by Education Level
(person)



Demografi Pegawai Berdasarkan Status Kepegawaian (orang)

Employee Composition by Employment Status
(person)

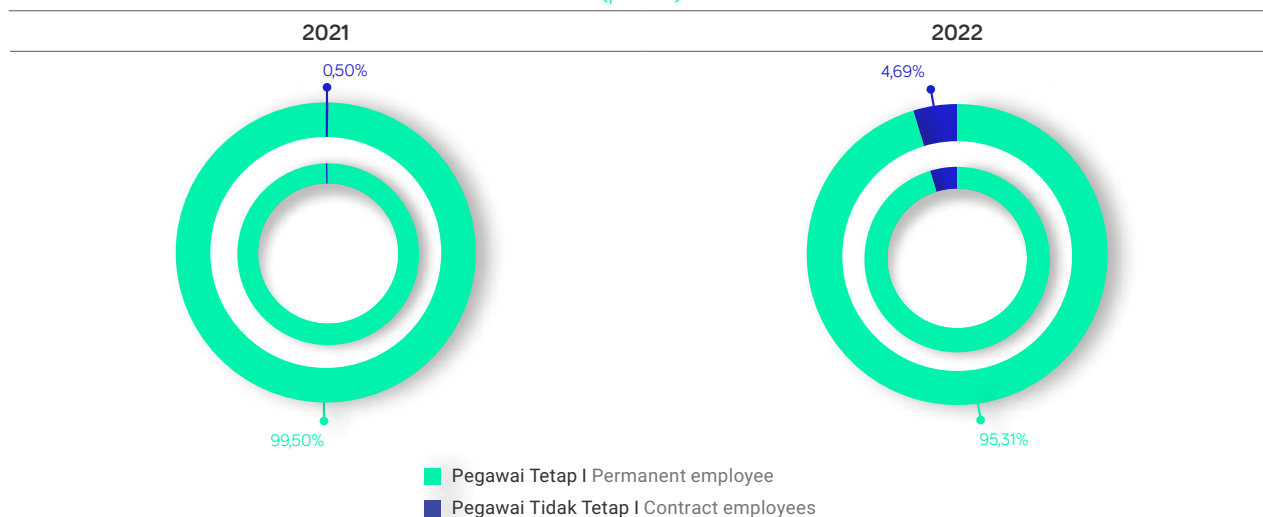
Status Kepegawaian Employment status	2022				2021			
	L	P	Jumlah Amount	Komposisi (%) Composition (%)	L	P	Jumlah Amount	Komposisi (%) Composition (%)
Pegawai Tetap Permanent employee	158	86	244	95,31%	133	65	198	99,50%
Pegawai Tidak Tetap Contract employees	7	5	12	4,69%	0	1	1	0,50%
Jumlah Amount	165	91	256	100,00%	133	66	199	100,00%

L = Laki-laki / P = Perempuan
M = Male / F = Female



Komposisi Pegawai Berdasarkan Status Kepegawaian (orang)

Employee Composition by Employment Status
(person)



Demografi Pegawai Berdasarkan Rentang Usia (orang)

Employee Demographics by Age Range
(person)

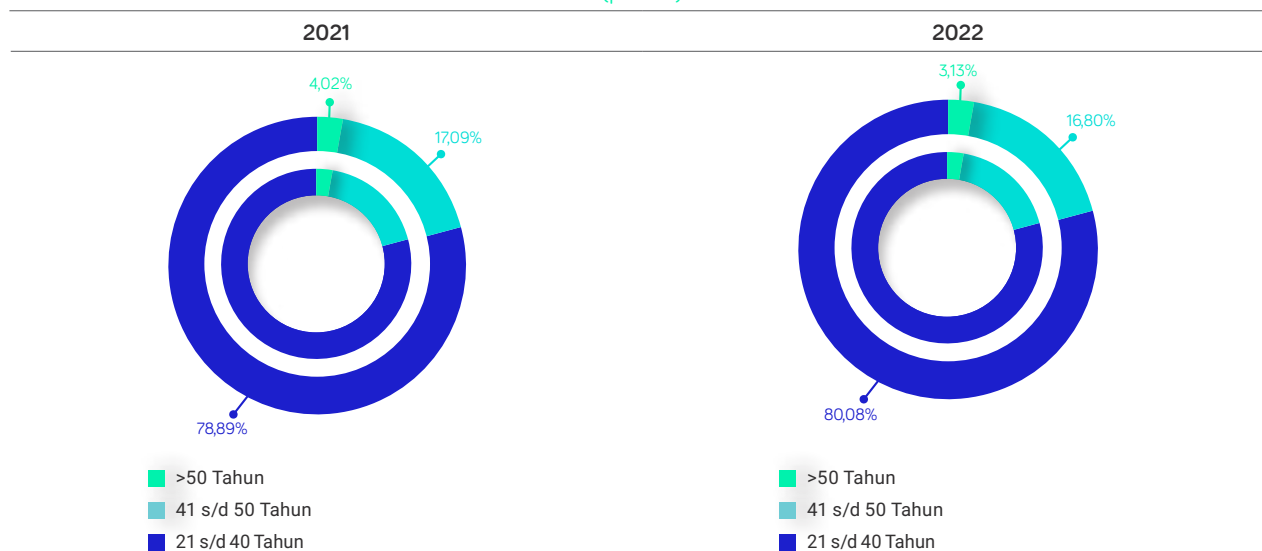
Rentang Usia Age range	2022				2021			
	L	P	Jumlah Total	Komposisi (%) Composition (%)	L	P	Jumlah Total	Komposisi (%) Composition (%)
>50 tahun >50 years old	4	4	8	3,13%	7	1	8	4,02%
41 s/d 50 tahun 41 to 50 years old	30	13	43	16,80%	22	12	34	17,09%
21 s/d 40 tahun 21 to 40 years old	131	74	205	80,08%	104	53	157	78,89%
18 s/d 20 tahun 18 to 20 years old	0	0	0	0,00%	0	0	0	0,00%
Jumlah Total	165	91	256	100,00%	133	66	199	100,00%

L = Laki-laki / P = Perempuan
M = Male / F = Female



Komposisi Pegawai Berdasarkan Rentang Usia (orang)

Employee Composition by Age Range
(person)



Demografi Pegawai Berdasarkan Gender/Jenis Kelamin (orang)

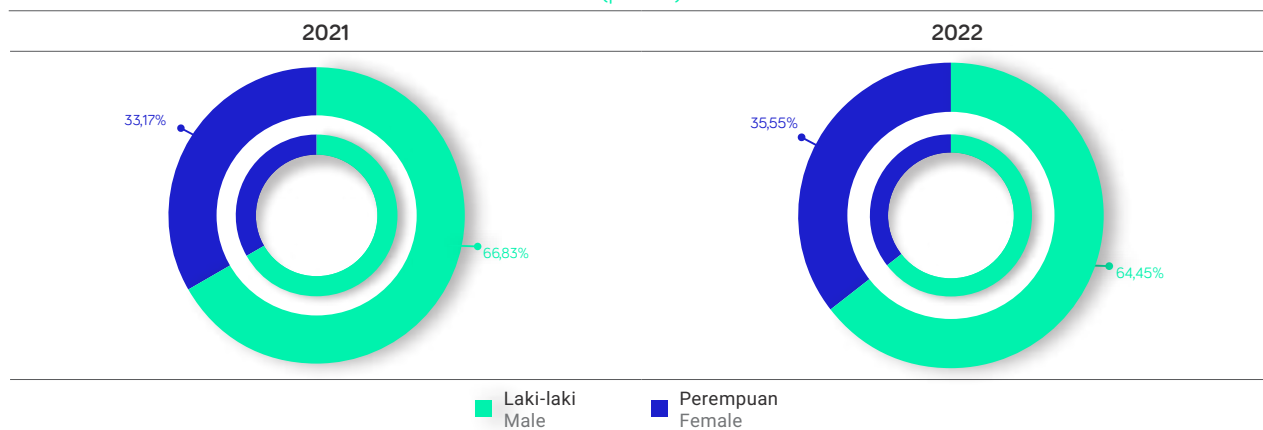
Employee Demographics by Gender
(person)

Gender/Jenis Kelamin	2022		2021	
	Jumlah Total	Komposisi (%) Composition	Jumlah Total	Komposisi (%) Composition
Laki-laki Male	165	64,45%	133	66,83%
Perempuan Female	91	35,55%	66	33,17%
Jumlah Total	256	100,00%	199	100,00%



Komposisi Pegawai Berdasarkan Gender/Jenis Kelamin (orang)

Employee Composition by Gender
(person)



PENGEMBANGAN KOMPETENSI PEGAWAI

Sebagai wujud upaya dalam menciptakan Sumber Daya Insani (SDI) yang unggul dan profesional dalam menghadapi tantangan bisnis yang semakin dinamis. Bank Aladin Syariah secara berkesinambungan menjalankan program pendidikan dan pengembangan kompetensi pegawai agar dapat lebih kompetitif dalam menghadapi perubahan dan perkembangan industri yang begitu pesat, serta meningkatkan efektivitas dan produktivitas kinerja Bank.

Bagi Bank Aladin Syariah, SDI yang mumpuni merupakan ujung tombak dalam upaya mewujudkan visi dan misi Bank. Salah satu strategi untuk meningkatkan dan mengembangkan kompetensi pegawai adalah dengan memfasilitasi kebutuhan pelatihan dan pendidikan, di mana setiap pegawai memiliki kesempatan yang sama untuk memperoleh pengembangan kompetensi yang berkualitas dan sesuai dengan kebutuhan. Bank Aladin Syariah secara berkesinambungan mendorong setiap personal dalam semua unit kerja untuk mengikuti program pengembangan kompetensi agar senantiasa mampu mempersiapkan diri menghadapi tantangan untuk kemajuan Bank di masa depan.

EMPLOYEE COMPETENCY DEVELOPMENT

As a form of efforts to create superior and professional Human Capital (SDI) in facing increasingly dynamic business challenges. Bank Aladin Syariah continuously carries out education programs and employee competency development so that they can be more competitive in dealing with rapid industrial changes and developments, as well as increasing the effectiveness and productivity of Bank's performance.

For Bank Aladin Syariah, qualified HR is the spearhead in an effort to realize Bank's vision and mission. One of the strategies to improve and develop employee competencies is to facilitate training and education needs, where every employee has an equal opportunity to obtain quality competency development according to needs. Bank Aladin Syariah continuously encourages every person in all work units to take part in competency development programs so that they are always able to prepare themselves to face challenges for the future progress of Bank.



Pengembangan Kompetensi Pegawai Berdasarkan Level Organisasi/Jabatan Tahun 2022

Employee Competency Development by Organizational/Occupational Level
Year 2022

Level Jabatan Position Level	Jenis Pendidikan atau Pelatihan Type of Education or Training	Nama Pendidikan atau Pelatihan Name of Education or Training	Tujuan Pendidikan atau Pelatihan Educational or Training Purposes	Jumlah Peserta Number of participants
Director	External	Pelatihan Kepatuhan Syariah Sharia Compliance Training	Mengetahui seberapa besar pengaruh Kepatuhan Syariah Knowing how much influence Sharia Compliance has	1
	External	Pelatihan Dasar Perbankan Syariah Sharia Banking Basic Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	1
	External	Pelatihan Peningkatan kompetensi (Direksi) Competency Improvement Training (Directors)	Memastikan wawasan profesional, kompetensi, dan kemampuan kepemimpinan mereka dapat berkembang selaras dengan perkembangan industri terkini dalam bidangnya masing-masing Ensuring that their professional insights, competencies and leadership abilities can develop in line with the latest industry developments in their respective fields	1
	External	Training Resilience And Fyc Unbanked & Underbanked Resilience And Fyc Unbanked & Underbanked Training	Menambah wawasan bankir dalam menghadapi situasi unbanked & underbank Add insight bankers in dealing with unbanked and underbanked situations	3
	External	Sertifikasi Treasury Level Advance Treasury Level Advance Certification	Memastikan peningkatan kompetensi bankir dalam bidang Treasury Ensuring an increase in banker competence in the field of Treasury	1



Pengembangan Kompetensi Pegawai Berdasarkan Level Organisasi/Jabatan
Tahun 2022
 Employee Competency Development by Organizational/Occupational Level
 Year 2022

Level Jabatan Position Level	Jenis Pendidikan atau Pelatihan Type of Education or Training	Nama Pendidikan atau Pelatihan Name of Education or Training	Tujuan Pendidikan atau Pelatihan Educational or Training Purposes	Jumlah Peserta Number of participants
Upper Manager (VP, SVP/Group Head)	External	Webinar-Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan Webinar-Consumer Protection in the Digitalization Era, implementation of Market Conduct supervision and its impact on banking	Meningkatkan wawasan bankir mengenai aturan perlindungan konsumen dalam era digital Increase bankers' insight into consumer protection regulations in the digital era	1
	External	Pelatihan Persiapan Uji Fit & Proper OJK OJK Fit & Proper Test Preparation Training	Mewujudkan industri Bank yang bersih dengan memastikan Bank dimiliki dan dikelola oleh pihak-pihak yang senantiasa memenuhi persyaratan kemampuan dan kepatutan Realizing a clean banking industry by ensuring that Bank is owned and managed by parties who always meet the fit and proper requirements	2
	External	Pelatihan Kepatuhan Syariah Sharia Compliance Training	Mengetahui seberapa besar pengaruh Kepatuhan Syariah Knowing how much influence Sharia Compliance has	1
	External	Pelatihan Manajemen Resiko Risk Management Training	Melakukan mitigasi atau pelacakan sumber-sumber yang berpotensi mengancam produktivitas dan keamanan bisnis Mitigate or track sources that have the potential to threaten business productivity and security	26
	External	Pelatihan Perbankan Syariah Sharia Banking Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	18
	External	Pelatihan Effective Python: 90 ways to write better python Effective Python training: 90 ways to write better python	Meningkatkan kompetensi teknikal programming Improve programming technical competence	1
	External	Sertifikasi Kompetensi bidang Treasury Treasury Competency Certification	Memastikan peningkatan kompetensi bankir dalam bidang Treasury	1



Pengembangan Kompetensi Pegawai Berdasarkan Level Organisasi/Jabatan Tahun 2022

Employee Competency Development by Organizational/Occupational Level
Year 2022

Level Jabatan Position Level	Jenis Pendidikan atau Pelatihan Type of Education or Training	Nama Pendidikan atau Pelatihan Name of Education or Training	Tujuan Pendidikan atau Pelatihan Educational or Training Purposes	Jumlah Peserta Number of participants
	External	Pelatihan SPPUR - Pengelolaan Transfer Dana - Jenjang Pejabat Eksekutif SPPUR Training - Fund Transfer Management - Executive Level	Memastikan bankir memiliki standar kompetensi dalam pengelolaan uang rupiah dan sistem pembayaran yang layak, aman, efisien dan andal Ensuring bankers have competency standards in managing rupiah currency and a proper, safe, efficient and reliable payment system	1
	External	Sertifikasi Anti Fraud Manager Anti Fraud Manager Certification	Memastikan bankir memiliki kompetensi anti fraud guna menunjang operasional bank Ensuring bankers have anti-fraud competence to support bank operations	2
	External	Training Empowering Leader Training for Empowering Leaders	Meningkatkan kompetensi bankir sebagai pimpinan unit kerja maupun divisi Increase the competence of bankers as heads of work units and divisions	43
	External	Training on Emissions and Calculating Emissions using Jejakin Platform Training on Emissions and Calculating Emissions using Jejakin Platform	Meningkatkan wawasan mengenai emisi karbon guna mencapai SDG's Increasing knowledge about carbon emissions in order to achieve SDG's	1
	External	Training Resilience And Fyc Unbanked & Underbanked Resilience And Fyc Unbanked & Underbanked Training	Menambah wawasan bankir dalam menghadapi situasi unbanked & underbank Add insight bankers in dealing with unbanked and underbanked situations	13
	External	Webinar Strategi Transformasi Digital Untuk Solusi dan Penguatan Pengamanan Data Nasabah dan Operasional Bank Digital Transformation Strategy Webinar for Solutions and Strengthening Customer Data Security and Bank Operations	Menambah wawasan perencanaan strategis dalam perlindungan data nasabah Add insight into strategic planning in customer data protection	2
	External	Workshop Operations Team Team Operations Workshop	Meningkatkan kompetensi bankir dalam menjalankan operasional bank Increasing the competence of bankers in carrying out bank operations	2
	External	Workshop IT x Digital Banking Bank Aladin Syariah Workshop IT x Digital Banking Bank Aladin Syariah	Meningkatkan kompetensi teknis mengenai Teknologi Informasi Improving technical competence regarding Information Technology	9



Pengembangan Kompetensi Pegawai Berdasarkan Level Organisasi/Jabatan Tahun 2022

Employee Competency Development by Organizational/Occupational Level
Year 2022

Level Jabatan Position Level	Jenis Pendidikan atau Pelatihan Type of Education or Training	Nama Pendidikan atau Pelatihan Name of Education or Training	Tujuan Pendidikan atau Pelatihan Educational or Training Purposes	Jumlah Peserta Number of participants
Middle Manager (Sr. Manager s.d AVP)	External	Pelatihan Manajemen Resiko Risk Management Training	Melakukan mitigasi atau pelacakan sumber-sumber yang berpotensi mengancam produktivitas dan keamanan bisnis Mitigate or track sources that have the potential to threaten business productivity and security	18
	External	Pelatihan Perbankan Syariah Sharia Banking Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	28
	External	Pelatihan Kepatuhan Syariah Sharia Compliance Training	Mengetahui seberapa besar pengaruh Kepatuhan Syariah Knowing how much influence Sharia Compliance has	14
	External	Pelatihan Dasar Perbankan Syariah Sharia Banking Basic Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	15
	External	Training Empowering Leader Training for Empowering Leaders	Meningkatkan kompetensi bankir sebagai pimpinan unit kerja maupun divisi Increase the competence of bankers as heads of work units and divisions	14
	External	Training Resilience And Fyc Unbanked & Underbanked Resilience And Fyc Unbanked & Underbanked Training	Menambah wawasan bankir dalam menghadapi situasi unbanked & underbank Add insight bankers in dealing with unbanked and underbanked situations	19
	External	Training Standard Operation Procedure dalam Menyusun Kebijakan Produk Kredit Standard Operation Procedure Training in Developing Credit Product Policies	Meningkatkan kompetensi teknis bankir dalam pembuatan kebijakan kredit Increase the technical competence of bankers in making credit policies	1
	External	Webinar Strategi Transformasi Digital Untuk Solusi dan Penguatan Pengamanan Data Nasabah dan Operasional Bank Digital Transformation Strategy Webinar for Solutions and Strengthening Customer Data Security and Bank Operations	Menambah wawasan perencanaan strategis dalam perlindungan data nasabah Add insight into strategic planning in customer data protection	2



Pengembangan Kompetensi Pegawai Berdasarkan Level Organisasi/Jabatan Tahun 2022

Employee Competency Development by Organizational/Occupational Level
Year 2022

Level Jabatan Position Level	Jenis Pendidikan atau Pelatihan Type of Education or Training	Nama Pendidikan atau Pelatihan Name of Education or Training	Tujuan Pendidikan atau Pelatihan Educational or Training Purposes	Jumlah Peserta Number of participants
Junior Manager (Manager)	External	Workshop Operations Team Team Operations Workshop	Meningkatkan kompetensi bankir dalam menjalankan operasional bank Increasing the competence of bankers in carrying out bank operations	1
	External	Workshop IT x Digital Banking Bank Aladin Syariah Workshop IT x Digital Banking Bank Aladin Syariah	Meningkatkan kompetensi teknis mengenai Teknologi Informasi Improving technical competence regarding Information Technology	12
	External	Training Sustainability Development Sustainability Development Training	Meningkatkan wawasan bankir guna mendukung SDG's Increase bankers' insights to support the SDGs	1
	External	Pelatihan Manajemen Resiko Risk Management Training	Melakukan mitigasi atau pelacakan sumber-sumber yang berpotensi mengancam produktivitas dan keamanan bisnis Mitigate or track sources that have the potential to threaten business productivity and security	15
	External	Pelatihan Kepatuhan Syariah Sharia Compliance Training	Mengetahui seberapa besar pengaruh Kepatuhan Syariah Knowing how much influence Sharia Compliance has	25
	External	Pelatihan Dasar Perbankan Syariah Sharia Banking Basic Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	43
	External	Webinar Pentingnya Peran Dokumen/Arsip yang baik dan benar Pada Industri Perbankan Webinar on the Importance of the Role of Good and Correct Documents/Archives in Banking Industry	Meningkatkan awareness bankir dalam dokumentasi perbankan Increasing banker awareness in banking documentation	1
	External	Workshop Operations Team Team Operations Workshop	Meningkatkan kompetensi bankir dalam menjalankan operasional bank Increasing the competence of bankers in carrying out bank operations	2
	External	Workshop IT x Digital Banking Bank Aladin Syariah Workshop IT x Digital Banking Bank Aladin Syariah	Meningkatkan kompetensi teknis mengenai Teknologi Informasi Improving technical competence regarding Information Technology	3



Pengembangan Kompetensi Pegawai Berdasarkan Level Organisasi/Jabatan Tahun 2022

Employee Competency Development by Organizational/Occupational Level
Year 2022

Level Jabatan Position Level	Jenis Pendidikan atau Pelatihan Type of Education or Training	Nama Pendidikan atau Pelatihan Name of Education or Training	Tujuan Pendidikan atau Pelatihan Educational or Training Purposes	Jumlah Peserta Number of participants
Senior Officer (Sr. Staff)	External	Pelatihan Perbankan Syariah Sharia Banking Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	15
	External	Webinar Wellness at Work Wellness at Work webinars	Menerapkan gaya hidup sehat kepada karyawan melalui berbagai edukasi, jaminan kesehatan, benefit non tunai, dan lainnya Implementing a healthy lifestyle for employees through various education, health insurance, non-cash benefits, and others	17
Officer (Staff)	External	Pelatihan Perbankan Syariah Sharia Banking Training	mengetahui dan paham filosofi transaksi di Bank Syariah dari sisi produk sampai manajemen operasional, birokratis dan akademis know and understand the philosophy of transactions in Sharia Banks from the product side to operational, bureaucratic and academic management	10
	External	Webinar Wellness at Work Wellness at Work webinars	Menerapkan gaya hidup sehat kepada karyawan melalui berbagai edukasi, jaminan kesehatan, benefit non tunai, dan lainnya Implementing a healthy lifestyle for employees through various education, health insurance, non-cash benefits, and others	18

BIAYA PENGEMBANGAN KOMPETENSI PEGAWAI

Bank Aladin Syariah memiliki komitmen yang besar untuk terus meningkatkan kapasitas dan kualitas Sumber Daya Manusia yang dimilikinya. Komitmen tersebut salah satunya diwujudkan dengan penyediaan anggaran investasi pada program pengembangan kompetensi pegawai secara berkelanjutan. Realisasi biaya pengembangan kompetensi karyawan pada tahun 2022 tercatat sebesar Rp2.481.511.667,- mengalami peningkatan 202,86% atau setara dengan Rp1.662.154.928,- dibandingkan tahun 2021 yang sebesar Rp819.356.739,-.

EMPLOYEE COMPETENCY DEVELOPMENT COSTS

Bank Aladin Syariah has a great commitment to continuously improve the capacity and quality of its Human Capital. One of these commitments is realized by providing an investment budget in a sustainable employee competency development program. The realization of employee competency development costs in 2022 was recorded at IDR 2,481,511,667 an increase of 202.86% or equivalent to IDR2,481,511,667 compared to 2021 which amounted to IDR 819,356,739.



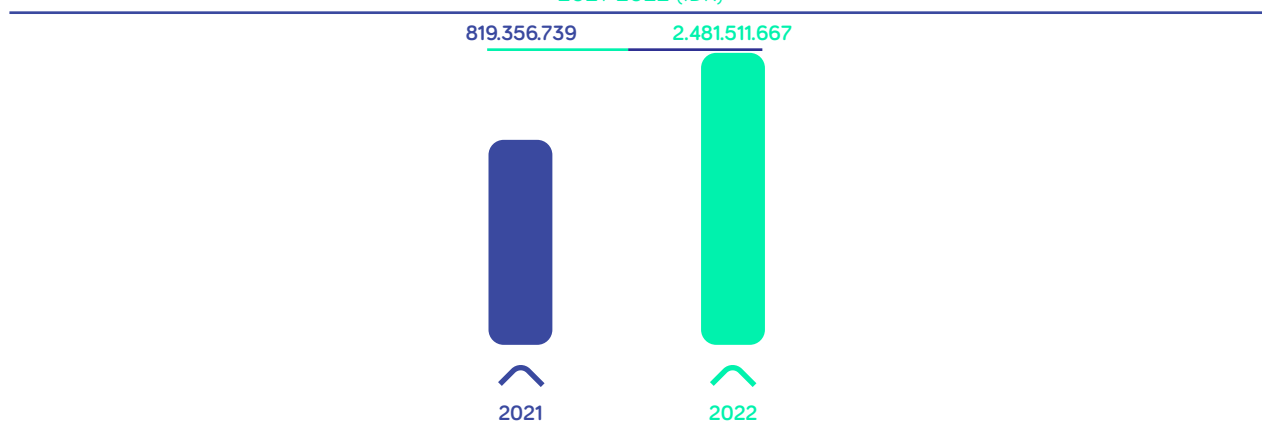
Besaran biaya pengembangan kompetensi pegawai secara total dapat dilihat pada tabel berikut.

The amount of employee competency development costs in total can be seen in the following table.

Biaya Pengembangan Kompetensi Pegawai
Employee Competency Development Costs

	2022 (Rp)	2021 (Rp)	Perbandingan Realisasi Realization Comparison 2021 - 2022	
			Selisih Difference (Rp)	Persentase Percentage (%)
Pengembangan Kompetensi Competency Development	2.481.511.667	819.356.739	1.662.154.928	202,86%

**Perbandingan Biaya Pengembangan Kompetensi Pegawai
2021-2022 (Rp)**
Comparison of Employee Competency Development Costs
2021-2022 (IDR)



Uraian lengkap terkait kebijakan Bank dalam mengelola dan mengembangkan Sumber Daya Insani (SDI) dapat dilihat pada pembahasan Sumber Daya Insani di bab Fungsi Penunjang Bisnis dalam Laporan Tahunan ini.

A complete description of Bank's policies in managing and developing Human Capital (HC) can be seen in the discussion on Human Capital in the Business Support Functions chapter in this Annual Report.



KOMPOSISI PEMEGANG SAHAM

SHAREHOLDERS COMPOSITION

KOMPOSISI KEPEMILIKAN SAHAM BANK

COMPOSITION OF BANK SHARE OWNERSHIP

Kepemilikan Saham Bank Aladin Syariah per 1 Januari 2022

Share Ownership of Bank Aladin Syariah
as of January 1, 2022

Pemegang Saham Shareholders	Jumlah Saham (lembar) Number of shares (share)	Modal Ditempatkan dan Disetor Penuh (Rp) Issued and fully paid-up capital (IDR)	Persentase Kepemilikan (%) Ownership Percentage (%)
Nilai Nominal Saham = Rp100/lembar saham Nominal Value of Shares = IDR 100/share			
PT Aladin Global Ventures	7.988.245.746	798.824.574.600	60,22%
Kelompok Masyarakat (masing-masing di bawah 5%) Public (each under 5%)	5.277.893.678	527.789.367.800	39,78%
Jumlah Total	13.266.139.424	1.326.613.942.400	100%

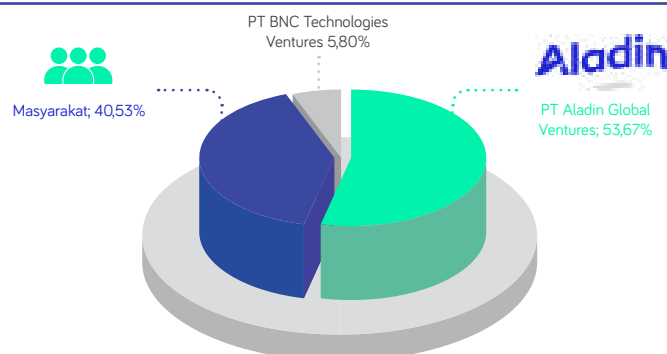
Kepemilikan Saham Bank Aladin Syariah per 31 Desember 2022

Share Ownership of Bank Aladin Syariah
December 31, 2022

Pemegang Saham Shareholders	Jumlah Saham (lembar) Number of shares (share)	Modal Ditempatkan dan Disetor Penuh (Rp) Issued and fully paid-up capital (IDR)	Persentase Kepemilikan Ownership Percentage (%)
Nilai Nominal Saham = Rp100/lembar saham Nominal Value of Shares = IDR100/share			
PT Aladin Global Ventures	7.865.630.746	786.563.074.600	53,67%
PT BNC Technologies Ventures	850.000.000	85.000.000.000	5,80%
Kelompok Masyarakat (masing-masing di bawah 5%) Public (each under 5%)	5.939.986.855	593.998.685.500	40,53%
Jumlah Total	14.655.617.601	1.465.561.760.100	100%



**Komposisi Pemegang Saham Bank Aladin Syariah
per 31 Desember 2022**
Composition of Bank Aladin Syariah Shareholders
December 31, 2022



KOMPOSISI PEMEGANG SAHAM 5% ATAU LEBIH

SHAREHOLDER COMPOSITION OF 5% OR MORE

**Komposisi Pemegang Saham 5% atau Lebih
per 31 Desember 2022**
Shareholder Composition of 5% or More
December 31, 2022

Pemegang Saham Pemegang Saham	Jumlah Saham (lembar) Jumlah Saham (lembar)	Persentase Kepemilikan (%) Persentase Kepemilikan (%)
PT Aladin Global Ventures	7.865.630.746	53,67%
PT BNC Technologies Ventures	850.000.000	5,80%

KOMPOSISI KEPEMILIKAN WARAN SERI I

Bersamaan dengan penawaran umum perdana saham, yakni pada tanggal 22 Januari 2021, Bank Aladin Syariah menerbitkan sebanyak 2.800.000.000 Waran Seri I yang melekat pada saham yang dikeluarkan dan diberikan secara cuma-cuma sebagai insentif bagi pemegang saham dengan harga pelaksanaan waran Rp110 yang mulai berlaku mulai tanggal 2 Agustus 2021 sampai dengan 30 Januari 2026.

SERIES I WARRANT OWNERSHIP COMPOSITION

Simultaneously with the initial public offering of shares, on January 22 2021, Bank Aladin Syariah issued a total of 2,800,000,000 Series I Warrants attached to the shares issued and given free of charge as an incentive for shareholders with a warrant exercise price of IDR110 which Bank Aladin Syariah 2 August 2021 to 30 January 2026.



INFORMASI KEPEMILIKAN SAHAM BANK ALADIN SYARIAH OLEH DEWAN KOMISARIS DAN DIREKSI

Hingga 31 Desember 2022, Bank Aladin Syariah belum memiliki program kepemilikan saham bagi pegawai (*Employee Stock Option Program/ESOP*), maupun bagi manajemen (*Management Stock Option Program/MSOP*). Sehingga tidak terdapat pegawai maupun manajemen, dalam hal ini adalah Dewan Komisaris ataupun Direksi, yang memiliki saham Bank Aladin Syariah. Di samping itu, baik Dewan Komisaris maupun Direksi juga tidak memiliki kepemilikan tidak langsung atas saham Bank Aladin Syariah. Sehingga tidak terdapat informasi persentase kepemilikan tidak langsung atas saham Bank Aladin Syariah oleh Dewan Komisaris maupun Direksi pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Dewan Komisaris dan Direksi.

INFORMATION ON BANK ALADIN SYARIAH SHARE OWNERSHIP BY BOARD OF COMMISSIONERS AND DIRECTORS

As of 31 December 2022, Bank Aladin Syariah did not yet have a share ownership program for employees (*Employee Stock Option Program/ESOP*), or for management (*Management Stock Option Program/MSOP*). So that there are no employees or management, in this case Board of Commissioners or Directors, who own Bank Aladin Syariah shares. In addition, neither Board of Commissioners nor Board of Directors have indirect ownership of Bank Aladin Syariah shares. So that there is no information on the percentage of indirect ownership of Bank Aladin Syariah shares by Board of Commissioners and Directors at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership of members of Board of Commissioners and Directors.



INFORMASI PEMEGANG SAHAM UTAMA DAN PENGENDALI BANK ALADIN SYARIAH

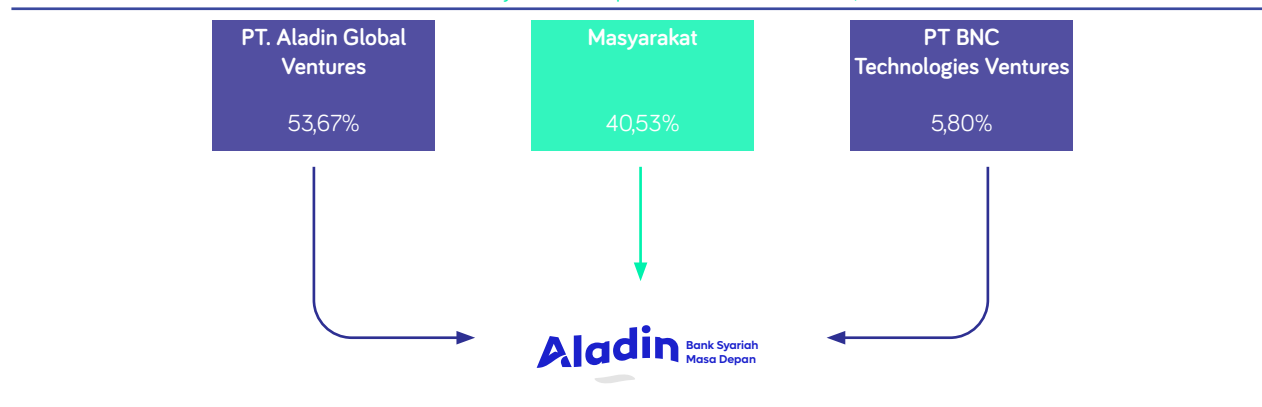
INFORMATION ON MAJORITY SHAREHOLDERS AND CONTROLLERS OF BANK ALADIN SYARIAH

Pemegang saham utama dan pengendali Bank Aladin Syariah adalah PT Aladin Global Ventures dengan komposisi kepemilikan saham sebesar 53,67%. Sedangkan sisanya dimiliki oleh PT BNC Technologies Ventures dengan porsi kepemilikan saham sebesar 5,80% serta kepemilikan saham di bawah 5% oleh Masyarakat dengan kepemilikan saham sebesar 40,53%.

The majority shareholder and controller of Bank Aladin Syariah is PT Aladin Global Ventures with a share ownership composition of 53.67%. While the rest is owned by PT BNC Technologies Ventures with a share ownership portion of 5.80% and share ownership below 5% by the public with a share ownership of 40.53%.

Struktur Grup Bank Aladin Syariah per 31 Desember 2022

Bank Aladin Syariah Group Structure December 31, 2022





INFORMASI DAFTAR ENTITAS ANAK DAN ENTITAS ASOSIASI DAN VENTURA BERSAMA

INFORMATION ON LIST OF SUBSIDIARIES AND ASSOCIATES AND JOINT VENTURES

Per 31 Desember 2022, Bank Aladin Syariah tidak memiliki entitas anak dan entitas asosiasi, maupun ventura bersama. Dengan demikian, tidak terdapat informasi terkait nama, persentase kepemilikan, bidang usaha, total aset, dan status operasi terkait entitas anak dan entitas asosiasi, maupun ventura bersama.

As of 31 December 2022, Bank Aladin Syariah did not have subsidiaries and associated entities or joint ventures. Thus, there is no information related to the name, percentage of ownership, line of business, total assets, and operating status related to subsidiaries and associated entities, or joint ventures.

NAMA ALAMAT ENTITAS ANAK DAN/ATAU KANTOR CABANG ATAU KANTOR PERWAKILAN

NAME ADDRESS OF SUBSIDIARIES AND/OR BRANCH OFFICE OR REPRESENTATIVE OFFICE

Per 31 Desember 2022, Bank Aladin Syariah tidak memiliki entitas anak maupun entitas asosiasi, serta Kantor Cabang ataupun Kantor Perwakilan.

As of 31 December 2022, Bank Aladin Syariah did not have subsidiaries or associated entities, as well as Branch Offices or Representative Offices.



KRONOLOGIS PENERBITAN DAN/ ATAU PENCATATAN SAHAM

CHRONOLOGY OF SHARE ISSUANCE AND/OR LISTING

Di tahun 2021, Bank melakukan Aksi Korporasi berupa Penawaran Umum Perdana Saham atau Intial Public Offering (IPO) kepada masyarakat. Sebelum melakukan aksi IPO, saham Bank masing-masing dimiliki oleh PT Aladin Global Ventures (sebelumnya bernama PT NTI Global Indonesia) sebanyak 7.988.245.746 saham atau 97,50% dan PT Alphaplus Adhigana Asia sebanyak 204.826.814 saham 2,50%. Kemudian pada tanggal 22 Januari 2021, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-8/D.04/2021 untuk melakukan penawaran umum perdana 5.000.000.000 saham Bank dengan nilai nominal Rp100 (nilai penuh) per saham kepada masyarakat dengan harga penawaran sebesar Rp103 (nilai penuh) per saham. Pada tanggal 1 Februari 2021, saham tersebut telah dicatatkan pada Bursa Efek Indonesia dengan kode saham BANK. Dari hasil penawaran umum saham perdana, Bank berhasil mencatat penambahan modal disetor sebesar Rp500.000.000.000 dan tambahan modal disetor berupa agio sebesar Rp15.000.000.000 sebelum dikurangi biaya emisi penerbitan saham sebesar Rp4.612.334.741. Hasil penerimaan bersih dari penawaran umum saham perdana ini adalah sebesar Rp510.387.665.259.

Pada tanggal 22 Januari 2021, yakni bersamaan dengan penawaran umum perdana saham, Bank menerbitkan sebanyak 2.800.000.000 Waran Seri I yang melekat pada saham yang dikeluarkan dan diberikan secara cuma-cuma sebagai insentif bagi pemegang saham dengan harga pelaksanaan waran Rp110 yang mulai berlaku mulai tanggal 2 Agustus 2021 sampai dengan 30 Januari 2026. Sehingga total dana yang akan diperoleh dari hasil pelaksanaan Waran Seri I apabila seluruh waran yang diterbitkan tereksekusi seluruhnya adalah sebanyak-banyaknya Rp308.000.000.000.

Sementara itu, berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang diselenggarakan pada tanggal 28 Mei 2021, para Pemegang Saham telah menyetujui rencana Bank untuk melakukan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (HMETD) I atau rights issue. Bank menawarkan sebanyak-banyaknya 2.000.000.000 saham baru dengan nilai nominal Rp100 (seratus Rupiah) per saham atau sebesar 13,12% dari modal ditempatkan dan disetor penuh Bank setelah HMETD I.

Dalam Aksi Korporasi penambahan modal Bank telah berhasil melaksanakan Aksi Korporasi penambahan modal di sepanjang tahun 2022 melalui Penambahan Modal Melalui Hak Memesan Efek Terlebih Dahulu (HMETD) serta Penambahan Modal Tanpa Melalui Hak Memesan Efek Terlebih Dahulu (PMTHMETD). Kedua Aksi Korporasi tersebut serta merta untuk memenuhi ketentuan OJK yang disampaikan melalui Peraturan Otoritas Jasa Keuangan (POJK) No 12 Tahun 2022 tentang Konsolidasi Bank Umum, di mana bank umum diwajibkan memiliki modal inti Rp 3 triliun per akhir 2022

In 2021, Bank carried out Corporate Action in the form of an Initial Public Offering (IPO) to the public. Prior to carrying out the IPO action, Bank's shares were each owned by PT Aladin Global Ventures (formerly PT NTI Global Indonesia) with a total of 7,988,245,746 shares or 97.50% and PT Alphaplus Adhigana Asia with 204,826,814 shares with 2.50%. Then on January 22 2021, Bank obtained an effective statement from the Financial Services Authority (OJK) with its letter No. S-8/D.04/2021 to conduct an initial public offering of 5,000,000,000 Bank shares with a nominal value of IDR100 (full amount) per share to the public at an offering price of IDR103 (full amount) per share. On February 1, 2021, these shares were listed on the Indonesia Stock Exchange with the ticker code BANK. From the results of the initial public offering, Bank managed to record additional paid-in capital of IDR500,000,000,000 and additional paid-in capital in the form of premiums of IDR15,000,000,000 before deducting the issuance costs of shares of IDR4,612,334,741. The proceeds from the net proceeds from this initial public offering amounted to IDR510,387,665,259.

On January 22, 2021, which coincided with the initial public offering of shares, Bank issued 2,800,000,000 Series I Warrants attached to the issued shares and provided free of charge as an incentive for shareholders with a warrant exercise price of IDR110 which effective between August 2, 2021 to January 30, 2026. So that the total funds to be obtained from the results of the exercise of the Series I Warrants if all of the warrants exercised with maximum amount of IDR308,000,000,000.

Meanwhile, based on the Extraordinary General Meeting of Shareholders (EGMS) held on 28 May 2021, the Shareholders have approved Bank's plan to increase Capital with Right Issue. Bank offers a maximum of 2,000,000,000 new shares with a nominal value of IDR100 (one hundred Rupiah) per share or 13.12% of the issued and fully paid-up capital of Bank after Right Issue I.

To increase Capital, Bank has succeeded in performed Corporate Action to increase capital throughout 2022 through additional Right Issue and Private Placement. The two Corporate Action are immediately in compliance with OJK regulations as conveyed through Financial Services Authority Regulation (POJK) No. 12 of 2022 concerning Commercial Bank Consolidation, in which commercial banks are required to have a core capital of IDR 3 trillion by the end of 2022



Bank melaksanakan HMETD pada 23 Mei - 7 Juni 2022 dengan menawarkan sebanyak-banyaknya 1.999.933.723 setara 11,12% dari modal ditempatkan dan disetor penuh. Adapun harga pelaksanaan HMETD tersebut Rp2.000 per saham. Dari pelaksanaan HMETD tersebut saham yang berhasil di eksekusi sejumlah 504.264.065 saham atau senilai Rp1.008.528.130.000,00. Setelah dikurangi biaya-biaya emisi, seluruh dana hasil *rights issue* akan digunakan untuk penyaluran pembiayaan dalam rangka mendukung kinerja perusahaan.

Selanjutnya tepat di penghujung tahun 2022 melalui PMTHMETD yang berlangsung pada 29 Desember 2022 Bank menerbitkan saham baru sejumlah 850.000.000 saham dengan harga pelaksanaan Rp1.400 atau senilai dengan Rp1.190.000.000.000. PT BNC Technologies Ventures menyerap seluruhnya saham yang ditawarkan dalam PMTHMETD tersebut sehingga membuatnya menjadi pemegang saham baru Bank dengan kepemilikan sebesar 5,80%. Seluruh dana yang diperoleh dari PMTHMETD akan digunakan untuk memperkuat struktur permodalan dalam rangka pengembangan usaha Perseroan.

Berikut disampaikan kronologis penerbitan dan pencatatan saham Bank.

Bank carried out Right Issue on 23 May - 7 June 2022 by offering a maximum of 1,999,933,723 equivalent to 11.12% of the issued and fully paid capital. The exercise price for the Right Issue is IDR2,000 per share. From the exercise of the Right Issue, 504,264,065 shares were successfully executed or a value of IDR1,008,528,130,000.00. After deducting issuance costs, all proceeds from the rights issue will be used for financing distribution in order to support the company's performance.

Then right at the end of 2022 through Private Placement which took place on December 29, 2022 Bank issued 850,000,000 new shares with an exercise price of IDR1,400 or a value of IDR1,190,000,000,000. PT BNC Technologies Ventures absorbed all of the shares offered in the Private Placement thereby making it the new shareholder of Bank with ownership of 5.80%. All funds obtained from Private Placement used to strengthen the capital structure in order to develop the Company's business.

The following is a chronology of the issuance and listing of Bank's shares.

Kronologis Penerbitan dan Pencatatan Saham Chronology of Issuance and Listing of Shares

Periode Period	Keterangan Information	Nilai Nominal (Rp) Nominal Value (IDR)	Harga Penawaran (Rp) Bid price (IDR)	Jumlah Saham yang Diterbitkan Number of Issued Shares	Modal Ditempatkan dan Disetor Issued and Paid-up Capital		
					Jumlah Saham Number of shares	Total Nilai (Rp) Total Value (IDR)	Total Harga Penawaran (Rp) Total Offering Price (IDR)
Sebelum - IPO Before - IPO					8.193.072.560	819.307.256.000	
2021	Penawaran Umum Perdana Initial Public Offering	100	103	5.000.000.000	13.193.072.560	1.319.307.256.000	515.000.000.000
2022	HMETD Rights Issue	100	2.000	504.264.065	13.266.245.924	1.326.624.592.400	1.008.528.130.000
2022	PMTHMETD Private Placement	100	1.400	850.000.000	14.655.617.601	1.465.561.760.100	1.190.000.000.000
2021-2026	Waran Seri I Series I Warrant	100	110	2.800.000.000	15.993.072.560*	1.599.307.256.000	308.000.000.000

Catatan: *) Apabila seluruh waran yang diterbitkan tereksekusi seluruhnya
Note: *) If all issued warrants are fully executed



KRONOLOGIS PENERBITAN DAN PENCATATAN EFEK LAINNYA

CHRONOLOGY OF ISSUANCE AND OTHER SECURITIES LISTING

Hingga tanggal 31 Desember 2022 maupun tanggal disampaikannya data/informasi ini, Bank tidak menerbitkan efek lainnya dalam bentuk apapun. Dengan demikian tidak terdapat informasi terkait nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/ imbalan efek lainnya, dan tanggal jatuh tempo efek lainnya; nilai penawaran efek lainnya; nama bursa di mana efek lainnya dicatatkan; dan peringkat efek.

Until December 31, 2022 and the date this data/information was submitted, Bank did not issue other securities in any form. Therefore, there is no information related to names of other securities, years of issuance of other securities, interest rates/ returns on other securities, and maturity dates of other securities; the value of other securities offerings; the name of the stock exchange where the other securities are listed; and effect ratings.

LEMBAGA DAN/ATAU PROFESI PENUNJANG

SUPPORTING INSTITUTIONS AND/OR PROFESSIONALS

Akuntan Publik

Public Accountant

Nama Lembaga/ Profesi Name of Institution/Profession	KAP Purwantono, Sungkoro & Surja
Alamat Address	Gedung Bursa Efek Indonesia, Tower II Lantai 7 Jl. Jend. Sudirman Kav 52-53, Jakarta 12190 Indonesia Stock Exchange Building, Tower II Floor 7 Jl. Jend. Sudirman Kav 52-53, Jakarta 12190
Jasa yang Diberikan Services Rendered	Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia Auditing Standards set by the Indonesian Institute of Certified Public Acc
Periode Penugasan Assignment Period	1 November 2022 November 1, 2022

Konsultan Hukum

Law Consultant

Nama Lembaga/ Profesi Name of Institution/Profession	Ali Budiardjo, Nugroho, Reksodiputro
Alamat Address	Graha CIMB Niaga Lt. 24 Jl. Jenderal Sudirman Kav. 58 Jakarta 12190 – Indonesia
Jasa yang Diberikan Services Rendered	Standar Profesi Konsultan Hukum Pasar Modal Capital Market Legal Consultant Professional Standard
Periode Penugasan Assignment Period	12 Agustus 2021 August 12, 2021

Biro Administrasi Efek

Securities administration Bureau

Nama Lembaga/ Profesi Name of Institution/Profession	PT Sharestar Indonesia
Alamat Address	Sopo Del Office Towers & Lifestyle Tower B, Lt 18 Jl. Mega Kuningan Barat III, Lot 10. 1-6 Kawasan Mega Kuningan
Jasa yang Diberikan Services Rendered	Membantu Penjamin Pelaksana Assisting the Implementing Guarantor
Periode Penugasan Assignment Period	30 Juli 2020 July 30, 2020



Notaris

Notary Public

Nama Lembaga/ Profesi Name of Institution/Profession	Yulia SH
Alamat Address	Multivision Tower, Lantai 3, Suite 05 Jl. Kuningan Mulia Kav. 9B Indonesia
Jasa yang Diberikan Services Rendered	Perubahan anggaran dasar dan pembuatan akta Changes to the articles of association and making of deeds
Periode Penugasan Assignment Period	27 Juli 2020 July 27, 2020

PENGHARGAAN YANG DITERIMA BANK

AWARDS AND/OR CERTIFICATIONS RECEIVED BY BANKS

Penghargaan yang Diperoleh di Tahun 2022

Awards Received in 2022

Tanggal Diperolehnya Penghargaan Date of Acquisition	Nama Penghargaan Award Name	Badan atau Lembaga yang Memberikan Issuing Institution
April 2022 April 2022	1st Rank Bank Umum Syariah (KBMI) 1 1st Rank Mobile Banking Bank Umum Syariah (KBMI) 1 2nd Rank Best Over All Mobile Banking- Bank Umum Syariah 1st Rank Sharia Commercial Bank (KBMI) 1 1st Rank Mobile Banking Sharia Commercial Bank (KBMI) 1 2nd Rank Best Over All Mobile Banking - Sharia Commercial Bank	Infobank Infobank
Oktober 2022 October 2022	Bank Aladin Syariah Mendapatkan penghargaan dari Marketeers Editor's Choice Award 2022 sebagai " Breakthrough Islamic Digital Bank of The Year" pada tanggal 12 Oktober 2022 Bank Aladin Syariah mendapatkan penghargaan dalam ajang ESG Disclosure Award 2022 sebagai Predikat Commitment C dari Majalah Investor Bank Aladin Syariah Received an award from the Marketeers Editor's Choice Award 2022 as "Breakthrough Sharia Digital Bank of The Year" on 12 October 2022 Bank Aladin Syariah received an award in the 2022 ESG Disclosure Award event as Commitment C Predicate from Investor Magazine	Marketeers Majalah Investor Marketers Investor Magazine
November 2022 November 2022	Bank Aladin Syariah mendapatkan penghargaan dalam ajang CSR Award IDX Channel 2022 sebagai Green Tourism pada tanggal 26 November 2022 Bank Aladin Syariah received an award in the IDX Channel 2022 CSR Award event as Green Tourism on November 26, 2022	IDX Channel IDX Channel



INFORMASI PADA SITUS WEB BANK ALADIN SYARIAH

INFORMATION ON THE WEBSITE OF BANK ALADIN SYARIAH

PT Bank Aladin Syariah Tbk memiliki situs web resmi sebagai salah satu sarana dalam memenuhi keterbukaan terhadap publik yang menyajikan informasi secara komunikatif dan terupdate dengan alamat aladinbank.id. Situs web ini merupakan portal resmi Bank yang dapat diakses secara terbuka, kapan saja, dan di mana saja, serta mudah dan sederhana, dengan tujuan memberikan informasi yang komprehensif, akurat dan aktual tentang Bank kepada khalayak luas. Situs web resmi Bank telah sesuai dengan amanat Pasal 6, Peraturan Otoritas Jasa Keuangan (POJK) No. 8/POJK.4/2015 tentang Situs Web Emiten atau Perusahaan Publik, yang mewajibkan menyampaikan informasi mengenai, antara lain:

1. Informasi Umum Emiten atau Perusahaan Publik;
2. Informasi Bagi Pemodal atau Investor;
3. Informasi Tata Kelola Perusahaan;
4. Informasi Tanggung Jawab Sosial Perusahaan.

PT Bank Aladin Syariah Tbk has an official website as a means of fulfilling openness to the public which presents information in a communicative and updated manner at the address aladinbank.id. This website is Bank's official portal which can be accessed openly, anytime and anywhere, as well as easy and simple, with the aim of providing comprehensive, accurate and up-to-date information about Bank to a wide audience. Bank's official website complies with the mandate of Article 6, Financial Services Authority Regulation (POJK) No. 8/POJK.4/2015 concerning Issuer or Public Company Websites, which requires submitting information regarding, among others:

1. Public Information of Issuers or Public Companies;
2. Information for Investors;
3. Corporate Governance Information;
4. Corporate Social Responsibility Information.





Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham sampai dengan pemilik akhir individu; Shareholder information up to the individual final owner;	v	Memuat Informasi kepemilikan Saham dari Para pemegang Saham Bank yang dapat diakses di situs web Bank pada "Hubungan Investor ➔ Struktur Pemegang Saham" https://aladinbank.id/struktur-pemegang-saham/ Contains information on share ownership of Bank's Shareholders which can be accessed on Bank's website at "Investor Relations ➔ Shareholder Structure" https://aladinbank.id/struktur-pemegang-saham/
Isi Kode Etik Fill in the Code of Ethics	v	Memuat Informasi mengenai Kode Etik Bank yang dapat diakses di situs web Bank pada "Tentang Kami ➔ Tata Kelola" https://aladinbank.id/id/tata-kelola Contains information regarding Bank's Code of Ethics which can be accessed on Bank's website at "About Us ➔ Governance" https://aladinbank.id/id/tata-kelola
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan Information on the General Meeting of Shareholders (GMS) at least includes agenda items discussed at the GMS, summary of the minutes of the GMS, and information on important dates, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date the summary of the minutes of the GMS was announced	v	Memuat Informasi mengenai Rapat Umum Pemegang Saham (RUPS) Bank yang dapat diakses di situs web Bank pada "Hubungan Investor ➔ Rapat Umum Pemegang Saham" https://aladinbank.id/id/rapat-umum-pemegang-saham Contains information regarding Bank's General Meeting of Shareholders (GMS) which can be accessed on Bank's website at "Investor Relations ➔ General Meeting of Shareholders" https://aladinbank.id/id/rapat-umum-pemegang-saham
Laporan keuangan tahunan (5 tahun terakhir) Annual financial report (last 5 years)	v	Memuat Informasi terkait Laporan Keuangan Bank yang dapat diakses di situs web Bank pada "Hubungan Investor ➔ Laporan Triwulanan" https://aladinbank.id/id/laporan-tahunan Contains information related to Bank's Financial Statements which can be accessed on Bank's website at "Investor Relations ➔ Quarterly Reports" https://aladinbank.id/id/laporan-tahunan
Profil Dewan Komisaris dan Direksi Profiles of Board of Commissioners and Directors	v	Memuat informasi terkait Profil Dewan Komisaris dan Direksi yang dapat diakses di situs web Perseroan pada "Tentang Kami ➔ Manajemen Bank Aladin Syariah" https://aladinbank.id/id/manajemen Contains information regarding the Profiles of Board of Commissioners and Directors which can be accessed on the Company's website at "About Us ➔ Bank Aladin Syariah Management"
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal Charter of Board of Commissioners, Board of Directors, Committees and Internal Audit Unit	v	Memuat Informasi terkait Piagam Dewan Komisaris, Direksi, Komite dan Unit Audit Internal Perseroan yang dapat diakses di situs web Perseroan pada "Tentang Kami ➔ Tata Kelola" https://aladinbank.id/id/tata-kelola Contains information related to the Charter of Board of Commissioners, Directors, Committees and the Company's Internal Audit Unit which can be accessed on the Company's website at "About Us ➔ Governance"

v = tersedia pada situs web Perusahaan
x = belum tersedia pada situs web Perusahaan
v = available on the Company's website
x = not yet available on the Company's website



PENDIDIKAN DAN/ATAU PELATIHAN DEWAN KOMISARIS, DEWAN PENGAWAS, DIREKSI, PEJABAT EKSEKUTIF, KOMITE-KOMITE, UNIT AUDIT INTERNAL, DAN SEKRETARIS PERUSAHAAN

EDUCATION AND/OR TRAINING FOR BOARD OF COMMISSIONERS, SUPERVISORY BOARD, BOARD OF DIRECTORS, EXECUTIVE OFFICERS, COMMITTEES, INTERNAL AUDIT UNIT, AND CORPORATE SECRETARY

Berikut informasi tentang program peningkatan kompetensi Dewan Komisaris, Dewan Pengawas, Direksi, Pejabat Eksekutif, Komite-Komite, Unit Audit Internal, dan Sekretaris Perusahaan, di sepanjang tahun 2022.

The following is information about the competency improvement program for Board of Commissioners, Supervisory Board, Directors, Executive Officers, Committees, Internal Audit Unit and Corporate Secretary, throughout 2022.

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Materials of Education and Training	Tanggal Date	Penyelenggara Organizer
Dewan Komisaris Board of Commissioners				
Rudy Hamdani (Presiden Komisaris/ Independen) President Commissioner (Independent)	External	Pelatihan Fit and Proper Test Calon komisaris Fit and Proper Test Training for Commissioner Candidates	16 Maret 2022 March 16, 2022	PT Dakaratama Global Kreasi PT Dakaratama Global Kreasi
Ationo Teguh Basuki (Komisaris) Commissioner	External	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
Fransisca Ekawati (Komisaris Independen) Commissioner (Independent)	External	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
Direksi Executive Officers				
Dyota Mahottama Marsudi (Presiden Direktur) President Director	External	Workshop Bank Aladin Townhall	07 November 2022 November 07, 2022	Andy F. Noya
Firdila Sari (Direktur) (Director)	External	Workshop Bank Aladin Townhall	07 November 2022 November 07, 2022	Andy F. Noya
	External	Workshop Bank Aladin Sesi 1	02 Desember 2022 December 02, 2022	PT Produta Promosindo
	External	Workshop Bank Aladin Sesi 2	02 Desember 2022 December 02, 2022	PT Produta Promosindo



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Materials of Education and Training	Tanggal Date	Penyelenggara Organizer
Baiq Nadea Dzurriatin (Direktur Kepatuhan) Compliance Director	External	Training Refreshment Sertifikasi Kepatuhan Level Advance Advanced Level Compliance Certification Refreshment Training	24 - 25 Agustus 2022 August 24 - 25, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
	External	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
	External	Workshop Bank Aladin Townhall	07 November 2022 November 07, 2022	Andy F. Noya
	External	Workshop Bank Aladin Sesi 1	02 Desember 2022 December 02, 2022	PT Produta Promosindo
	External	Workshop Bank Aladin Sesi 2	02 Desember 2022 December 02, 2022	PT Produta Promosindo
Mayang Ekaputri (Direktur) (Director)	External	Training Refreshment Manajemen Risiko Level 4 Risk Management Refreshment Training for Level 4	14 Januari 2022 January 14, 2022	PT Gema Prima Solusi
	External	Pembekalan Pelatihan Sertifikasi Treasury Level Advance Provision of Advanced Level Treasury Certification Training	22 Maret 2022 March 22, 2022	IGMA
	External	Ujian Sertifikasi Treasury Level Advance Treasury Level Advance Certification Exam	22 April 2022 April 22, 2022	LSPP
	External	Pelatihan Fit and Proper Test Calon Direksi Fit and Proper Test Training for Candidates of the Board of Directors	26 April 2022 April 26, 2022	PT Dakaratama Global Kreasi
	External	Pelatihan Fit and Proper Test Calon Direksi Fit and Proper Test Training for Candidates of the Board of Directors	16 Juni 2022 June 16, 2022	PT Dakaratama Global Kreasi
	External	Workshop Bank Aladin Townhall	07 November 2022 November 07, 2022	Andy F. Noya
	External	Workshop Bank Aladin Sesi 1	02 Desember 2022 December 02, 2022	PT Produta Promosindo
		Workshop Bank Aladin Sesi 2	02 Desember 2022 December 02, 2022	PT Produta Promosindo



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Materials of Education and Training	Tanggal Date	Penyelenggara Organizer
Komite Audit Audit Committee				
Fransisca Ekawati (Ketua) (Chairman)	External	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
Rudy Hamdani (Anggota) (Member)	External	Pelatihan Fit and Proper Test Calon komisaris Fit and Proper Test Training for Commissioner Candidates	16 Maret 2022 March 16, 2022	PT Dakaratama Global Kreasi
Komite Remunerasi dan Nominasi Remuneration & Nomination Committee				
Rudy Hamdani (Anggota) (Member)	External	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
Komite Pemantau Risiko Risk Monitoring Committee				
Fransisca Ekawati (Ketua) (Chairman)	External	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director
Rudy Hamdani (Anggota) (Member)	External	Pelatihan Fit and Proper Test Calon komisaris Fit and Proper Test Training for Commissioner Candidates	16 Maret 2022 March 16, 2022	PT Dakaratama Global Kreasi



Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Materials of Education and Training	Tanggal Date	Penyelenggara Organizer
Sekretaris Perusahaan Corporate Secretary				
Indira Indah Prameshwari (Head of Corporate Secretary and Investor Relations)	External	Training Dari Bank Hybrid Menuju Bank Digital From Hybrid Bank To Digital Bank	17 Februari 2022 February 17, 2022	OJK
	External	Training Empowering Leader "Meningkatkan kompetensi bankir sebagai pimpinan unit kerja maupun divisi" Training for Empowering Leaders "Increasing the competence of bankers as heads of work units and divisions"	27 April - 3 Agustus 2022 April 27 - August 3, 2022	Bank Aladin Syariah
	External	Pelatihan Manajemen Risiko "Melakukan mitigasi atau pelacakan sumber-sumber yang berpotensi mengancam produktivitas dan keamanan bisnis" Risk Management Training "To mitigate or track sources that have the potential to threaten business productivity and security"	15-16 Maret 2022 March 15 - 16, 2022	Muamalat Institut
	External	Training on Emissions and Calculating Emissions Using Jejakin Platform "Meningkatkan wawasan mengenai emisi karbon guna mencapai SDG's" Training on Emissions and Calculating Emissions Using the Jejakin Platform "Increasing insight on carbon emissions to achieve SDG's"	29 November 2022 November 29, 2022	UNEP
	Internal	Basic Accounting Training	12 Desember 2022 December 12, 2022	Bank Aladin Syariah
	Internal	Sharia Accounting Training	13 Desember 2022 December 13, 2022	Bank Aladin Syariah

ANALISIS DAN PEMBAHASAN MANAJEMEN

MANAGEMENT DISCUSSION
AND ANALYSIS





30 Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

*Maksimal saldo 500.000. Syarat dan ketentuan berlaku. www.bca.com/id

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TINJAUAN UMUM

GENERAL OVERVIEW

TINJAUAN PEREKONOMIAN

Di tengah upaya pemulihan ekonomi dari dampak pandemi Covid-19, perekonomian global di tahun 2022 diwarnai oleh dampak ketegangan geopolitik yang terutama berasal dari kondisi perang Rusia dan Ukraina. Situasi perang Rusia dan Ukraina membawa dampak negatif pada perekonomian dunia diantaranya menambah gangguan rantai pasok yang berakibat pada kenaikan harga bahan bakar energi dan bahan pokok sehingga mendorong naik inflasi di berbagai negara. Pada Desember 2022, inflasi di Amerika Serikat (AS) mencapai 6,5% (yoy), sementara itu terganggunya pasokan energi dari Rusia ke berbagai negara Uni Eropa telah mendorong inflasi di kawasan tersebut mencapai 10,4% (yoy). Sedangkan di Cina, inflasi terjaga di level 1,8% (yoy) di dukung oleh bauran kebijakan fiskal dan moneter yang akomodatif.

Guna mengendalikan laju inflasi, The Fed menerapkan kebijakan moneter ketat dan secara bertahap menaikkan suku bunga acuan dengan total kenaikan sepanjang 2022 sebesar 425bps. Hal ini diikuti oleh kenaikan suku Bunga oleh Bank Sentral di berbagai negara dan berakibat pada menurunnya likuiditas global. Dengan berbagai tekanan yang ada, baik dari terganggunya rantai pasok serta pengetatan likuiditas, ekonomi dunia secara umum mengalami perlambatan di 2022. Pertumbuhan ekonomi dunia tercatat 3,4% (yoy) di tahun 2022, di mana AS tumbuh 2,9% (yoy), Uni Eropa 3,1% dan China 3,2%.

Sementara di dalam negeri, perekonomian Indonesia terus melanjutkan tren pemulihan sejalan dengan meningkatnya aktivitas dan mobilitas masyarakat seiring semakin terkendalinya situasi Covid 19. Memasuki Triwulan IV, Indonesia mulai bersiap bertransisi menuju endemi dan kegiatan masyarakat berangsur kembali normal. Di tengah tren perlambatan ekonomi dunia, ekonomi nasional berhasil tumbuh sebesar 5,3% (yoy) di tahun 2022, lebih tinggi dari pertumbuhan di tahun 2021. Pertumbuhan ini didorong oleh kuatnya permintaan dalam negeri serta naiknya harga komoditas ekspor terutama bahan bakar energi. Ekspor tercatat tumbuh mencapai 14,9% (yoy) di 2022. Baiknya kinerja ekspor mendukung neraca perdagangan yang tercatat surplus di 2022 meskipun dari sisi transaksi modal dan finansial masih mencatat net defisit.

Sejalan dengan kebijakan The Fed menaikkan suku bunga acuan, Bank Indonesia (BI) juga telah menaikkan BI 7-Day Reverse Repo Rate sebesar 200bps sepanjang 2022 menjadi 5,5% per Desember 2022. Kebijakan ini sebagai langkah BI dalam rangka menjaga inflasi yang cenderung meningkat serta untuk menjaga kestabilan nilai tukar rupiah. Inflasi Harga Konsumen (IHK) pada akhir 2022 tercatat sebesar 5,51% (yoy) dan nilai tukar rupiah ditutup di level Rp 15.567.

ECONOMIC OVERVIEW

In the midst of efforts to recover the economy from the impact of the Covid-19 pandemic, the global economy in 2022 was marked by the impact of geopolitical tensions which mainly stem from the war between Russia and Ukraine. The war situation between Russia and Ukraine had a negative impact on the world economy, including adding to supply chain disruptions which resulted in an increase in the price of fuel energy and basic commodities, which pushed up inflation in various countries. In December 2022, inflation in the United States (US) reached 6.5% (yoy), while the disruption in energy supplies from Russia to various European Union countries has pushed inflation in the region to 10.4% (yoy). Meanwhile in China, inflation was maintained at 1.8% (yoy) supported by an accommodative mix of fiscal and monetary policies.

In order to control the inflation rate, the Fed implemented a tight monetary policy and gradually raised the benchmark interest rate with a total increase throughout 2022 of 425 bps. This was followed by an increase in interest rates by Central Banks in various countries and resulted in a decrease in global liquidity. With various existing pressures, both from supply chain disruptions and tightening liquidity, the world economy in general will experience a slowdown in 2022. World economic growth is recorded at 3.4% (yoy) in 2022, where the US grows 2.9% (yoy) , European Union 3.1% and China 3.2%.

Meanwhile domestically, the Indonesian economy continues its recovery trend in line with increasing activity and people's mobility as the Covid 19 situation is getting under control. Entering Quarter IV, Indonesia prepared for the transition towards endemic and people's activities are gradually returning to normal. Amid the trend of a slowdown in the world economy, the national economy managed to grow by 5.3% (yoy) in 2022, higher than growth in 2021. This growth was driven by strong domestic demand and rising prices for export commodities, especially energy fuels. Exports were recorded to grow by 14.9% (yoy) in 2022. The good performance of exports supported the trade balance which recorded a surplus in 2022 even though from a capital and financial account it still recorded a net deficit.

In line with The Fed's policy of raising the benchmark interest rate, Bank Indonesia (BI) has also raised the BI 7-Day Reverse Repo Rate by 200 bps throughout 2022 to 5.5% as of December 2022. This policy is BI's step in controlling inflation which tends to increase as well as to maintain the stability of the rupiah exchange rate. Consumer Price Inflation (CPI) at the end of 2022 was recorded at 5.51% (yoy) and the rupiah exchange rate closed at Rp. 15,567.



TINJAUAN SEKTOR PERBANKAN

Seiring dengan pertumbuhan ekonomi nasional, industri Perbankan juga menunjukkan perbaikan kinerja di tahun 2022. Hal ini dapat dilihat dari terus meningkatnya fungsi intermediari perbankan yang ditandai dengan pertumbuhan penyaluran kredit dan penghimpunan dana pihak ketiga. Pertumbuhan kredit sampai dengan Desember 2022 mencapai 11,35% (yoy), lebih baik dari pencapaian tahun sebelumnya yang sebesar 5,24% (yoy). Penyaluran kredit mencakup seluruh sektor ekonomi dan jenis kredit, didorong oleh sisi permintaan maupun penawaran kredit. Dari sisi permintaan kredit, pertumbuhan didorong oleh kinerja korporasi serta meningkatnya permintaan konsumsi rumah tangga di tengah pemulihan kondisi ekonomi. Sedangkan dari sisi penawaran kredit, penawaran didorong oleh kecukupan likuiditas perbankan yang berasal dari penghimpunan dana pihak ketiga yang tercatat tumbuh 9,01% (yoy).

Selanjutnya, peningkatan fungsi intermediari perbankan juga didukung oleh relaksasi restrukturisasi kredit oleh Otoritas Jasa Keuangan (OJK) dan pemberian insentif oleh Bank Indonesia diantaranya untuk penyaluran kredit ke UMKM dan sektor-sektor prioritas. Selanjutnya, industri perbankan nasional juga terus menunjukkan ketahanan yang baik di tengah pertumbuhan yang baik di tahun 2022. Menutup tahun, rasio kecukupan modal (*Capital Adequacy Ratio/CAR*) berada di level 25,63%. Sementara itu, rasio kredit bermasalah (*Non Performing Loan/NPL*) terjaga di level 2,44% (bruto) dan 0,71% (neto). Ke depannya, sinergi kebijakan yang baik antara pemangku kebijakan diharapkan dapat terus mendorong perkembangan industri perbankan nasional.

Industri perbankan Syariah pun menunjukkan pertumbuhan yang baik di tahun 2022 di mana pembiayaan tumbuh sebesar 20,1% (yoy). Pertumbuhan ini terlihat pada seluruh jenis pembiayaan, baik pembiayaan modal kerja, investasi dan konsumsi, serta seluruh sektor ekonomi. Hal ini seiring dengan semakin berkembangnya ekonomi Syariah di dalam negeri. Di dalam publikasinya, Bank Indonesia mencatat bahwa pada triwulan III 2022 sektor unggulan ekonomi Syariah tumbuh sebesar 5,5% (yoy) lebih baik dari pertumbuhan triwulan sebelumnya. Di antara sektor yang mendorong pertumbuhan terbesar adalah sektor pertanian dan pariwisata ramah muslim sejalan dengan meningkatnya mobilitas masyarakat di tengah pemulihan situasi pandemi. Sementara itu, pertumbuhan ekonomi Syariah secara keseluruhan diproyeksikan berada di kisaran 4,5-5,3% di tahun 2022. Di tengah naiknya penyaluran pembiayaan ini, ketahanan industri perbankan Syariah terus terjaga di level 2,50% (bruto) dan 0,67% (neto) sampai dengan November 2022 dengan rasio kecukupan modal sebesar 23,65%.

BANKING SECTOR OVERVIEW

Along with the growth of the national economy, Banking industry also showed improved performance in 2022. This can be seen from the continued improvement in Banking intermediary function as marked by the growth in lending and third party fund raising. Credit growth until December 2022 reached 11.35% (yoy), better than the previous year's achievement of 5.24% (yoy). Credit distribution covers all economic sectors and types of credit, driven by both demand and supply sides of credit. On the credit demand side, growth was driven by corporate performance and increased demand for household consumption amidst a recovery in economic conditions. Meanwhile, from the credit supply side, the offer was driven by adequacy of banking liquidity originating from the collection of third party funds which recorded a growth of 9.01% (yoy).

Furthermore, the increase in Banking intermediary function was also supported by the relaxation of credit restructuring by the Financial Services Authority (OJK) and the provision of incentives by Bank Indonesia, including for channeling credit to MSMEs and priority sectors. Furthermore, the national banking industry also continued to show good resilience amidst good growth in 2022. Closing the year, the Capital Adequacy Ratio (CAR) is at the level of 25.63%. Meanwhile, the ratio of non-performing loans (NPL) was maintained at 2.44% (gross) and 0.71% (net). Going forward, good policy synergy between policy makers is expected to continue to encourage the development of the national banking industry.

The Islamic banking industry also showed good growth in 2022 where financing grew by 20.1% (yoy). This growth can be seen in all types of financing, both working capital financing, investment and consumption, as well as all economic sectors. This is in line with the growing development of the Sharia economy in the country. In its publication, Bank Indonesia noted that in the third quarter of 2022 the leading sector of the Islamic economy grew by 5.5% (yoy), better than the growth in the previous quarter. Among the sectors that are driving the greatest growth are the Muslim-friendly agriculture and tourism sectors in line with the increasing mobility of people amidst the recovery from the pandemic situation. Meanwhile, overall Islamic economic growth is projected to be in the range of 4.5-5.3% in 2022. Amid this increase in financing distribution, the resilience of the Islamic banking industry continues to be maintained at the level of 2.50% (gross) and 0.67% (net) until November 2022 with a capital adequacy ratio of 23.65%.



KEBIJAKAN STRATEGIS BISNIS BANK DAN ASPEK PEMASARAN

BANK BUSINESS STRATEGIC POLICIES AND MARKETING ASPECTS

STRATEGI BISNIS BANK TAHUN 2022

Meskipun masih diwarnai ketidakpastian perekonomian nasional maupun global yang dibayangi oleh ketegangan geopolitik dan tingginya inflasi, tahun 2022 menghadirkan peluang pertumbuhan dengan mulai meredanya dampak pandemi COVID-19. Meningkatnya aktivitas dan mobilitas masyarakat terutama pada paruh kedua 2022 mendorong gerak roda perekonomian dan telah meningkatkan pertumbuhan kredit, termasuk penyaluran pembiayaan Syariah. Peluang pertumbuhan di tahun 2022, juga didukung oleh telah terbentuknya perilaku masyarakat yang semakin terbiasa melakukan transaksi melalui *channel digital* sehingga aktivitas ekonomi masyarakat dapat terjadi dengan lebih cepat dan dari mana saja. Hal ini menghadirkan peluang yang besar bagi Bank Aladin Syariah di tahun 2022 dan Bank terus berupaya menyusun kebijakan maupun strategi yang tepat guna mendorong kinerja Bank. Tentunya dalam ekspansi usaha, Bank tetap mengedepankan unsur kehati-hatian dengan mempertimbangkan perkembangan situasi dan kondisi perekonomian yang ada.

Guna mewujudkan visi dan misinya, Bank Aladin Syariah telah menyusun rencana jangka pendek, menengah dan panjang. Setelah melalui transformasi bisnis serta melakukan pengembangan organisasi dan infrastruktur teknologi pendukung dasar di tahun sebelumnya, Bank Aladin Syariah mulai memasuki tahapan pertumbuhan bisnis di tahun 2022. Di tahun ini, fokus Bank adalah penguatan struktur permodalan serta penerapan strategi guna mencapai pertumbuhan penghimpunan dan penyaluran dana dalam rangka optimalisasi fungsi intermediari Bank. Untuk mendukung tercapainya pertumbuhan ini, Bank terus melakukan penyempurnaan organisasi dan pemenuhan sumber daya manusia (SDM), dan juga secara berkelanjutan melakukan pengembangan infrastruktur pendukung aktivitas bisnis Bank.

Tahun 2022, diawali dengan diluncurkannya aplikasi mobile banking Bank Aladin Syariah yang menyasar segmen *ritel*. Melalui mobile bankingnya, Bank Aladin Syariah menawarkan preposisi nilai Syariah di dalam sebuah aplikasi yang mudah digunakan dan *seamless*, mulai dari *onboarding*, pembukaan rekening sampai dengan melakukan berbagai transaksi finansial. Aplikasi *mobile banking* Bank mendapatkan sambutan yang baik dari masyarakat dan di tahun 2022 telah berhasil menjangkau lebih dari 1,7 juta nasabah ritel. Akuisisi dan penghimpunan dana nasabah ritel melalui aplikasi mobile banking yang dimiliki Bank didukung oleh pengembangan produk dan fitur yang ditawarkan melalui aplikasi Bank. Di tahun 2022, Bank telah meluncurkan produk tabungan transaksional Ala Dompot dan tabungan rencana Ala Impian melalui aplikasi mobile bankingnya. Sementara itu, berbagai fitur juga telah tersedia termasuk fitur donasi Ala Berbagi, Bill payment dan Tarik setor tunai. Fitur Tarik setor tunai Bank yang tersedia melalui gerai Alfamart sebagai salah satu mitra strategis Bank

BANK BUSINESS STRATEGY FOR 2022

Even though there was still uncertainty in the national and global economy overshadowed by geopolitical tensions and high inflation, 2022 presented growth opportunities by starting to ease the impact of the COVID-19 pandemic. Increased activity and mobility of the community, especially in the second half of 2022, has stimulated the wheels of the economy and has increased credit growth, including distribution of Sharia financing. Opportunities for growth in 2022 were also supported by the behavior of people who are increasingly accustomed to making transactions through digital channels so that people's economic activities can occur more quickly and from anywhere. This presented a great opportunity for Bank Aladin Syariah in 2022 and Bank continues to work on developing the right policies and strategies to encourage Bank's performance. Of course, in business expansion, Bank continues to prioritize prudence by considering developments in the existing economic situation and conditions.

In order to realize its vision and mission, Bank Aladin Syariah has prepared short, medium and long term plans. After going through business transformation and carrying out organizational development and basic supporting technology infrastructure in the previous year, Bank Aladin Syariah began to enter the stage of business growth in 2022. This year, the focus of Bank was strengthening the capital structure and implementing strategies to achieve growth in the collection and distribution of funds in order to optimize the intermediary function of Bank. To support the achievement of this growth, Bank continued to make organizational improvements and fulfillment of human capital (HC), and also continuously develops supporting infrastructure for Bank's business activities.

In 2022, it began with the launch of Bank Aladin Syariah mobile banking application which targets the retail segment. Through its mobile banking, Bank Aladin Syariah offers Sharia value prepositions in an easy-to-use and seamless application, from onboarding, opening an account to carrying out various financial transactions. Bank's mobile banking application has received a good reception from the public and in 2022 has succeeded in capturing more than 1.7 million retail customers. The acquisition and collection of retail customer funds through Bank's mobile banking application is supported by product development and features offered through Bank's application. In 2022, Bank has launched the Ala Dompot transactional savings product and the Ala Impian savings plan through its mobile banking application. Meanwhile, various features are also available including the Ala Sharing donation feature, Bill payment and Cash deposit withdrawal. Bank's cash deposit withdrawal feature which is available through Alfamart outlets as one of Bank's strategic



yang tersebar di seluruh Indonesia memberikan akses layanan perbankan yang luas ke berbagai lapisan masyarakat. Hal ini juga menjadi salah satu strategi Bank sebagai Bank digital dengan jaringan yang terbatas untuk tetap dapat memberikan pelayanan yang optimal dan memiliki jangkauan yang luas kepada nasabah terutama di segmen ritel.

Pada tahun 2022, Bank Aladin Syariah juga telah memulai penyaluran pembiayaan Syariah yang diawali dengan pembiayaan invoice financing berbasis akad Qardh yang menyasar segmen UMKM dan Korporasi. Selanjutnya, untuk segmen yang sama Bank juga meluncurkan produk pembiayaan modal kerja dengan akad Murabahah. Pembiayaan untuk segmen ritel pun telah dimulai dengan diluncurkannya produk pembiayaan multiguna Syariah di penghujung tahun 2022. Sampai dengan akhir tahun 2022, Bank mencatatkan pertumbuhan penyaluran pembiayaan Bank yang pesat mencapai Rp 1,38 Triliun dengan tingkat pembiayaan bermasalah yang terjaga di tingkat 0,00%. Pertumbuhan pembiayaan yang baik ini didukung oleh besarnya potensi yang datang dari ekosistem mitra Bank.

Kemitraan yang kuat menjadi salah satu kunci pertumbuhan bisnis Bank di tahun 2022. Oleh karena itu, Bank terus memperdalam kerja sama dengan mitra yang ada dan terus menjalin kemitraan baru. Dengan Alfamart yang merupakan mitra strategis Bank, Bank telah memperluas kolaborasi meliputi kerja sama marketing dan branding, akuisisi nasabah, penyaluran pembiayaan ke ekosistem Alfamart, serta penyediaan jaringan pendukung layanan Tarik setor tunai Bank di gerai-gerai Alfamart. Selain itu, di tahun 2022 Bank juga telah berhasil menjalin berbagai kemitraan baru. Diantaranya, di tahun 2022 Bank Aladin Syariah menjalin kerja sama dengan Evermos yang merupakan *e-commerce reseller* berbasis Syariah. Melalui kerja sama dengan mitra berbasis Syariah, diharapkan Bank Aladin Syariah dapat turut mendukung pertumbuhan ekonomi Syariah di Indonesia. Selanjutnya, di akhir tahun Bank juga memulai kemitraan dengan klub sepak bola Persatuan Sepak Bola Indonesia Bandung (PERSIB) yang dikenal memiliki basis pendukung yang sangat kuat. Selain itu, Bank juga telah menjalin kerja sama dengan beberapa mitra lainnya yang telah dan akan terus menjadi engine perkembangan bisnis Bank melalui ekosistem yang dimiliki mitra.

Sementara itu, guna mendukung pertumbuhan bisnis Bank di tahun 2022 serta untuk memenuhi ketentuan yang berlaku, Bank melakukan penguatan permodalan melalui Aksi Korporasi Rights Issue dan Private Placement. Proses *Rights Issue* Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) melalui surat Nomor S-74/D.04/2022 tanggal 28 April 2022. Setelah sukses melaksanakan Rights Issue Bank di bulan Juni 2022, Bank kembali melakukan Aksi Korporasi yaitu

partners spread throughout Indonesia provides access to a wide range of banking services to various levels of society. This is also one of Bank's strategies as a digital bank with a limited network to continue to be able to provide optimal service and have a broad reach to customers, especially in the retail segment.

In 2022, Bank Aladin Syariah has also started distributing Sharia financing which begins with Qardh contract-based invoice financing targeting the MSME and Corporate segments. Furthermore, for the same segment Bank also launched a working capital financing product with a Murabaha contract. Financing for the retail segment has also started with the launch of a multipurpose Sharia financing product at the end of 2022. Until the end of 2022, Bank recorded a rapid growth in bank financing distribution reaching Rp. 1.38 trillion with the level of non-performing financing maintained at the level of 0.00%. This good financing growth is supported by the large potential coming from Bank's partner ecosystem.

Strong partnerships are one of the keys to Bank's business growth in 2022. Therefore, Bank continues to deepen cooperation with existing partners and continues to forge new partnerships. With Alfamart which is Bank's strategic partner, Bank has expanded collaboration to include marketing and branding cooperation, customer acquisition, channeling financing to the Alfamart ecosystem, and providing a support network for Bank cash withdrawal services at Alfamart outlets. In addition, in 2022 Bank has also succeeded in establishing various new partnerships. Among them, in 2022 Bank Aladin Syariah cooperates with Evermos, which is a Sharia-based e-commerce reseller. Through cooperation with Sharia-based partners, it is hoped that Bank Aladin Syariah can also support the growth of the Sharia economy in Indonesia. Furthermore, at the end of the year Bank also started a partnership with the Indonesian Football Association football club Bandung (PERSIB) which is known to have a very strong support base. In addition, Bank has also collaborated with several other partners who have been and will continue to be the engine of Bank's business development through partner-owned ecosystems.

Meanwhile, in order to support Bank's business growth in 2022 and to comply with applicable regulations, Bank strengthens capital through Corporate Rights Issue and Private Placement actions. Bank's Rights Issue process obtained an effective statement from the Financial Services Authority (OJK) through letter Number S-74/D.04/2022 dated 28 April 2022. After successfully carrying out Bank's Rights Issue in June 2022, Bank again took Corporate Action, namely Private Placement at the end of 2022. With a



Private Placement di penghujung tahun 2022. Dengan struktur permodalan yang semakin kuat, Bank dapat terus mendorong pertumbuhan bisnis ke depannya dan memastikan terjaganya ketahanan bisnis Bank dalam menghadapi risiko bisnis yang ada.

Pada tahun 2023 sampai dengan 2025, Bank Aladin Syariah direncanakan akan melanjutkan Tahapan Pertumbuhan dan mulai memasuki Tahapan Pemantapan. Bank akan terus fokus pada strategi ekspansi bisnis dengan memastikan kelengkapan produk dan layanan dasar Perbankan yang dimiliki serta melakukan inovasi produk yang berkesinambungan, meningkatkan kerjasama dengan mitra bisnis potensial untuk membangun ekosistem digital, melanjutkan pengembangan teknologi informasi, serta memastikan tersedianya produk dan layanan Perbankan berkualitas untuk Nasabah. Selain itu, Bank Aladin Syariah akan terus melanjutkan pengembangan Sumber Daya Manusia sejalan dengan perkembangan bisnis Bank. Bank juga akan memperkuat kerangka tata kelola perusahaan dan memastikan penerapan manajemen risiko yang baik.

Kebijakan Bank Aladin Syariah mengarah pada inovasi teknologi perbankan syariah melalui digital banking serta berkomitmen untuk menciptakan layanan perbankan syariah yang inklusif yang melayani nasabah. Untuk mendukung hal tersebut, Bank Aladin Syariah fokus pada:

1. Membangun strategi akuisisi nasabah pendanaan ritel dan non-ritel;
2. Pemenuhan permodalan Bank sesuai ketentuan yang berlaku;
3. Mengoptimalkan pendapatan Bank dari penyaluran pembiayaan;
4. Pengelolaan tingkat kesehatan Bank, menjalankan tata kelola perusahaan dengan baik dan profil risiko pada tingkat yang terukur;
5. Pengembangan akses layanan perbankan berbasis teknologi baik melalui kemitraan maupun secara langsung kepada nasabah sehingga dapat memberikan proses transaksi yang aman, efektif dan efisien;
6. Mengembangkan bisnis yang berkesinambungan;
7. Keseimbangan antara penghimpunan dan penyaluran dana untuk menjaga Financing to Deposit Ratio (FDR) sesuai ketentuan.

STRATEGI PEMASARAN DAN PANGSA PASAR BANK

Tahun 2022, menjadi periode dimana Bank Aladin Syariah terus meningkatkan semangat untuk tumbuh dan menjadi bank syariah *digital* terdepan. Hal tersebut diperkuat dengan telah didapatkannya izin dari regulator terkait, perihal produk-produk Bank Aladin Syariah yang berhasil dikembangkan dan didaftarkan, di tahun sebelumnya. Bank Aladin Syariah menyadari,

stronger capital structure, Bank can continue to drive business growth going forward and ensure Bank's business resilience is maintained in the face of existing business risks.

In 2023 to 2025, Bank Aladin Syariah is plans to continue the Growth Stages and start entering the Consolidation Stages. Bank will continue focusing on its business expansion strategy by ensuring the completeness of its basic banking products and services and carrying out continuous product innovation, increasing collaboration with potential business partners to build a digital ecosystem, continuing the development of information technology, and ensuring the availability of quality banking products and services for Customer. In addition, Bank Aladin Syariah will continue to develop Human Capital in line with Bank's business development. Bank will also strengthen the corporate governance framework and ensure the implementation of good risk management.

Bank Aladin Syariah's policy is directed at sharia banking technology innovation through digital banking and is committed to creating inclusive sharia banking services that serve customers. To support this, Bank Aladin Syariah focuses on:

1. Building a strategy for acquiring retail and non-retail funding customers;
2. Fulfillment of Bank capital in accordance with applicable regulations;
3. Optimizing Bank's income from financing distribution;
4. Management of the soundness of Bank, implementing good corporate governance and a risk profile at a measurable level;
5. Development of access to technology-based banking services both through partnerships and directly to customers so as to provide safe, effective and efficient transaction processes;
6. Developing a sustainable business;
7. Balance between collection and distribution of funds to maintain the Financing to Deposit Ratio (FDR) according to regulations.

MARKETING STRATEGY AND BANK MARKET SHARE

2022 was a period which Bank Aladin Syariah continues increasing the enthusiasm for growth and become the leading digital Islamic bank. This was reinforced by obtaining permission from the relevant regulator regarding Bank Aladin Syariah products which were successfully developed and registered in the previous year. Bank Aladin Syariah realizes that in the midst of changes in



di tengah perubahan perilaku dan persaingan yang cukup ketat, dibutuhkan strategi pemasaran yang lebih efektif dan efisien, yang tentunya harus dilakukan secara intensif. Dimana dalam rangka mencapai pertumbuhan, Bank Aladin Syariah harus berfokus pada peningkatan akuisisi nasabah. Pada prinsipnya, Indonesia yang merupakan penduduk dengan populasi muslim terbesar di dunia, merupakan potensi besar bagi Bank Aladin Syariah untuk meningkatkan kinerja dan mencapai pertumbuhan. Terlebih, Bank Aladin Syariah yang merupakan bank syariah *digital*, diuntungkan dengan semakin masifnya penggunaan ponsel di hampir seluruh kalangan masyarakat, yang didukung oleh infrastruktur jaringan yang memadai.

Dalam rangka mendukung target pencapaian pertumbuhan di tahun 2022, Bank Aladin Syariah telah menyusun dan menetapkan strategi pemasaran, sebagaimana berikut ini:

1. Fokus dalam mengkampanyekan *fitur-fitur* yang menegaskan kemitraan dengan PT Sumber Alfaria Trijaya Tbk. ("Alfamart") untuk memperluas *outreach* Aladin melalui 17.500 *outlet* Alfamart.
2. Mempromosikan *fitur-fitur* yang dekat dengan kebutuhan sehari-hari nasabah pembayaran menggunakan QRIS dan pembayaran tagihan sehari-hari, penyaluran ZISWAF dengan peluncuran *fitur bill payment*.
3. Melakukan kerja sama kemitraan dengan perusahaan yang berbasis kekuatan komunitas seperti Evermos dan Ayo Kenalin baik secara *offline* maupun integrasi *online* melalui aplikasi mereka.

Bank Aladin Syariah menyadari, strategi pemasaran yang efektif akan memperkuat tingkat penetrasi produk dan jasa yang ditawarkan Bank kepada masyarakat. Dengan begitu, harapannya terjadi peningkatan pangsa pasar Bank Aladin Syariah, yang berfokus pada akuisisi nasabah dari segmen Ritel, serta segmen *Small Medium Enterprise* (SME) & Korporasi, baik nasabah yang *underbanked* maupun *unbanked*.

behavior and quite tight competition, a more effective and efficient marketing strategy is needed, which of course must be carried out intensively. Where in order to achieve growth, Bank Aladin Syariah must focus on increasing customer acquisition. In principle, Indonesia, which has the largest Muslim population in the world, is a great potential for Bank Aladin Syariah to improve performance and achieve growth. Moreover, Bank Aladin Syariah, which is a digital Islamic bank, benefits from the increasingly massive use of mobile phones in almost all circles of society, which is supported by adequate network infrastructure.

In order to support the target of achieving growth in 2022, Bank Aladin Syariah has developed and established a marketing strategy, as follows:

1. Focus on campaigning for features that confirm the partnership with PT Sumber Alfaria Trijaya Tbk. ("Alfamart") to expand Aladin's outreach through 17,500 Alfamart outlets.
2. Promoting features that are close to the daily needs of payment customers using QRIS and daily bill payments, channeling ZISWAF with the launch of the bill payment feature.
3. Conducting partnerships with community-based companies such as Evermos and Ayo Kenalin both offline and online integration through their applications.

Bank Aladin Syariah realizes that an effective marketing strategy will strengthen the level of product and service penetration offered by Bank to the public. With this, it is hoped that there will be an increase in Bank Aladin Syariah's market share, which focuses on customer acquisition from the Retail segment, as well as the *Small Medium Enterprise* (SME) & Corporation segment, both *underbanked* and *unbanked* customers.



TINJAUAN OPERASI PER SEGMENT USAHA BANK

OVERVIEW OF OPERATIONAL BY BANK BUSINESS SEGMENT

Sebagai perusahaan yang bergerak di bidang perbankan syariah berbasis *digital*, Bank Aladin Syariah terus berupaya untuk memenuhi seluruh kebutuhan nasabah dengan menyediakan berbagai produk-produk perbankan syariah terbaik. Selain fokus dalam menyediakan produk dan layanan unggul, Aladin juga berupaya untuk memperluas cakupan pasar hingga ke seluruh wilayah di Indonesia melalui pemanfaatan teknologi dan aplikasi Aladin.

Selain itu, Bank Aladin Syariah juga terus melakukan transformasi bisnis dengan tetap menjalankan fungsi intermediasi, baik untuk penghimpunan dana maupun penyaluran dana dengan prinsip syariah. Segmen usaha Bank Aladin Syariah terdiri dari atas segmen Ritel, serta segmen *Small Medium Enterprise* (SME) & Korporasi. Berikut pembahasan dan penjelasan mengenai segmen Ritel, serta segmen *Small Medium Enterprise* (SME) & Korporasi dari Bank Aladin Syariah.

SEGMENT RETEL

PENJELASAN DAN PERKEMBANGAN SEGMENT

Segmen Ritel dirancang untuk menjadi pilar utama dalam melakukan akuisisi nasabah secara digital melalui aplikasi Bank Aladin Syariah. Pada segmen ritel, Bank Aladin Syariah menyasar nasabah individu termasuk di dalamnya kepada segmen *underbanked* dan *unbanked* dengan menawarkan produk penghimpunan dana seperti tabungan dan deposito berjangka, serta layanan perbankan seperti menu pembayaran, pembelian, donasi hingga transaksi tarik dan setor tunai di gerai Alfamart yang merupakan mitra strategis Bank Aladin Syariah.

Berikut adalah produk-produk penghimpunan dana dari segmen ritel Bank.

1. Tabungan
Tabungan adalah Simpanan berdasarkan akad wadi'ah atau investasi dana berdasarkan akad mudharabah yang penarikannya hanya dapat dilakukan menurut syarat dan ketentuan yang disepakati, tetapi tidak dapat ditarik dengan cek, bilyet giro, dan/atau alat lainnya yang dipersamakan dengan itu. Bank Aladin Syariah memiliki 2 jenis produk Tabungan yaitu Tabungan Ala Dompot yang merupakan produk Tabungan Transaksional dan Tabungan Ala Impian yang merupakan produk Tabungan Simpanan. Kedua produk ini menggunakan akad Mudharabah Mutlaqah dan telah dapat dimiliki oleh nasabah melalui proses pembukaan rekening di aplikasi Bank Aladin Syariah.
2. Deposito Berjangka
Deposito adalah investasi dana berdasarkan akad Mudharabah yang penarikannya hanya dapat dilakukan pada waktu tertentu berdasarkan akad antara nasabah penyimpan dan Bank. Saat ini produk Deposito Berjangka untuk nasabah ritel sedang dalam tahap pengembangan dan direncanakan akan diluncurkan pada kuartal ketiga tahun 2022.

As a company engaged in digital-based sharia banking, Bank Aladin Syariah continues to strive to meet all customer needs by providing the best sharia banking products. Apart from focusing on providing superior products and services, Aladin is also trying to expand market coverage to all regions in Indonesia through the use of Aladin technology and applications.

In addition, Bank Aladin Syariah also continues to carry out business transformation while continuing to carry out the intermediary function, both for raising funds and channeling funds according to sharia principles. Bank Aladin Syariah business segment consists of the Retail segment, as well as the Small Medium Enterprise (SME) & Corporate segment. The following is a discussion and explanation of the Retail segment, as well as the Small Medium Enterprise (SME) & Corporate segment from Bank Aladin Syariah.

RETAIL SEGMENT

SEGMENT EXPLANATION AND DEVELOPMENT

The Retail segment is designed to be the main pillar in conducting digital customer acquisition through Bank Aladin Syariah application. In the retail segment, Bank Aladin Syariah targets individual customers including the underbanked and unbanked segments by offering fundraising products such as savings and time deposits, as well as banking services such as payment menus, purchases, donations to cash withdrawal and deposit transactions at Alfamart outlets which are strategic partner of Bank Aladin Syariah.

The following are fundraising products from Bank's retail segment.

1. Savings
Savings are deposits based on a wadi'ah contract or investment funds based on a mudharabah contract, which can only be withdrawn according to agreed terms and conditions, but cannot be withdrawn by check, demand deposit slip, and/or other means equivalent to that. Bank Aladin Syariah has 2 types of savings products, namely Ala Dompot Savings which is a Transactional Savings product and Ala Impian Savings which is a Flexible Savings product. Both of these products use the Mudharabah Mutlaqah contract and can be owned by customers through the process of opening an account in Bank Aladin Syariah application.
2. Time Deposits
Deposits are investment funds based on a Mudharabah contract where withdrawals can only be made at a certain time based on an agreement between the depositing customer and Bank. Currently, the Time Deposit product for retail customers is in the development stage and is planned to be launched in the third quarter of 2022.



TANTANGAN DAN STRATEGI TAHUN 2022

Bank Aladin Syariah terus melakukan pengembangan segmen Ritel dalam rangka meningkatkan kinerja, meski terdapat beberapa tantangan yang dihadapi. Adapun tantangan yang dihadapi Bank Aladin Syariah terkait segmen Ritel di tahun 2022, diantaranya adalah sebagai berikut:

1. Persaingan di industri Perbankan digital yang tinggi dengan semakin banyaknya Bank berinvestasi pada pengembangan teknologi digital.
2. Tersedianya berbagai pilihan produk dan layanan digital sehingga nasabah ritel dapat merubah preferensi Bank dengan cepat.

Di tengah tantangan tersebut, Bank Aladin Syariah telah menetapkan berbagai kebijakan strategis terkait segmen Ritel, yakni sebagai berikut:

1. Membangun sinergi dengan mitra yang memiliki jaringan luas serta basis pelanggan yang kuat.
2. Memberikan produk dan layanan perbankan berbasis Syariah yang inovatif untuk segmen ritel.

SEGMENT UMKM & KORPORASI

PENJELASAN DAN PERKEMBANGAN SEGMENT

Segmen UMKM & Korporasi dirancang untuk menjadi pilar utama dalam membangun portofolio pendanaan dan juga pembiayaan Aladin Bank. Pada segmen ini, Bank Aladin Syariah menyasar nasabah pengusaha atau badan usaha baik yang berasal dari segmen *underbanked* maupun *unbanked* dengan menawarkan produk penghimpun dana seperti giro, tabungan dan deposito berjangka, namun juga layanan perbankan lainnya yang dapat diakses melalui layanan internet banking Bank Aladin Syariah.

TANTANGAN DAN STRATEGI TAHUN 2022

Di tahun 2022, Bank Aladin Syariah terus melakukan ekspansi kemitraan untuk menciptakan *awareness* pada target segmen, dan diharapkan akan memudahkan proses akuisisi atas nasabah UMKM & Korporasi. Adapun kemitraan strategis yang dilakukan oleh Bank Aladin Syariah juga menyasar ke seluruh ekosistem yang terkait, mulai dari karyawan, jaringan *supplier*, dan ekosistem lainnya untuk dapat menikmati produk dan layanan perbankan syariah Bank Aladin Syariah. Meski demikian, terdapat beberapa tantangan yang dihadapi Bank Aladin Syariah terkait segmen UMKM & Korporasi di tahun 2022, diantaranya adalah sebagai berikut:

1. Minimnya pengetahuan segmen UMKM terhadap produk dan layanan keuangan perbankan.
2. Gap atas kapasitas segmen UMKM terhadap pemenuhan persyaratan standar produk dan layanan keuangan perbankan.
3. Kebutuhan sektor korporasi yang komprehensif, tidak per produk atau layanan, tapi solusi keuangan bagi perusahaan.

CHALLENGES AND STRATEGIES FOR 2022

Bank Aladin Syariah continues to develop the Retail segment in order to improve performance, even though there are several challenges faced. The challenges faced by Bank Aladin Syariah regarding the Retail segment in 2022, include the following:

1. Competition in the digital banking industry is high with more and more banks investing in digital technology development.
2. Availability of a wide selection of digital products and services so that retail customers can change Bank's preferences quickly.

In the midst of these challenges, Bank Aladin Syariah has established various strategic policies related to the Retail segment, namely as follows:

1. Building synergies with partners who have a wide network and a strong customer base.
2. Providing innovative Sharia-based banking products and services for the retail segment.

MSME & CORPORATE SEGMENT

SEGMENT EXPLANATION AND DEVELOPMENT

The MSME & Corporate segment is designed to be the main pillar in building Aladin Bank's funding portfolio as well as financing. In this segment, Bank Aladin Syariah targets business owner or business entity customers from both the underbanked and unbanked segments by offering fundraising products such as demand deposits, savings and time deposits, but also other banking services that can be accessed through Bank Aladin Syariah internet banking services.

CHALLENGES AND STRATEGIES FOR 2022

In 2022, Bank Aladin Syariah continued expanding partnerships to create awareness of the target segment, and it is hoped that can facilitate the acquisition process for MSME & Corporate customers. The strategic partnerships carried out by Bank Aladin Syariah also target all related ecosystems, starting from employees, supplier networks, and other ecosystems to be able to enjoy Bank Aladin Syariah's sharia banking products and services. However, there are several challenges faced by Bank Aladin Syariah related to the MSME & Corporate segment in 2022, including the following:

1. The MSME segment lacks knowledge of banking financial products and services.
2. Gaps in the capacity of the MSME segment in meeting the standard requirements for banking financial products and services.
3. The need for a comprehensive corporate sector, not per product or service, but financial solutions for companies.



Adapun strategi yang dilakukan Bank Aladin Syariah dalam rangka mengembangkan segmen UMKM & Korporasi, yakni sebagai berikut:

1. Memberikan informasi produk dan layanan Bank Aladin Syariah yang lebih efektif bagi segmen UKM dan Korporasi, contoh Sosialisasi Produk dan Layanan Bank Aladin Syariah.
2. Mendesain produk pembiayaan yang lebih sederhana, proses yang lebih cepat dan *fitur* yang lebih lengkap, contoh Penyempurnaan Produk *Invoice Financing*.
3. Melengkapi produk dan layanan Bank Aladin Syariah agar bisa memberikan solusi keuangan yang lebih komprehensif, contoh: pengembangan variasi produk pembiayaan, pengembangan *Corporate Internet Banking* dan pengembangan Payroll Karyawan.

The strategies carried out by Bank Aladin Syariah in order to develop the MSME & Corporate segment are as follows:

1. Provide more effective information on products and services of Bank Aladin Syariah for the SME and Corporate segments, for example the Socialization of Bank Aladin Syariah Products and Services.
2. Designing simpler financing products, faster processes and more complete features, for example, Improvement of Invoice Financing Products.
3. Complementing the products and services of Bank Aladin Syariah so that they can provide more comprehensive financial solutions, for example: development of a variety of financing products, development of Corporate Internet Banking and development of Employee Payroll.



TINJAUAN KEUANGAN

FINANCIAL OVERVIEW

Analisis dan pembahasan kinerja keuangan dalam Laporan Tahunan ini telah mengacu kepada Laporan Keuangan yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja dengan opini wajar tanpa pengecualian dalam semua hal yang material, untuk tahun yang berakhir pada 31 Desember 2022 dan 2021.

Penyajian dan pengungkapan Laporan Keuangan Bank Aladin Syariah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan (PSAK), Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI), dan Peraturan Bapepam-LK No. VIII.G.7 Lampiran Keputusan Ketua Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik, serta peraturan-peraturan yang berlaku.

The analysis and discussion of financial performance in this Annual Report has referred to the Financial Statements that have been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja with an unqualified opinion in all material respects, for the years ended December 31, 2022 and 2021.

Presentation and disclosure of Bank Aladin Syariah Financial Statements are prepared and presented in accordance with Indonesian Financial Accounting Standards (SAK), which include Statements of Financial Accounting Standards (PSAK), Indonesian Sharia Banking Accounting Guidelines (PAPSI), and Bapepam-LK Regulation No. VIII.G.7 Attachment to Decision of Chairman of Bapepam and LK No. KEP-347/BL/2012 dated 25 June 2012 concerning Guidelines for Presentation and Disclosure of Financial Statements of Issuers or Public Companies, as well as applicable regulations.

LAPORAN POSISI KEUANGAN

STATEMENT OF FINANCIAL POSITION

Tabel Posisi Keuangan Tahun 2021-2022
Table of Financial Position Year 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Aset Asset	4.733.401	2.173.162	2.560.239	117,81%
Liabilitas Liabilities	795.476	88.651	706.825	797,31%
Dana <i>Syirkah</i> Temporer Temporary <i>Syirkah</i> Fund	794.649	1.038.184	(243.535)	-23,46%
Ekuitas Equity	3.143.276	1.046.327	2.096.949	200,41%
Total Liabilitas, Dana <i>Syirkah</i> Temporer, dan Ekuitas Total Liabilities, Temporary <i>Syirkah</i> Funds and Equity	4.733.401	2.173.162	2.560.239	117,81%

Berdasarkan tabel di atas, jumlah aset Bank di tahun 2022, tercatat meningkat 117,81% dibanding tahun sebelumnya, sementara jumlah liabilitas mengalami peningkatan 797,31%. Adapun jumlah dana *syirkah* temporer di tahun 2022, tercatat menurun 23,46% dibanding tahun sebelumnya, dan jumlah ekuitas mengalami peningkatan 200,41%.

Based on the table above, the total assets of Bank in 2022 recorded an increase of 117.81% compared to the previous year, while total liabilities experienced an increase of 797.31%. As for the amount of temporary *syirkah* funds in 2022, it was recorded to have decreased by 23.46% compared to the previous year, and total equity had increased by 200.41%.

ASET

ASSET

Tabel Aset Tahun 2021-2022
Assets Table Year 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Kas Cash	651	224	427	190,63%
Giro pada Bank Indonesia Current accounts with Bank Indonesia	83.353	16.354	66.999	409,68%
Giro pada Bank Lain - Neto Current Accounts with Other Banks - Net	1.851	2.421	(570)	-23,54%
Penempatan pada Bank Indonesia Placement with Bank Indonesia	1.734.100	1.139.500	594.600	52,18%
Investasi pada Surat Berharga - Neto Investment in Securities - Net	1.217.062	898.024	319.038	35,53%
Piutang Murabahah - Neto Murabaha Receivables - Net	796.716	-	796.716	100,00%
Pinjaman Qardh - Neto Qardh Financing - Net	544.800	-	544.800	100,00%
Aset Tetap dan Aset Hak Guna - Neto Fixed Assets and Right of Use Assets - Net	45.177	51.114	(5.937)	-11,62%
Aset tak Berwujud - Neto Intangible Assets - Net	51.538	5.603	45.935	819,83%
Aset Lain-Lain Other Assets	258.153	59.922	198.231	330,82%
Total Aset Total Assets	4.733.401	2.173.162	2.560.239	117,81%

Per 31 Desember 2022, jumlah aset Bank tercatat sebesar Rp4.733.401 juta, mengalami peningkatan 117,81% atau Rp2.560.239 juta dibanding tahun sebelumnya yang sebesar Rp2.173.162 juta. Peningkatan ini disebabkan oleh penyaluran piutang Murabahah sebesar Rp796.716 juta, penyaluran pinjaman Qardh sebesar Rp544.800 juta, kenaikan penempatan pada BI sebesar Rp594.600 juta dan kenaikan investasi pada surat berharga sebesar Rp319.038 juta.

KAS

Jumlah kas di tahun 2022, tercatat sebesar Rp651 juta, mengalami peningkatan 190,63% atau Rp427 juta dibanding tahun 2021 yang sebesar Rp224 juta. Peningkatan ini disebabkan oleh adanya peningkatan saldo kas terutama dari aktivitas pendanaan.

As of December 31, 2022, Bank's total assets were recorded at IDR4,733,401 million, an increase of 117.81% or IDR2,560,239 million compared to the previous year which amounted to IDR2,173,162 million. This increase was due to the distribution of Murabahah receivables of IDR796,716 million, distribution of Qardh financing of IDR544,800 million, an increase in placements with BI of IDR594,600 million and an increase in investment in securities of IDR319,038 million.

CASH

Total cash in 2022 was recorded at IDR651 million, an increase of 190.63% or IDR427 million compared to 2021 which amounted to IDR224 million. This increase was due to an increase in cash balances mainly from financing activities.



GIRO PADA BANK INDONESIA

Giro pada Bank Indonesia, per 31 Desember 2022, tercatat sebesar Rp83.353 juta, mengalami peningkatan 409,68% atau Rp66.999 juta dibanding tahun sebelumnya sebesar Rp16.354 juta. Hal tersebut disebabkan karena adanya kewajiban penempatan GWM/RIM yang lebih besar.

GIRO PADA BANK LAIN - NETO

Giro pada Bank lain - neto, per 31 Desember 2022, tercatat sebesar Rp1.851 juta, mengalami penurunan 23,54% atau Rp570 juta dibanding tahun sebelumnya sebesar Rp2.421 juta. Hal ini disebabkan oleh turunnya penempatan nostro pada bank lain.

PENEMPATAN PADA BANK INDONESIA

Per 31 Desember 2022, penempatan pada Bank Indonesia tercatat sebesar Rp1.734.100 juta, mengalami peningkatan 52,18% atau Rp594.600 juta dibanding tahun 2021 yang sebesar Rp1.139.500 juta. Hal ini dikarenakan adanya peningkatan penempatan instrumen FASBIS.

INVESTASI PADA SURAT BERHARGA - NETO

Investasi pada surat berharga - neto, per 31 Desember 2022, tercatat sebesar Rp1.217.062 juta, meningkat 35,53% atau Rp319.038 juta dibanding tahun sebelumnya yang mencapai Rp898.024 juta. Peningkatan ini disebabkan oleh adanya peningkatan penempatan instrumen Surat Berharga Syariah Negara (SBSN).

PIUTANG MURABAHAH - NETO

Piutang murabahah - neto, per 31 Desember 2022, tercatat sebesar Rp796.716 juta. Sementara di tahun 2021, tidak mencatatkan piutang murabahah - neto, yang dikarenakan pembiayaan tersebut telah dilunasi.

PINJAMAN QARDH - NETO

Pinjaman *Qardh* - neto, per 31 Desember 2022, tercatat sebesar Rp544.800 juta. Sementara di tahun 2021, tidak mencatatkan pinjaman *qardh* - neto, dikarenakan pada tahun sebelumnya belum terdapat pinjaman *qardh*.

ASET TETAP DAN ASET HAK GUNA - NETO

Aset tetap dan aset hak guna - neto, per 31 Desember 2022, tercatat sebesar Rp45.177 juta, mengalami penurunan 11,62% atau Rp5.937 juta dibanding tahun 2021 yang sebesar Rp51.114 juta. Penurunan ini disebabkan karena adanya aset yang telah terdepresiasi maupun adanya pengurangan pada beberapa aset seperti peralatan kantor dan komputer.

ASET TAK BERWUJUD - NETO

Aset tak berwujud - neto, per 31 Desember 2022, tercatat sebesar Rp51.538 juta, meningkat 819,83% atau Rp45.935 juta dibanding tahun sebelumnya yang sebesar Rp5.603 juta. Hal ini dikarenakan

CURRENT ACCOUNTS WITH BANK INDONESIA

Current accounts with Bank Indonesia, as of 31 December 2022, were recorded at IDR83,353 million, an increase of 409.68% or IDR66,999 million compared to the previous year of IDR16,354 million. This is due to the greater obligation to place GWM/RIM.

CURRENT ACCOUNTS WITH OTHER BANKS - NET

Current accounts with other banks - net, as of 31 December 2022, were recorded at IDR1,851 million, a decrease of 23.54% or IDR570 million compared to the previous year of IDR2,421 million. This was due to a decrease in nostro placements with other banks.

PLACEMENT WITH BANK INDONESIA

As of 31 December 2022, placements with Bank Indonesia were recorded at IDR1,734,100 million, an increase of 52.18% or IDR594,600 million compared to 2021 which amounted to IDR1,139,500 million. This is due to an increase in placement of FASBIS instruments.

INVESTMENT IN SECURITIES - NET

Investments in securities - net, as of December 31, 2022, were recorded at IDR1,217,062 million, an increase of 35.53% or IDR319,038 million compared to the previous year which reached IDR898,024 million. This increase was due to an increase in placement of State Sharia Securities (SBSN) instruments.

MURABAHAH RECEIVABLES - NET

Murabahah receivables - net, as of December 31, 2022, were recorded at IDR796,716 million. While in 2021, murabahah receivables are not recorded - net, which is because the financing has been paid off.

QARDH FINANCING - NET

Qardh Financing - net, as of December 31, 2022, were recorded at IDR544,800 million. While in 2021, no qardh financing - net were recorded, because in the previous year there were no qardh financing.

FIXED ASSETS AND RIGHT OF USE ASSETS - NET

Fixed assets and right of use assets - net, as of December 31, 2022, were recorded at IDR45,177 million, a decrease of 11.62% or IDR5,937 million compared to 2021 which amounted to IDR51,114 million. This decrease was due to depreciated assets and reductions in several assets such as office equipment and computers.

INTANGIBLE ASSETS - NET

Intangible assets - net, as of December 31 2022, were recorded at IDR51,538 million, an increase of 819.83% or IDR45,935 million compared to the previous year which amounted to IDR5,603



adanya penambahan berupa piranti lunak dan aset tak berwujud dalam penyelesaian.

ASET LAIN-LAIN

Per 31 Desember 2022, aset lain-lain tercatat sebesar Rp258.153 juta, meningkat 330,82% atau Rp198.231 juta dibanding tahun sebelumnya sebesar Rp59.922 juta. Peningkatan ini disebabkan oleh adanya kenaikan biaya dibayar dimuka dan pendapatan yang masih akan diterima.

million. This is due to the addition of software and intangible assets in progress.

OTHER ASSETS

As of December 31, 2022, other assets were recorded at IDR258,153 million, an increase of 330.82% or IDR198,231 million compared to the previous year of IDR59,922 million. This increase was due to an increase in prepaid expenses and accrued income.

LIABILITAS

LIABILITIES

Tabel Liabilitas Tahun 2021-2022
Liability Table Year 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (Rp-million)	Persentase (%) Percentage (%)
Liabilitas Segera Immediate Liabilities	16.392	1.003	15.389	1534,30%
Simpanan Wadiah Wadiah Deposits	1	-	1	100,00%
Surat Berharga Yang Diterbitkan Issued Securities	684.000	-	684.000	100,00%
Utang Pajak Tax debt	6.066	3.042	3.024	99,41%
Estimasi Kerugian Komitmen dan Kontinjensi Estimated Losses on Commitments and Contingencies	1.752	-	1.752	100,00%
Liabilitas Lain-Lain Other Liabilities	87.265	84.606	2.659	3,14%
Total Liabilitas Total Liabilities	795.476	88.651	706.825	797,31%

Per 31 Desember 2022, jumlah liabilitas tercatat sebesar Rp795.476 juta, mengalami peningkatan 797,31% atau Rp706.825 juta dibanding tahun 2021 yang sebesar Rp88.651 juta. Peningkatan tersebut disebabkan oleh adanya transaksi surat berharga yang diterbitkan (SIMA dan SIPA).

As of December 31, 2022, total liabilities were recorded at IDR795,476 million, an increase of 797.31% or IDR706,825 million compared to 2021 which amounted to IDR88,651 million. This increase was due to transactions of securities issued (SIMA and SIPA).

LIABILITAS SEGERA

Liabilitas segera, per 31 Desember 2022, tercatat sebesar Rp16.392 juta, meningkat 1.534,30% atau Rp15.389 juta dibanding tahun sebelumnya sebesar Rp1.003 juta. Hal ini disebabkan oleh peningkatan transaksi kewajiban ATM.

IMMEDIATE LIABILITIES

Liabilities due immediately, as of December 31, 2022, were recorded at IDR16,392 million, an increase of 1,534.30% or IDR15,389 million compared to the previous year of IDR1,003 million. This was due to an increase in ATM Liabilities transactions.

SIMPANAN WADIAH

Per 31 Desember 2022, simpanan dari nasabah berupa giro wadiah tercatat sebesar Rp1 juta. Sementara di tahun sebelumnya, tidak terdapat simpanan dari nasabah berupa giro wadiah.

WADIAH DEPOSITS

As of December 31 2022, deposits from customers in the form of wadiah demand deposits were recorded at IDR1 million. While in the previous year, there were no deposits from customers in the form of wadiah demand deposits.



SURAT BERHARGA YANG DITERBITKAN

Surat berharga yang diterbitkan, per 31 Desember 2022, tercatat sebesar Rp684.000 juta. Sementara di tahun sebelumnya, tidak terdapat surat berharga yang diterbitkan dikarenakan tidak adanya transaksi SIMA dan SIPA ditahun sebelumnya.

UTANG PAJAK

Per 31 Desember 2022, utang pajak tercatat sebesar Rp6.066 juta, mengalami peningkatan 99,41% atau Rp3.024 juta dibanding tahun 2021 sebesar Rp3.042 juta. Peningkatan tersebut disebabkan oleh adanya kenaikan pada PPH Pasal 21, PPH Pasal 23 dan PPH Pasal 4 ayat 2.

ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI

Estimasi kerugian komitmen dan kontinjensi, per 31 Desember 2022, tercatat sebesar Rp1.752 juta. Adapun di tahun sebelumnya, Bank tidak mencatatkan estimasi kerugian komitmen dan kontinjensi.

LIABILITAS LAINNYA

Per 31 Desember 2022, liabilitas lainnya tercatat sebesar Rp87.265 juta, meningkat 3,14% atau Rp2.659 juta dibanding tahun 2021 yang mencapai Rp84.606 juta. Peningkatan ini disebabkan oleh adanya kenaikan biaya yang masih harus dibayar, liabilitas imbalan kerja karyawan dan bagi hasil yang belum dibagikan.

DANA SYIRKAH TEMPORER

ISSUED SECURITIES

The securities issued, as of 31 December 2022, were recorded at IDR684,000 million. Meanwhile, in the previous year, there were no securities issued due to the absence of SIMA and SIPA transactions in the previous year.

TAX DEBT

As of December 31, 2022, taxes payable were recorded at IDR6,066 million, an increase of 99.41% or IDR3,024 million compared to 2021 of IDR3,042 million. The increase was due to an increase in PPH Article 21, PPH Article 23 and PPH Article 4 paragraph 2.

ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES

Estimated losses on commitments and contingencies, as of December 31, 2022, were recorded at IDR1,752 million. As for the previous year, Bank did not record commitments and contingencies estimated losses.

OTHER LIABILITIES

As of December 31, 2022, other liabilities were recorded at IDR87,265 million, an increase of 3.14% or IDR2,659 million compared to 2021 which reached IDR84,606 million. This increase was due to an increase in accrued expenses, employee benefits liabilities and undistributed profit sharing.

TEMPORARY SYIRKAH FUND

Tabel Dana Syirkah Temporer Tahun 2021-2022
Temporary Syirkah Fund Table Year 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (Rp-million)	Persentase (%) Percentage (%)
Tabungan Mudharabah Mudharabah Savings	116.306	38.184	78.122	204,59%
Deposito Mudharabah Mudharabah Deposits	678.343	1.000.000	(321.657)	-32,17%
Total Dana Syirkah Temporer Total Temporary Syirkah Funds	794.649	1.038.184	(243.535)	-23,46%

Jumlah dana syirkah temporer, per 31 Desember 2022, tercatat sebesar Rp794.649 juta, mengalami penurunan 23,46% atau Rp243.535 juta dibanding tahun 2021 yang sebesar Rp1.038.184 juta. Penurunan tersebut disebabkan oleh penurunan total deposito mudharabah.

The amount of temporary syirkah funds, as of December 31, 2022, was recorded at IDR794,649 million, a decrease of 23.46% or IDR243,535 million compared to 2021 which amounted to IDR1,038,184 million. This decrease was due to a decrease in total mudharabah deposits.

TABUNGAN MUDHARABAH

Per 31 Desember 2022, tabungan mudharabah tercatat sebesar Rp116.306 juta, mengalami peningkatan 204,59% atau Rp78.122 juta dibanding tahun 2021 yang sebesar Rp38.184 juta. Peningkatan tersebut disebabkan oleh adanya penempatan dana oleh nasabah.

DEPOSITO MUDHARABAH

Per 31 Desember 2022, deposito mudharabah tercatat sebesar Rp678.343 juta, mengalami penurunan 32,17% atau Rp321.657 juta dibanding tahun 2021 yang sebesar Rp1.000.000 juta. Penurunan tersebut disebabkan oleh disebabkan oleh adanya deposito yang telah jatuh tempo.

EKUITAS**MUDHARABAH SAVINGS**

As of December 31, 2022, mudharabah savings were recorded at IDR116,306 million, an increase of 204.59% or IDR78,122 million compared to 2021 which amounted to IDR38,184 million. The increase was due to placement of funds by customers.

MUDHARABAH DEPOSITS

As of December 31, 2022, mudharabah deposits were recorded at IDR678,343 million, a decrease of 32.17% or IDR321,657 million compared to 2021 which amounted to IDR1,000,000 million. The decrease was due to the fact that there were deposits that had matured.

EQUITY

Tabel Ekuitas Tahun 2021-2022
Equity Table Year 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (Rp-million)	Persentase (%) Percentage (%)
Modal Ditempatkan dan Disetor Penuh Issued and fully paid-up capital	1.377.051	1.324.135	52.916	4,00%
Tambahan Modal Disetor Additional Paid-in Capital	964.190	10.870	953.320	8.770,19%
Dana Setoran Modal Capital Deposit Funds	1.363.862	2.684	1.361.178	50.714,53%
Pengukuran Kembali atas Program Imbalan Pasti Remeasurement of Defined Benefit Plans	2.720	1.808	912	50,44%
Keuntungan yang Belum Direalisasi atas Surat Berharga dalam Kelompok: Unrealized Gains on Marketable Securities in the Group:				
Tersedia untuk Dijual Available for Sale	363	6.827	(6.464)	-94,68%
Saldo Laba Retained Earning				
Saldo Laba dari Kegiatan Konvensional Profit Balance from Conventional Activities	29.541	29.541	-	-
Saldo Rugi dari Kegiatan Syariah Loss Balance from Sharia Activities	(594.451)	(329.538)	(264.913)	80,39%
Total Ekuitas Total Equity	3.143.276	1.046.327	2.096.949	200,41%

Per 31 Desember 2022, jumlah ekuitas yang dibukukan Bank Aladin Syariah sebesar Rp3.143.276 juta, mengalami peningkatan 200,41% atau Rp2.096.949 juta dibandingkan tahun 2021 yang sebesar Rp1.046.327 juta. Peningkatan tersebut disebabkan adanya penambahan modal dengan memberikan hak memesan efek

As of December 31, 2022, the total equity recorded by Bank Aladin Syariah was IDR3,143,276 million, an increase of 200.41% or IDR2,096,949 million compared to 2021 which amounted to IDR1,046,327 million. The increase was due to additional capital through Rights Issuance (PMHMETD), additional capital through



terlebih dahulu (HMETD), penambahan modal tanpa hak memesan efek terlebih dahulu (PMTHMETD) dan penambahan modal dari pemegang saham pengendali.

MODAL DITEMPATKAN DAN DISETOR PENUH

Modal ditempatkan dan disetor penuh, per 31 Desember 2022, tercatat sebesar Rp1.377.051 juta, meningkat 4,00% atau Rp52.916 juta dibanding tahun sebelumnya sebesar Rp1.324.135 juta. Peningkatan ini disebabkan oleh adanya penambahan modal dengan memberikan hak memesan efek terlebih dahulu (HMETD) dan pelaksanaan waran.

TAMBAHAN MODAL DISETOR

Per 31 Desember 2022, tambahan modal disetor tercatat sebesar Rp964.190 juta, meningkat 8.770,19% atau Rp953.320 juta dibanding tahun sebelumnya sebesar Rp10.870 juta. Hal ini disebabkan oleh adanya penambahan modal dengan memberikan hak memesan efek terlebih dahulu (HMETD) dan pelaksanaan waran.

DANA SETORAN MODAL

Dana setoran modal, per 31 Desember 2022, tercatat sebesar Rp1.363.862 juta, meningkat 50.714,53% atau Rp1.361.178 juta dibanding tahun sebelumnya sebesar Rp2.684 juta. Peningkatan ini disebabkan oleh penambahan modal tanpa hak memesan efek terlebih dahulu (PMTHMETD), penambahan modal dari pemegang saham pengendali dan pelaksanaan waran.

PENGUKURAN KEMBALI ATAS PROGRAM IMBALAN PASTI

Hingga 31 Desember 2022, pengukuran kembali atas program imbalan pasti tercatat sebesar Rp2.720 juta, meningkat 50,44% atau Rp912 juta dibanding tahun sebelumnya sebesar Rp1.808 juta. Hal ini disebabkan oleh perhitungan aktuaris sesuai PSAK 24.

KEUNTUNGAN YANG BELUM DIREALISASI ATAS SURAT BERHARGA DALAM KELOMPOK TERSEDIA UNTUK DIJUAL

Keuntungan yang belum direalisasi atas surat berharga dalam kelompok tersedia untuk dijual, per 31 Desember 2022, tercatat sebesar Rp363 juta, turun 94,68% atau Rp6.464 juta dibanding tahun 2021 sebesar Rp6.827 juta. Penurunan ini dikarenakan pencatatan reksadana sesuai dengan nilai aktiva bersih (NAV).

SALDO LABA

Saldo laba merupakan akumulasi atas saldo laba dari kegiatan konvensional serta saldo rugi dari kegiatan syariah, per 31 Desember 2022 tercatat sebesar minus Rp564.910 juta, mengalami peningkatan 88,31% atau Rp264.913 juta dibanding tahun 2021 sebesar minus Rp299.997 juta. Hal tersebut disebabkan oleh adanya peningkatan beban operasional.

Private Placement (PMTHMETD) and additional capital from controlling shareholders.

ISSUED AND FULLY PAID-UP CAPITAL

Issued and fully paid-up capital, as of December 31, 2022, was recorded at IDR1,377,051 million, an increase of 4.00% or IDR52,916 million compared to the previous year of IDR1,324,135 million. This increase was due to additional capital by providing Right Issue (HMETD) and exercise of warrants.

ADDITIONAL PAID-IN CAPITAL

As of December 31, 2022, additional paid-in capital was recorded at IDR964,190 million, an increase of 8,770.19% or IDR953,320 million compared to the previous year of IDR10,870 million. This was due to additional capital by providing Right Issue (HMETD) and exercise of warrants.

CAPITAL DEPOSIT FUNDS

Capital deposit funds, as of December 31 2022, were recorded at IDR1,363,862 million, an increase of 50,714.53% or IDR1,361,178 million compared to the previous year of IDR2,684 million. This increase was due to additional capital from Private Placement (PMTHMETD), additional capital from controlling shareholders and exercise of warrants.

REMEASUREMENT OF DEFINED BENEFIT PLANS

As of December 31, 2022, the remeasurement of defined benefit plans was recorded at IDR2,720 million, an increase of 50.44% or IDR912 million compared to the previous year of IDR1,808 million. This is due to actuarial calculations in accordance with PSAK 24.

UNREALIZED GAINS ON AVAILABLE-FOR-SALE SECURITIES

Unrealized gains on available-for-sale securities, as of December 31, 2022, were recorded at IDR363 million, decreased 94.68% or IDR6,464 million compared to 2021 of IDR6,827 million. This decrease was due to the recording of mutual funds in accordance with the net asset value (NAV).

RETAINED EARNING

Retained earnings are an accumulation of retained earnings from conventional activities as well as loss balances from sharia activities, as of December 31, 2022 it was recorded at minus IDR564,910 million, an increase of 88.31% or IDR264,913 million compared to 2021 of minus IDR299,997 million. This was due to an increase in operating expenses.



LAPORAN LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN

STATEMENT OF PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME

Tabel Laba (Rugi) dan Penghasilan Komprehensif Lain 2021-2022
Table of Profit (Loss) and Other Comprehensive Income 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR- million)	Persentase (%) Percentage (%)
Pendapatan Pengelolaan Dana oleh Bank sebagai <i>Mudharib</i> Fund Management Income by Bank as Mudharib				
Pendapatan dari Piutang Revenue From Receivables	16.101	3	16.098	536.600,00%
Pendapatan Usaha Utama Lainnya Other Main Operating Income	65.654	36.108	29.546	81,83%
Total Pendapatan Pengelolaan Dana oleh Bank sebagai <i>Mudharib</i> <i>Total Fund Management Income by Bank as Mudharib</i>	81.755	36.111	45.644	126,40%
Hak Pihak Ketiga atas Bagi Hasil Dana <i>Syirkah</i> Temporer Third Party Rights on Profit Sharing of Temporary <i>Syirkah</i> Funds	(23.982)	(403)	(23.579)	5.850,87%
Hak Bagi Hasil Milik Bank Profit Sharing Rights Owned by Bank	57.773	35.708	22.065	61,79%
Pendapatan Usaha Lainnya Other Operating Income				
Laba Selisih <i>Kurs</i> - Neto Profit on Foreign Exchange - Net	150	158	(8)	-5,06%
Lain-Lain Others	19.638	627	19.011	3.032,06%
Total Pendapatan Usaha Lainnya Total Other Operating Income	19.788	785	19.003	2.420,76%
(Pembentukan) Pembalikan Cadangan Kerugian Penurunan Nilai Aset Produktif (Provision) Reversal of Allowance for Impairment Losses on Earning Assets	(35.025)	(3.069)	(31.956)	1.041,25%
(Pembentukan) Estimasi Kerugian Komitmen dan Kontinjensi (Provision) of Estimated Losses on Commitments and Contingencies	(1.752)	-	(1.752)	100,00%
Beban Operasional Operating Expenses				
Umum dan Administrasi General and Administration	(86.734)	(45.840)	(40.894)	89,21%
Gaji dan Kesejahteraan Karyawan Salary and Employee Welfare	(161.867)	(80.351)	(81.516)	101,45%
Penyusutan dan Amortisasi Depreciation and Amortization	(18.703)	(10.356)	(8.347)	80,60%
Promosi Promotion	(22.037)	(4.594)	(17.443)	379,69%
Iuran Otoritas Jasa Keuangan Financial Services Authority Contribution	(1.631)	(327)	(1.304)	398,78%

**Tabel Laba (Rugi) dan Penghasilan Komprehensif Lain 2021-2022**

Table of Profit (Loss) and Other Comprehensive Income 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR- million)	Persentase (%) Percentage (%)
Rugi Selisih Kurs - Neto Loss on Exchange Rates - Net	-	-	-	-
Lain-Lain Others	(14.171)	(14.851)	680	-4,58%
Total Beban Operasional Total Operating Expenses	(305.143)	(156.319)	(148.824)	95,21%
Laba (Rugi) Operasional Operating Profit (Loss)	(264.359)	(122.895)	(141.464)	115,11%
Pendapatan Non Operasional - Neto Non Operating Income - Net	(554)	1.620	(2.174)	-134,20%
Laba (Rugi) Sebelum Beban Pajak Profit (Loss) Before Tax Expense	(264.913)	(121.275)	(143.638)	118,44%
Beban Pajak - Neto Tax Expense - Net	-	-	-	-
Laba (Rugi) Neto Periode Berjalan Net Profit (Loss) for the Period	(264.913)	(121.275)	(143.638)	118,44%
Penghasilan Komprehensif Lain Other Comprehensive Income				
Pos-Pos yang Tidak akan Direklasifikasi ke Laba Rugi: Items that will not be reclassified to profit or loss:				
Pengukuran Kembali Atas Program Imbalan Pasti Remeasurement of Defined Benefit Plans	912	1.119	(207)	-18,50%
Pajak Penghasilan Terkait Related Income Tax	-	-	-	-
Keuntungan yang Belum Direalisasi atas Surat Berharga dalam Kelompok Tersedia untuk Dijual Unrealized Gains on Available-for-Sale Securities	(6.464)	6.827	(13.291)	-194,68%
Pajak Penghasilan Terkait Related Income Tax	-	-	-	-
Penghasilan (Rugi) Komprehensif Lain Tahun Berjalan Other Comprehensive Income (Loss) for the Year	(5.552)	7.946	(13.498)	-169,87%
Total Laba (Rugi) Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income (Loss) for the Year	(270.465)	(113.329)	(157.136)	138,65%
Laba (Rugi) per Saham Dasar (Rupiah Penuh) Basic Earnings (Loss) per Share (Full Rupiah)	(20)	(9)	(11)	123,11%

**TOTAL PENDAPATAN PENGELOLAAN DANA OLEH
BANK SEBAGAI MUDHARIB**

Di tahun 2022, Bank membukukan total pendapatan pengelolaan dana oleh Bank sebagai mudharib sebesar Rp81.755 juta, mengalami peningkatan 126,40% atau Rp45.644 juta dibanding

**TOTAL FUND MANAGEMENT INCOME BY BANK AS
MUDHARIB**

In 2022, Bank recorded total Fund Management Income by Bank as mudharib of IDR81,755 million, an increase of 126.40% or IDR45,644 million compared to 2021 of IDR36,111 million.



tahun 2021 sebesar Rp36.111 juta. Peningkatan tersebut disebabkan oleh kenaikan dari pendapatan piutang murabahah, pendapatan pinjaman qardh dan pendapatan usaha utama lainnya.

HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER

Per 31 Desember 2022, Bank mencatatkan hak pihak ketiga atas bagi hasil dana syirkah temporer, sebesar Rp23.982 juta, meningkat 5.850,87% atau Rp23.579 juta dibanding tahun 2021 sebesar Rp403 juta. Hal ini dikarenakan adanya peningkatan pendapatan pengelolaan dana oleh Bank sebagai *Mudharib*.

HAK BAGI HASIL MILIK BANK

Hak bagi hasil milik Bank, adalah pendapatan pengelolaan dana oleh Bank sebagai mudharib dikurangi hak pihak ketiga atas bagi hasil dana syirkah temporer, dimana per 31 Desember 2022, tercatat sebesar Rp57.773 juta, meningkat 61,79% atau Rp22.065 juta dibanding tahun 2021 sebesar Rp35.708 juta. Hal ini dikarenakan meningkatnya pendapatan pengelolaan dana oleh Bank sebagai *Mudharib*.

TOTAL PENDAPATAN USAHA LAINNYA

Di tahun 2022, total pendapatan usaha lainnya tercatat sebesar Rp19.788 juta, mengalami peningkatan 2.420,76% atau Rp19.003 juta dibanding tahun 2021 sebesar Rp785 juta. Peningkatan tersebut disebabkan oleh kenaikan pendapatan atas penjualan surat berharga serta pendapatan provisi dan komisi lainnya.

(PEMBENTUKAN) PEMBALIKAN CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF

Per 31 Desember 2022, Bank mencatatkan pembentukan cadangan kerugian penurunan nilai aset produktif, sebesar Rp35.025 juta. Sementara di tahun 2021, Bank mencatatkan pembentukan cadangan kerugian penurunan nilai aset produktif, sebesar Rp3.069 juta.

(PEMBENTUKAN) ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI

Di tahun 2022, Bank mencatatkan pembentukan estimasi kerugian komitmen dan kontinjensi, sebesar Rp1.752 juta. Sementara di tahun 2021, tidak terdapat pembentukan estimasi kerugian komitmen dan kontinjensi.

TOTAL BEBAN OPERASIONAL

Per 31 Desember 2022, total beban operasional tercatat mencapai Rp305.143 juta, meningkat 95,21% atau Rp148.824 juta dibanding tahun 2021 sebesar Rp156.319 juta. Hal ini dikarenakan adanya kenaikan beban umum dan administrasi, beban gaji dan kesejahteraan, beban penyusutan serta beban promosi.

The increase was due to an increase in murabahah receivables income, qardh financing income and other main operating income.

THIRD PARTY RIGHTS ON PROFIT SHARING OF TEMPORARY SYIRKAH FUNDS

As of December 31, 2022, Bank recorded third party rights to profit sharing of temporary syirkah funds, amounting to IDR23,982 million, an increase of 5,850.87% or IDR23,579 million compared to 2021 of IDR403 million. This is due to an increase in Fund Management Income by Bank as Mudharib.

PROFIT SHARING RIGHTS OWNED BY BANK

Profit sharing rights belonging to Bank, are Fund Management Income by Bank as mudharib minus third party rights to profit sharing of temporary syirkah funds, which as of December 31, 2022, were recorded at IDR57,773 million, an increase of 61.79% or IDR22,065 million compared to the year 2021 of IDR35,708 million. This is due to the increase in Fund Management Income by Bank as Mudharib.

TOTAL OTHER OPERATING INCOME

In 2022, total other operating income was recorded at IDR 19,788 million, an increase of 2,420.76% or IDR19,003 million compared to 2021 of IDR785 million. The increase was due to an increase in revenue from the sale of securities and other fee and commission income.

(PROVISION) REVERSAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON EARNING ASSETS

As of 31 December 2022, Bank recorded the provision for impairment losses on earning assets, amounting to IDR35,025 million. Meanwhile in 2021, Bank recorded the provision for impairment losses on earning assets, amounting to IDR3,069 million.

(PROVISION) OF ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES

In 2022, Bank recorded the provision for estimated losses on commitments and contingencies, amounting to IDR 1,752 million. Meanwhile in 2021, there was no provision for estimated losses on commitments and contingencies.

TOTAL OPERATING EXPENSES

As of December 31, 2022, total operating expenses were recorded at IDR305,143 million, an increase of 95.21% or IDR148,824 million compared to 2021 of IDR156,319 million. This is due to an increase in general and administrative expenses, salaries and welfare expenses, depreciation expenses and promotion expenses.



LABA (RUGI) OPERASIONAL

Di tahun 2022, Bank membukukan rugi operasional sebesar Rp264.359 juta, meningkat 115,11% atau Rp141.464 juta dibanding tahun 2021 dengan rugi operasional yang tercatat sebesar Rp122.895 juta. Rugi operasional di tahun 2022 tersebut, sejalan dengan strategi dan rencana bisnis Bank Aladin Syariah di mana Bank sedang fokus dalam proses transformasi menjadi bank digital. Proses transformasi tersebut berdampak pada peningkatan beban operasional Bank.

PENDAPATAN (BEBAN) NON OPERASIONAL - NETO

Per 31 Desember 2022, Bank mencatatkan pendapatan (beban) non-operasional - neto, sebesar minus Rp554 juta, turun 134,20% atau Rp2.174 juta dibanding tahun 2021 dengan total pendapatan (beban) non-operasional - neto yang tercatat sebesar Rp1.620 juta. Penurunan tersebut disebabkan pada tahun 2021 terdapat reversal pencadangan biaya legal.

LABA (RUGI) SEBELUM BEBAN PAJAK

Di tahun 2022, Bank membukukan rugi sebelum pajak sebesar Rp264.913 juta, mengalami penurunan 118,44% atau Rp143.638 juta dibanding rugi sebelum pajak yang dibukukan di tahun 2021 yakni sebesar Rp121.275 juta. Hal ini dikarenakan pada tahun 2022 terjadi peningkatan pada beban operasional.

LABA (RUGI) NETO PERIODE BERJALAN

Di tahun 2022, Bank membukukan rugi bersih periode berjalan sebesar Rp264.913 juta, mengalami penurunan 118,44% atau Rp143.638 juta dibanding rugi bersih periode berjalan tahun 2021 yakni sebesar Rp121.275 juta. Hal ini disebabkan karena pada tahun 2022 terjadi peningkatan pada beban operasional.

PENGHASILAN (RUGI) KOMPREHENSIF LAIN PERIODE BERJALAN

Per 31 Desember 2022, Bank mencatatkan rugi komprehensif lain periode berjalan sebesar Rp5.552 juta, mengalami penurunan penghasilan (rugi) komprehensif lain sebesar 169,87% atau Rp13.498 juta dibanding penghasilan komprehensif lain periode berjalan yang tercatat sebesar Rp7.946 juta di tahun 2021. Hal ini dikarenakan adanya kerugian yang belum direalisasi atas reksadana yang tersedia untuk dijual dan penurunan penghasilan komprehensif lain atas program imbalan pasti.

TOTAL LABA (RUGI) PENGHASILAN KOMPREHENSIF PERIODE BERJALAN

Total laba (rugi) penghasilan komprehensif periode berjalan merupakan akumulasi dari laba (rugi) neto periode berjalan, dan penghasilan (rugi) komprehensif lain periode berjalan. Dimana per 31 Desember 2022, Bank membukukan total rugi penghasilan komprehensif periode berjalan sebesar Rp270.465 juta, mengalami peningkatan 138,65% atau Rp157.136 juta dibanding total rugi penghasilan komprehensif periode berjalan

OPERATING PROFIT (LOSS)

In 2022, Bank posted an operating loss of IDR264,359 million, an increase of 115.11% or IDR141,464 million compared to 2021 with an operational loss of IDR122,895 million. The operational loss in 2022 is in line with Bank Aladin Syariah's strategy and business plan where Bank is focusing on the process of transforming into a digital bank. The transformation process has an impact on increasing Bank's operational expenses.

NON OPERATING INCOME - NET

As of 31 December 2022, Bank recorded non-operating income (expenses) - net, amounting to minus IDR554 million, a decrease of 134.20% or IDR2,174 million compared to 2021 with total non-operating income (expenses) - net which was recorded at IDR1,620 million. This decrease was due to a reversal of reserves in 2021 for legal fees.

PROFIT (LOSS) BEFORE TAX EXPENSE

In 2022, Bank recorded a loss before tax of IDR264,913 million, a decrease of 118.44% or IDR143,638 million compared to the loss before tax recorded in 2021 which amounted to IDR121,275 million. This is because in 2022 there will be an increase in operating expenses.

NET PROFIT (LOSS) FOR THE PERIOD

In 2022, Bank posted a net loss for the current period of IDR264,913 million, a decrease of 118.44% or IDR143,638 million compared to the net loss for the current period in 2021 which amounted to IDR121,275 million. This is because in 2022 there will be an increase in operating expenses.

OTHER COMPREHENSIVE INCOME (LOSS) FOR THE CURRENT PERIOD

As of December 31, 2022, Bank recorded other comprehensive loss for the current period of IDR5,552 million, decreased in other comprehensive income (loss) of 169.87% or IDR13,498 million compared to other comprehensive income for the period current balance of IDR7,946 million in 2021. This was due to unrealized losses on available-for-sale mutual funds and a decrease in other comprehensive income for defined benefit plans.

TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE PERIOD

Total comprehensive income (loss) for the current period is the accumulation of net profit (loss) for the current period and other comprehensive income (loss) for the current period. Where as of December 31, 2022, Bank posted a total loss of comprehensive income for the current period of IDR270,465 million, an increase of 138.65% or IDR157,136 million compared to the total loss of comprehensive income for the current period in 2021 which

di tahun 2021 yang tercatat sebesar Rp113.329 juta. Peningkatan tersebut disebabkan oleh adanya peningkatan beban operasional, kerugian yang belum direalisasi atas reksadana yang tersedia untuk dijual dan penurunan penghasilan komprehensif lain atas program imbalan pasti.

LABA (RUGI) PER SAHAM DASAR

Per 31 Desember 2022, Bank mencatatkan rugi per saham dasar sebesar Rp20,- mengalami penurunan 123,11% atau Rp11,- dibanding rugi per saham dasar yang tercatat sebesar Rp9,- di tahun 2021. Hal ini dikarenakan adanya peningkatan pada beban operasional.

was recorded at IDR113,329 million. The increase was due to an increase in operating expenses, unrealized losses on available-for-sale mutual funds and a decrease in other comprehensive income for defined benefit plans.

BASIC EARNINGS (LOSS) PER SHARE

As of 31 December 2022, Bank recorded a basic loss per share of IDR20, a decrease of 123.11% or IDR11 compared to a basic loss per share which was recorded at IDR9 in 2021. This was due to an increase in operating expenses.

LAPORAN ARUS KAS

CASH FLOW STATEMENT

Tabel Arus Kas 2021-2022
Cash Flow Table 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
ARUS KAS DARI AKTIVITAS OPERASI CASH FLOWS FROM OPERATING ACTIVITIES				
Penerimaan Piutang, Bagi Hasil dan Usaha Utama Lainnya Acceptance of Receivables, Profit Sharing and Other Main Operating	73.671	35.048	38.623	110,20%
Pembayaran Bagi Hasil Dana Syirkah Temporer Payment of Profit Sharing of Temporary Syirkah Funds	(23.342)	(403)	(22.939)	5.692,06%
Penerimaan Pendapatan Operasional Lainnya Receipt of Other Operating Income	446	-	446	100,00%
Penerimaan Non Operasional - Neto Non-Operational Receipts - Net	(623)	1.620	(2.243)	-138,46%
Pembayaran Beban Operasional Payment of Operating Expenses	(283.699)	(145.215)	(138.484)	95,36%
Laba (Rugi) Sebelum Perubahan dalam Aset dan Liabilitas Operasi Profit (Loss) Before Changes in Operating Assets and Liabilities	(233.547)	(108.950)	(124.597)	114,36%
Kenaikan (Penurunan) Aset Operasi Increase (Decrease) in Operating Assets	(1.567.011)	(14.366)	(1.552.645)	10.807,78%
Kenaikan (Penurunan) Liabilitas Operasi Increase (Decrease) in Operating Liabilities	466.023	1.021.486	(555.463)	-54,38%
Kas Neto (Digunakan untuk) Diperoleh dari Aktivitas Operasi Net Cash (Used For) Obtained From Operating Activities	(1.334.535)	898.170	(2.232.705)	-248,58%
ARUS KAS DARI AKTIVITAS INVESTASI CASH FLOWS FROM INVESTING ACTIVITIES				
Perolehan Investasi dalam Surat Berharga dalam Kelompok Biaya Perolehan dan Tersedia untuk Dijual Acquisition of Investments in Securities in the Acquisition Cost and Available for Sale Groups	(18.315.437)	(11.208.815)	(7.106.622)	63,40%
Perolehan Aset Tetap, Aset Hak Guna dan Piranti Lunak Acquisition of Fixed Assets and Software	(53.219)	(19.320)	(33.899)	175,46%



Tabel Arus Kas 2021-2022

Cash Flow Table 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Penerimaan Dari Penjualan Surat Berharga Receipts From the Sale of Securities	1.422.971	-	1.422.971	100,00%
Penerimaan dari Investasi dalam Surat Berharga yang Telah Jatuh Tempo Receipts from Investments in Mature Securities	16.586.470	10.923.278	5.663.192	51,85%
Kas Neto Digunakan untuk Aktivitas Investasi Cash Used for Investing Activities	(359.215)	(304.857)	(54.358)	17,83%
ARUS KAS DARI AKTIVITAS PENDANAAN CASH FLOW FROM FINANCING ACTIVITIES				
Penerimaan dari Penawaran Umum Saham Perdana Proceeds from Initial Public Offering	-	515.000	(515.000)	-100,00%
Penerimaan Modal dari HMETD Capital Receipt from Right Issue	1.008.529	-	1.008.529	100,00%
Pembayaran Biaya Emisi Saham Payment of Share Issuance Fees	(5.031)	(4.612)	(419)	9,08%
Penerimaan Modal dari PMTHMETD Capital Receipt from Private Placement	1.190.000	-	1.190.000	100,00%
Penerimaan Modal dari Pemegang Saham Pengendali Capital Receipt from Controlling Shareholders	170.000	-	170.000	100,00%
Pelaksanaan Waran Warrant Exercise	3.916	7.994	(4.078)	-51,01%
Pembayaran Liabilitas Sewa Payment of Lease Liabilities	(12.338)	(8.693)	(3.645)	41,93%
Kas Neto Diperoleh dari Aktivitas Pendanaan Net Cash Obtained by Funding Activities	2.355.076	509.689	1.845.387	362,06%
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	661.326	1.103.002	(441.676)	-40,04%
KAS DAN SETARA KAS PADA AWAL TAHUN CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	1.158.523	55.483	1.103.040	1.988,07%
Pengaruh Perubahan Kurs Mata Uang pada Kas dan Setara Kas The Effect of Changes in Currency Exchange Rates on Cash and Cash Equivalents	125	38	87	228,95%
KAS DAN SETARA KAS PADA AKHIR TAHUN CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	1.819.974	1.158.523	661.451	57,09%

ARUS KAS DARI AKTIVITAS OPERASI

Di tahun 2022, Bank mencatatkan kas neto digunakan untuk aktivitas operasi sebesar Rp1.334.535 juta, mengalami penurunan 248,58% atau Rp2.232.705 juta dibandingkan tahun 2021, dimana Bank mencatatkan kas neto diperoleh dari aktivitas operasi sebesar Rp898.170 juta. Hal ini disebabkan oleh kenaikan aset operasi yang digunakan untuk penyaluran piutang murabahah dan pinjaman qardh.

CASH FLOW FROM OPERATING ACTIVITIES

In 2022, Bank recorded net cash used for operating activities of IDR1,334,535 million, a decrease of 248.58% or IDR2,232,705 million compared to 2021, where Bank recorded net cash obtained from operating activities of IDR898,170 million. This was due to an increase in operating assets used for distribution of murabahah receivables and qardh financing.



ARUS KAS DARI AKTIVITAS INVESTASI

Per 31 Desember 2022, Bank mencatatkan kas neto digunakan untuk aktivitas investasi, sebesar Rp359.215 juta, meningkat 17,83% atau Rp54.358 juta dibanding kas neto digunakan untuk aktivitas investasi tahun 2021, yang tercatat sebesar Rp304.857 juta. Peningkatan tersebut disebabkan oleh pembelian surat berharga dalam kelompok dimiliki hingga jatuh tempo dan tersedia untuk dijual.

ARUS KAS DARI AKTIVITAS PENDANAAN

Di tahun 2022, Bank mencatatkan kas neto diperoleh dari aktivitas pendanaan sebesar Rp2.355.076 juta, mengalami peningkatan 362,06% atau Rp1.845.387 juta dibandingkan tahun 2021, dimana Bank mencatatkan kas neto diperoleh dari aktivitas pendanaan sebesar Rp509.689 juta. Hal ini disebabkan oleh penerimaan modal dari pemegang saham pengendali, penerimaan modal dari HMETD dan PMTHMETD.

KENAIKAN NETO KAS DAN SETARA KAS

Kenaikan neto kas dan setara kas merupakan akumulasi atas arus kas dari aktivitas operasi, arus kas dari aktivitas investasi, dan arus kas dari aktivitas pendanaan, yang per 31 Desember 2022, tercatat sebesar Rp661.326 juta, mengalami penurunan 40,04% atau Rp441.676 juta dibandingkan tahun 2021 yang tercatat sebesar Rp1.103.002 juta. Hal ini disebabkan oleh adanya kenaikan aset operasi pada piutang murabahah dan pinjaman qardh serta adanya kenaikan liabilitas operasi pada surat berharga diterbitkan (SIMA dan SIPA).

KAS DAN SETARA KAS PADA AWAL TAHUN

Kas dan setara kas pada awal tahun 2022, tercatat sebesar Rp1.158.523 juta, meningkat 1.988,07% atau Rp1.103.040 juta dibanding awal tahun 2021, yang tercatat sebesar Rp55.483 juta. Peningkatan cukup signifikan ini disebabkan oleh peningkatan penempatan pada dana *sirkah* temporer di tahun sebelumnya.

PENGARUH PERUBAHAN KURS MATA UANG PADA KAS DAN SETARA KAS

Per 31 Desember 2022, pengaruh perubahan kurs mata uang pada kas dan setara kas, tercatat sebesar Rp125 juta, meningkat 228,95% atau Rp87 juta dibanding tahun 2021, yang tercatat sebesar Rp38 juta. Hal tersebut disebabkan oleh perubahan kurs mata uang USD.

KAS DAN SETARA KAS PADA AKHIR TAHUN

Kas dan setara kas pada akhir tahun 2022, tercatat sebesar Rp1.819.974 juta, mengalami peningkatan 57,09% atau Rp661.451 juta dibandingkan akhir tahun 2021 yang tercatat sebesar Rp1.158.523 juta. Peningkatan tersebut disebabkan oleh adanya kenaikan penempatan pada Bank Indonesia (FASBIS).

CASH FLOW FROM INVESTING ACTIVITIES

As of 31 December 2022, Bank recorded net cash used in investing activities, amounting to IDR359,215 million, an increase of 17.83% or IDR54,358 million compared to net cash used in investment activities in 2021, which was recorded at IDR304,857 million. The increase was due to the purchase of held-to-maturity and available-for-sale securities.

CASH FLOW FROM FUNDING ACTIVITIES

In 2022, Bank recorded net cash obtained from financing activities of IDR2,355,076 million, an increase of 362.06% or IDR1,845,387 million compared to 2021, where Bank recorded net cash obtained from funding activities of IDR509,689 million. This was due to receipt of capital from the controlling shareholder, receipt of capital from Right Issue and Private Placement.

NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS

The net increase (decrease) in cash and cash equivalents is the accumulation of cash flows from operating activities, cash flows from investing activities, and cash flows from financing activities, which as of December 31, 2022, was recorded at IDR661,326 million, a decrease of 40.04% or IDR441,676 million compared to 2021 which was recorded at IDR1,103,002 million. This was due to an increase in operating assets in murabahah receivables and qardh financing and an increase in operating liabilities in issued securities (SIMA and SIPA).

CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR

Cash and cash equivalents at the beginning of 2022 were recorded at IDR1,158,523 million, an increase of 1,988.07% or IDR1,103,040 million compared to the beginning of 2021, which was recorded at IDR55,483 million. This significant increase was due to an increase in placements in temporary *sirkah* funds in the previous year.

THE EFFECT OF CHANGES IN CURRENCY EXCHANGE RATES ON CASH AND CASH EQUIVALENTS

As of December 31, 2022, the effect of changes in currency exchange rates on cash and cash equivalents was recorded at IDR125 million, an increase of 228.95% or IDR87 million compared to 2021, which was recorded at IDR38 million. This was caused by changes in the USD exchange rate.

CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Cash and cash equivalents at the end of 2022 were recorded at IDR1,819,974 million, an increase of 57.09% or IDR661,451 million compared to the end of 2021 which was recorded at IDR1,158,523 million. This increase was due to an increase in placements with Bank Indonesia (FASBIS).



Adapun rincian kas dan setara kas per 31 Desember 2022 dan 31 Desember 2021, adalah sebagaimana terlampir pada tabel di bawah ini.

The details of cash and cash equivalents as of December 31 2022 and December 31 2021 are as attached in the table below.

Tabel Rincian Kas dan Setara Kas 2021-2022
Cash and Cash Equivalents Table 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR- million)	Persentase (%) Percentage (%)
Kas Cash	651	224	427	190,63%
Giro pada Bank Indonesia Current accounts with Bank Indonesia	83.353	16.354	66.999	409,68%
Giro pada Bank Lain Current Accounts with Other Banks	1.870	2.445	(575)	-23,52%
Penempatan pada Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan dari tanggal akuisisi Placements with Bank Indonesia with maturities of 3 (three) months from the acquisition date	1.734.100	1.139.500	594.600	52,18%
Total Kas dan Setara Kas Total Cash and Cash Equivalents	1.819.974	1.158.523	661.451	57,09%

LAPORAN REKONSILIASI PENDAPATAN DAN BAGI HASIL

STATEMENT OF RECONCILIATION OF INCOME AND REVENUE SHARING

Tabel Rekonsiliasi Pendapatan dan Bagi Hasil 2021-2022
Income Reconciliation and Profit Sharing Table 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Pendapatan Usaha Operating Revenues	81.755	36.111	45.644	126,40%
Total Pengurang Total Deduction	(10.405)	(2.322)	(8.083)	348,11%
Total Penambah Total Addition	2.322	886	1.436	162,08%
Pendapatan Usaha yang Tersedia untuk Bagi Hasil Available operating income for profit sharing	73.672	34.675	38.997	112,46%
Bagi Hasil yang Menjadi Hak Bank Profit sharing attributable to Bank	49.690	34.272	15.418	44,99%
Bagi Hasil yang Menjadi Hak Pemilik Dana: Profit sharing attributable to depositors:				
Hak Pemilik Dana atas Hasil Dana Syirkah Temporer yang Sudah Didistribusikan Distributed return of temporary syirkah fund attributable to depositors	23.982	403	23.579	5.850,87%

PENDAPATAN USAHA YANG TERSEDIA UNTUK BAGI HASIL

Per 31 Desember 2022, pendapatan usaha yang tersedia untuk bagi hasil tercatat sebesar Rp73.672 juta, mengalami peningkatan 112,46% atau Rp38.997 juta dibanding tahun 2021 yang tercatat sebesar Rp34.675 juta. Peningkatan tersebut disebabkan oleh adanya kenaikan pendapatan surat berharga, piutang murabahah dan pinjaman qardh.

BAGI HASIL YANG MENJADI HAK BANK

Di tahun 2022, bagi hasil yang menjadi hak Bank tercatat sebesar Rp49.690 juta, mengalami peningkatan 44,99% atau Rp15.418 juta dibanding tahun 2021 yang tercatat sebesar Rp34.272 juta. Peningkatan tersebut disebabkan oleh kenaikan pendapatan usaha bank.

BAGI HASIL YANG MENJADI HAK PEMILIK DANA

Per 31 Desember 2022, bagi hasil yang menjadi hak pemilik dana yang merupakan hak pemilik dana atas hasil dana syirkah temporer yang sudah didistribusikan tercatat sebesar Rp23.982 juta, mengalami peningkatan 5.850,87% atau Rp23.579 juta dibanding tahun 2021 yang tercatat sebesar Rp403 juta. Peningkatan tersebut disebabkan oleh adanya kenaikan bagi hasil deposito untuk pihak ketiga.

LAPORAN SUMBER DAN PENYALURAN DANA ZAKAT**AVAILABLE OPERATING INCOME FOR PROFIT SHARING**

As of December 31, 2022, Available operating income for profit sharing was recorded at IDR73,672 million, an increase of 112.46% or IDR38,997 million compared to 2021 which was recorded at IDR34,675 million. The increase was due to an increase in income from securities, murabahah receivables and qardh financing.

PROFIT SHARING ATTRIBUTABLE TO BANK

In 2022, the profit sharing that became the right of Bank was recorded at IDR49,690 million, an increase of 44.99% or IDR15,418 million compared to 2021 which was recorded at IDR34,272 million. The increase was due to an increase in bank operating income.

PROFIT SHARING ATTRIBUTABLE TO DEPOSITORS

As of December 31, 2022, the profit sharing that became the right of the owner of the funds which was the right of the owner of the funds on the results of the temporary syirkah funds that had been distributed was recorded at IDR23,982 million, an increase of 5,850.87% or IDR23,579 million compared to 2021 which was recorded at IDR403 million. This increase was due to an increase in profit sharing for deposits for third parties.

REPORT ON THE SOURCE AND DISTRIBUTION OF ZAKAT FUNDS**Tabel Sumber dan Penyaluran Dana Zakat 2021-2022**

Table of Sources and Distribution of Zakat Funds 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Saldo Awal Dana Zakat Beginning balance of zakat funds	-	-	-	-
Sumber Dana Zakat Sources of Zakat Funds				
Zakat dari Bank Zakat from Bank	-	-	-	-
Zakat dari Pihak Luar Bank Zakat from Outside non-bank parties	105	-	105	100,00%
Penyaluran Dana Zakat Distribution of Zakat Funds	(105)	-	(105)	100,00%
Kenaikan Dana Zakat Increase in Zakat Funds	-	-	-	-
Saldo Akhir Dana Zakat Ending balance of Zakat Funds	-	-	-	-



SALDO AWAL DANA ZAKAT

Per 31 Desember 2022 dan 2021, Bank tidak mencatatkan saldo awal dana zakat, disebabkan karena zakat yang diterima langsung disalurkan oleh bank kepada lembaga amil zakat.

SUMBER DANA ZAKAT

Sumber dana zakat Bank, per 31 Desember 2022, tercatat sebesar Rp105 juta, yang terdiri atas zakat dari Bank sebesar Rp0 juta atau null rupiah, dan zakat dari pihak luar Bank sebesar Rp105 juta. Sementara di tahun 2021, Bank tidak mencatatkan sumber dana zakat Bank.

PENYALURAN DANA ZAKAT

Penyaluran dana zakat, per 31 Desember 2022, tercatat sebesar Rp105 juta, yang telah disalurkan kepada Badan Amil Zakat Nasional (BAZNAS) dan Dompot Dhuafa. Sementara di tahun 2021, tidak terdapat penyaluran dana zakat oleh Bank.

KENAIKAN DANA ZAKAT

Per 31 Desember 2022, Bank mencatatkan kenaikan dana zakat sebesar Rp0 juta atau null rupiah, sementara di tahun 2021, tidak terdapat kenaikan dana zakat.

SALDO AKHIR DANA ZAKAT

Laporan sumber dan penyaluran zakat merupakan laporan yang menunjukkan sumber dana, penyaluran dalam jangka waktu tertentu, serta saldo dana zakat yang belum disalurkan pada tanggal tertentu. Per 31 Desember 2022, saldo akhir dana zakat tercatat sebesar Rp0 juta atau null rupiah, sementara di tahun 2021, Bank tidak mencatatkan saldo akhir dana zakat.

LAPORAN SUMBER DAN PENGGUNAAN DANA KEBAJIKAN

BEGINNING BALANCE OF ZAKAT FUNDS

As of December 31, 2022 and 2021, Bank did not record the initial balance of zakat funds, which was more due to the zakat received being distributed directly by Bank to amil zakat institutions.

SOURCES OF ZAKAT FUNDS

The source of Bank's zakat funds, as of December 31 2022, was recorded at IDR105 million, consisting of zakat from Bank in the amount of IDR0 million or null rupiah, and zakat from outside Bank amounting to IDR105 million. Meanwhile in 2021, Bank will not record Bank's zakat fund sources.

DISTRIBUTION OF ZAKAT FUNDS

The distribution of zakat funds, as of December 31 2022, was recorded at IDR105 million, which had been distributed to the National Amil Zakat Agency (BAZNAS) and Dompot Dhuafa. Meanwhile in 2021, there will be no distribution of zakat funds by Bank.

INCREASE IN ZAKAT FUNDS

As of 31 December 2022, Bank recorded an increase in zakat funds of Rp0 million or null rupiah, while in 2021, there was no increase in zakat funds.

FINAL BALANCE OF ZAKAT FUNDS

The report on sources and distribution of zakat is a report that shows the source of funds, distribution within a certain period, and the balance of zakat funds that have not been distributed on a certain date. As of 31 December 2022, the final balance of zakat funds was recorded at IDR0 million or null rupiah, while in 2021, Bank did not record the final balance of zakat funds.

STATEMENT OF SOURCES AND USES OF QARDHUL HASAN FUNDS

Tabel Sumber dan Penggunaan Dana Kebajikan 2021-2022
Table of Sources And Uses Of Qardhul Hasan Funds 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Sumber Dana Kebajikan Sources of qardhul hasan funds				
Denda Fine	1	-	1	100,00%
Penerimaan Non Halal Non-Halal Acceptance	-	1.000	(1.000)	-100,00%
Penggunaan Dana Kebajikan Use of Qardhul Hasan Funds	10	-	10	100,00%

Tabel Sumber dan Penggunaan Dana Kebajikan 2021-2022

Table of Sources And Uses Of Qardhul Hasan Funds 2021-2022

Uraian Description	2022 (Rp-juta) (IDR-million)	2021 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (IDR-million)	Persentase (%) Percentage (%)
Penurunan Dana Kebajikan Decrease in Qardhul Hasan Funds	(9)	-	(9)	100,00%
Saldo Awal Dana Kebajikan Beginning Balance of Qardhul Hasan Funds	1.002	2	1.000	50.000,00%
Saldo Akhir Dana Kebajikan Ending Balance of Qardhul Hasan Funds	993	1.002	(9)	-0,90%

SUMBER DANA KEBAJIKAN

Sumber dana kebajikan berasal dari denda yang diberikan kepada nasabah yang mampu membayar tetapi menunda-nunda pembayaran dengan disengaja, dan penerimaan non halal, yang per 31 Desember 2022 tercatat sebesar Rp1 juta, mengalami penurunan 99,90% atau Rp999 juta dibanding tahun 2021 yang tercatat sebesar Rp1.000 juta. Penurunan tersebut disebabkan oleh tidak adanya penerimaan non halal pada tahun 2022.

SOURCES OF QARDHUL HASAN FUNDS

Sources of Qardhul Hasan Funds come from fines given to customers who are able to pay but deliberately delay payments, and non-halal receipts, which as of December 31 were recorded at IDR1 million, a decrease of 99.90% or IDR999 million compared to 2021 which was recorded of IDR1,000 million. This decrease was caused by the absence of non-halal acceptance in 2022.

PENGUNAAN DANA KEBAJIKAN

Penggunaan dana kebajikan, per 31 Desember 2022, tercatat sebesar Rp10 juta, yang telah disalurkan kepada Badan Wakaf Indonesia. Sementara di tahun 2021, tidak terdapat penggunaan dana kebajikan oleh Bank.

USE OF QARDHUL HASAN FUNDS

The use of Qardhul Hasan Funds, as of December 31 2022, was recorded at IDR10 million, which had been distributed to the Indonesian Waqf Board. Meanwhile in 2021, there will be no use of Qardhul Hasan funds by Bank.

PENURUNAN DANA KEBAJIKAN

Per 31 Desember 2022, Bank mencatatkan penurunan dana kebajikan sebesar Rp9 juta, sementara di tahun 2021, tidak terdapat penurunan dana kebajikan.

DECREASE IN QARDHUL HASAN FUNDS

As of 31 December 2022, Bank recorded a decrease in Qardhul Hasan funds of IDR9 million, while in 2021, there was no decrease in Qardhul Hasan funds.

SALDO AWAL DANA KEBAJIKAN

Saldo awal dana kebajikan, per 31 Desember 2022 tercatat sebesar Rp1.002 juta, mengalami peningkatan 50.000,00% atau Rp1.000 juta dibanding tahun 2021 yang tercatat sebesar Rp2 juta. Peningkatan tersebut disebabkan oleh adanya penerimaan non halal.

BEGINNING BALANCE OF QARDHUL HASAN FUNDS

The initial balance of the Qardhul Hasan fund, as of December 31, was recorded at IDR1,002 million, an increase of 50,000.00% or IDR1,000 million compared to 2021 which was recorded at IDR2 million. This increase was due to non-halal acceptance.

SALDO AKHIR DANA KEBAJIKAN

Saldo akhir dana kebajikan, per 31 Desember 2022 tercatat sebesar Rp993 juta, mengalami penurunan 0,90% atau Rp9 juta dibanding tahun 2021 yang tercatat sebesar Rp1.002 juta. Penurunan tersebut disebabkan oleh adanya penyaluran dana kebajikan.

ENDING BALANCE OF QARDHUL HASAN FUNDS

The final balance of the Qardhul Hasan fund, as of December 31, was recorded at IDR993 million, a decrease of 0.90% or IDR9 million compared to 2021 which was recorded at IDR1,002 million. The decrease was caused by the distribution of Qardhul Hasan funds.



ANALISIS KUALITAS ASET PRODUKTIF DAN RASIO KEUANGAN

ANALYSIS OF EARNING ASSETS QUALITY AND FINANCIAL RATIOS

Tabel Kualitas Aset Produktif dan Rasio Keuangan 2021-2022
Table of Earning Asset Quality and Financial Ratios 2021-2022

Uraian Description	2022 (%)	2021 (%)	Perubahan (%)
Rasio Kinerja Performance Ratio			
Kewajiban Penyediaan Modal Minimum (KPMM) Minimum Capital Adequacy Requirement (KPMM)	189,28	390,50	-51,53
Aset Produktif dan Aset Non Produktif Bermasalah terhadap Total Aset Earning Assets and Non-Performing Non-Earning Assets to Total Assets	-	-	-
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Earning Assets to Total Earning Assets	-	-	-
CKPN Aset Keuangan terhadap Aset Produktif Allowance for Financial Assets to Earning Assets	0,88	-	100,00
NPF Gross	-	-	-
NPF Net	-	-	-
Return on Assets (ROA)	(10,85)	(8,81)	23,11
Return on Equity (ROE)	(8,50)	(10,10)	-15,87
Net Imbalan (NI) Net Rewards (NI)	3,36	2,96	13,58
Net Operating Margin (NOM)	(12,24)	(9,93)	23,27
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Cost to Operating Income (BOPO)	354,75	428,40	-17,19
Pembiayaan Bagi Hasil terhadap Total Pembiayaan Profit Sharing Financing to Total Financing	-	-	-
Financing to Deposit Ratio (FDR)	173,27	-	100,00
Cost to Income Ratio (CIR)	385,11	411,22	-6,35
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity Ratio	50,59	107,69	-53,02
Rasio Liabilitas terhadap Jumlah Aset Liabilities to Total Assets Ratio	33,59	51,85	-35,21
Rasio Kepatuhan Compliance Ratio			
Persentase Pelanggaran Batas Maksimum Penyediaan Dana (BPMD) Percentage of Violations of the Maximum Funding Limit (BPMD)			
Pihak Terkait Related parties	-	-	-
Pihak Tidak Terkait Unrelated Parties	-	-	-
Persentase Pelampauan Batas Maksimum Penyediaan Dana (BPMD) Percentage of Exceeding the Maximum Funding Limit (BPMD)			
Pihak Terkait Related parties	-	-	-

Tabel Kualitas Aset Produktif dan Rasio Keuangan 2021-2022

Table of Earning Asset Quality and Financial Ratios 2021-2022

Uraian Description	2022 (%)	2021 (%)	Perubahan (%)
Pihak Tidak Terkait Unrelated Parties	-	-	-
Giro Wajib Minimum Statutory Reserve Requirement			
GWM Rupiah	10,39	17,17	-39,49
GWM Valuta Asing GWM Foreign Exchange	157,73	157,73	-
Posisi Devisa Neto Secara Keseluruhan Overall Net Open Position	0,03	0,21	-85,12

Bank senantiasa menjaga kualitas aset produktif, dimana berdasarkan tabel di atas, dapat terlihat bahwa tidak terdapat aset produktif bermasalah pada tahun 2022. Bank juga telah membentuk pencadangan sesuai dengan ketentuan regulasi atas aset produktif yang dimiliki oleh Bank. Sementara rasio keuangan Bank yang meliputi rasio kinerja dan rasio kepatuhan, secara umum mencatatkan kinerja yang baik di tahun 2022. Hal tersebut dapat terlihat dari kenaikan rasio Net Imbalan (NI), penurunan rasio Biaya Operasional terhadap Pendapatan Operasional (BOPO), penurunan Cost to Income Ratio (CIR) serta dari segi kepatuhan, Bank tidak melanggar atau melampaui Batas Maksimum Penyaluran Dana (BMPD).

Bank always maintains the quality of productive assets, where based on the table above, it can be seen that there isn't any non performing earning assets in 2022. Bank has also established reserves in accordance with regulatory provisions for productive assets owned by Bank. While Bank's financial ratios, which include performance ratios and compliance ratios, generally record good performance in 2022. This can be seen from an increase in the Net Rewards ratio (NI), a decrease in the ratio of Operating Expense to Operating Income (BOPO), a decrease in the Cost to Income Ratio (CIR) and in terms of compliance, Bank does not violate or exceed the Maximum Funds Distribution Limit (BMPD).

KOMITMEN DAN KONTINJENSI

Pada tahun 2022, Bank membentuk cadangan (disajikan dalam akun "Estimasi Kerugian Komitmen dan Kontinjensi") atas fasilitas pembiayaan yang tidak ditarik sebesar Rp74.061. Perubahan cadangan kerugian penurunan nilai estimasi komitmen dan kontinjensi atas fasilitas yang tidak ditarik adalah sebagai berikut:

COMMITMENTS AND CONTINGENCIES

In 2022, Bank has provided a reserve (presented in the account "Estimated Losses on Commitments and Contingencies") for undrawn financing facilities amounting to IDR74,061. Changes in allowance for impairment losses on estimated commitments and contingencies for undrawn facilities are as follows:

Tabel Estimasi Kerugian Komitmen dan Kontinjensi 2021-2022

Table of Estimated Losses on Commitments and Contingencies 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)
Estimasi Penyisihan untuk Komitmen dan Kontinjensi Estimated Allowance for Commitments and Contingencies		
Kerugian khusus lainnya Another special disadvantage	-	-
Perubahan Estimasi Cadangan Kerugian Penurunan Nilai Komitmen dan Kontinjensi Changes in Estimated Allowance for Impairment Losses on Commitments and Contingencies		
Saldo Awal Tahun Beginning of the Year Balance	-	-



Tabel Estimasi Kerugian Komitmen dan Kontinjensi 2021-2022
Table of Estimated Losses on Commitments and Contingencies 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)
Pembentukan pada Periode/Tahun Berjalan Provision in Current Period/Year	1.752	-
Selisih Difference	-	-
Saldo Akhir Ending balance	1.752	-

KEMAMPUAN MEMBAYAR UTANG DAN KOLEKTIBILITAS PIUTANG

KEMAMPUAN MEMBAYAR UTANG

Kemampuan Bank Aladin Syariah dalam memenuhi kewajiban jangka pendek maupun jangka panjangnya tercermin dari likuiditas dan solvabilitas Bank. Kemampuan membayar utang juga tercermin dari telah ikutnya Bank Aladin Syariah sebagai peserta program penjaminan pada Lembaga Penjaminan Simpanan (LPS).

KEMAMPUAN MEMBAYAR UTANG JANGKA PENDEK (LIKUIDITAS BANK)

Dalam memenuhi kewajiban jangka pendek yang akan jatuh tempo, Bank menggunakan rasio likuiditas, berupa rasio pembiayaan terhadap dana pihak ketiga atau *Financing to Deposit Ratio* (FDR) dan rasio intermediasi makroprudensial (RIM) yang merupakan rasio hasil perbandingan antara pembiayaan yang diberikan kepada pihak ketiga (tidak termasuk pembiayaan kepada bank lain), serta surat berharga korporasi yang dimiliki Bank terhadap DPK (tidak termasuk dana antar bank), surat berharga yang diterbitkan Bank, dan pinjaman yang diterima Bank.

Adapun rasio likuiditas Bank di tahun 2022 dibanding tahun 2021 adalah sebagai berikut.

ABILITY TO PAY DEBT AND COLLECTABILITY OF RECEIVABLES

ABILITY TO PAY DEBT

The ability of Bank Aladin Syariah to fulfill its short term and long term obligations is reflected in Bank's liquidity and solvency. The ability to pay debts is also reflected in the participation of Bank Aladin Syariah as a participant in the guarantee program at the Deposit Insurance Corporation (LPS).

ABILITY TO PAY SHORT TERM DEBT (BANK LIQUIDITY)

In fulfilling short-term obligations that will mature, Bank uses a liquidity ratio, in the form of a financing to deposit ratio (FDR) and a macroprudential intermediation ratio (RIM), which is a comparison ratio between financing extended to third parties (excluding financing to other banks), as well as corporate securities owned by Bank against DPK (excluding interbank funds), securities issued by Bank, and loans received by Bank.

Bank's liquidity ratio in 2022 compared to 2021 is as follows.

Tabel Rasio Likuiditas 2021-2022
Table of Liquidity Ratios 2021-2022

Uraian Description	2022 (%)	2021 (%)	Perubahan Change (%)
<i>Financing to Deposit Ratio</i> (FDR)	173,27	-	100,00%
Rasio Intermediasi Makroprudensial (RIM) Macroprudential Intermediation Ratio (RIM)	173,27	-	100,00%

Di tahun 2022, likuiditas Bank berdasarkan rasio pembiayaan terhadap dana pihak ketiga atau Financing to Deposit Ratio (FDR) dan Rasio Intermediasi Makroprudensial (RIM) tercatat sebesar 173,27%, mengalami peningkatan 100% dari tahun 2021 yang tercatat 0,00%. Peningkatan tersebut dikarenakan Bank telah menyalurkan pembiayaan pada tahun 2022.

KEMAMPUAN MEMBAYAR UTANG JANGKA PANJANG (SOLVABILITAS BANK)

Dalam mengukur kemampuan Bank dalam membayar utang jangka panjang, Bank Aladin Syariah menggunakan rasio solvabilitas dengan memastikan kecukupan modal dalam memenuhi risiko pembiayaan, risiko pasar, dan risiko operasional. Hal tersebut dapat terlihat dari rasio kewajiban penyediaan modal minimum atau *Capital Adequacy Ratio* (CAR).

Adapun rasio solvabilitas Bank di tahun 2022 dibanding tahun 2021 adalah sebagai berikut.

Tabel Rasio Solvabilitas 2021-2022
Solvency Ratio Table 2021-2022

Uraian Description	2022 (%)	2021 (%)	Perubahan Change (%)
<i>Capital Adequacy Ratio</i> (CAR)	189,28	390,50	-51,53%

Di tahun 2022, rasio kewajiban penyediaan modal minimum atau *Capital Adequacy Ratio* (CAR) Bank tercatat sebesar 189,28%. Rasio tersebut menunjukkan bahwa kondisi permodalan Bank dalam keadaan yang baik.

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 21/POJK.03/2014 tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah, rasio kecukupan modal minimum dikaitkan dengan profil risiko Bank yang ditetapkan OJK adalah sebesar 9%-10%. Dengan rasio kecukupan Bank Aladin Syariah yang berada pada tingkat 189,28% di tahun 2022, struktur permodalan Bank memiliki kapabilitas untuk mengimbangi risiko pembiayaan, risiko pasar, dan risiko operasional dimana rasio tersebut lebih tinggi dari rasio kecukupan minimum OJK. Adapun struktur modal Bank sudah memenuhi Peraturan OJK. Hal ini berarti bahwa Bank Aladin Syariah telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

KOLEKTIBILITAS PEMBIAYAAN

Kolektibilitas pembiayaan mencerminkan kemampuan Bank dalam meminimalisasi terjadinya pembiayaan bermasalah. Bank Aladin Syariah mengukur kelancaran pembiayaan bank melalui total pembiayaan bermasalah atau *Non-Performing Financing* (NPF).

In 2022, Bank's liquidity based on the ratio of financing to third party funds or the Financing to Deposit Ratio (FDR) and the Macroprudential Intermediation Ratio (RIM) was recorded at 173.27%, an increase of 100% from 2021 which was recorded at 0.00%. This increase is because Bank has distributed financing in 2022.

ABILITY TO PAY LONG TERM DEBT (BANK SOLVENCY)

In measuring Bank's ability to pay long-term debt, Bank Aladin Syariah uses solvency ratios by ensuring capital adequacy in meeting financing risks, market risks and operational risks. This can be seen from the minimum capital adequacy ratio (CAR).

Bank's solvency ratio in 2022 compared to 2021 is as follows.

In 2022, Bank's minimum capital adequacy ratio (CAR) is recorded at 189.28%. This ratio shows that the condition of Bank's capital is in good condition.

In accordance with Financial Services Authority Regulation No. 21/POJK.03/2014 concerning the Minimum Capital Adequacy Requirement for Islamic Commercial Banks, the minimum capital adequacy ratio associated with Bank's risk profile as determined by OJK is 9%-10%. With Bank Aladin Syariah's adequacy ratio at 189.28% in 2022, Bank's capital structure has the capability to offset financing risks, market risks and operational risks where the ratio is higher than OJK's minimum adequacy ratio. Bank's capital structure complies with OJK Regulations. This means that Bank Aladin Syariah has managed Bank's capital well and has sufficient capital to protect against solvency risk.

FINANCING COLLECTIBILITY

Financing collectibility reflects Bank's ability to minimize non-performing financing. Bank Aladin Syariah measures the smooth running of bank financing through total non-performing financing (NPF).



Adapun tingkat kolektibilitas Perusahaan di tahun 2022 adalah sebagai berikut.

The collectability level of the Company in 2022 is as follows.

Tabel Kolektibilitas Piutang 2021-2022
Accounts Receivable Collectibility Table 2021-2022

Uraian Description	2022 (%)	2021 (%)	Perubahan Change (%)
Non-Performing Financing (NPF) Gross	-	-	-
Non-Performing Financing (NPF) Net	-	-	-

Sepanjang tahun 2022, *Non-Performing Financing (NPF) Gross* dan *Non-Performing Financing (NPF) Net* Bank tidak mengalami peningkatan maupun penurunan dari tahun 2021 (masing-masing tercatat sebesar 0,00%). Hal tersebut menunjukkan prinsip kehati-hatian Bank dalam menyalurkan pembiayaan sehingga dapat meminimalisasi pembiayaan bermasalah.

Throughout 2022, Bank's Gross Non-Performing Financing (NPF) and Net Non-Performing Financing (NPF) did not increase or decrease from 2021 (each recorded at 0.00%). It showed the prudent principle of Bank in disbursing financing so as to minimize non-performing financing.

STRUKTUR PERMODALAN DAN PRAKTIK MANAJEMEN RISIKO

STRUKTUR PERMODALAN KEBIJAKAN STRUKTUR MODAL

Bank Aladin Syariah menyusun rencana permodalan berdasarkan penilaian dan penelaahan atas kebutuhan permodalan yang dipersyaratkan dan mengkombinasikannya dengan kondisi ekonomi terkini. Secara rutin, Bank Aladin Syariah telah melakukan evaluasi dan mengelola struktur permodalan untuk memastikan Bank memiliki modal kuat untuk mendukung strategi pengembangan usaha Bank saat ini dan mempertahankan kelangsungan usaha Bank pada masa yang akan datang, serta untuk memenuhi kecukupan permodalan yang ditetapkan oleh regulator.

Permodalan disusun oleh Direksi sebagai bagian dalam Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Rencana permodalan Bank disusun berdasarkan penilaian atas kecukupan kebutuhan permodalan yang dipersyaratkan, rencana pengembangan usaha dan kebutuhan likuiditas Bank.

DASAR PEMILIHAN STRUKTUR MODAL

Struktur modal yang diterapkan Bank bertujuan untuk mempertahankan kelangsungan usaha agar tetap memberikan imbal hasil bagi Pemegang Saham, bermanfaat bagi pemangku kepentingan lainnya, serta mempertahankan struktur permodalan yang optimal untuk mengurangi biaya modal. Selain itu, Bank Aladin Syariah juga melakukan perencanaan kebutuhan permodalan dengan mendiskusikan secara rutin dan didukung dengan data analisis.

CAPITAL STRUCTURE AND RISK MANAGEMENT PRACTICES

CAPITAL STRUCTURE CAPITAL STRUCTURE POLICY

Bank Aladin Syariah prepares a capital plan based on an assessment and review of the required capital requirements and combines them with the latest economic conditions. Routinely, Bank Aladin Syariah has evaluated and managed the capital structure to ensure that Bank has strong capital to support Bank's current business development strategy and maintain the continuity of Bank's business in the future, as well as to meet the capital adequacy set by the regulator.

Capital is prepared by the Board of Directors as part of Bank's Business Plan and approved by the Board of Commissioners. Bank's capital plan is prepared based on an assessment of the adequacy of the required capital requirements, business development plans and Bank's liquidity needs.

BASIS FOR SELECTION OF CAPITAL STRUCTURE

The capital structure implemented by Bank aims to maintain business continuity in order to continue to provide returns for Shareholders, benefit other stakeholders, and maintain an optimal capital structure to reduce capital costs. In addition, Bank Aladin Syariah also plans capital requirements by discussing it regularly and supported by data analysis.

Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2022 dan 31 Desember 2021, dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016 dan perubahan POJK No. 34/OJK.03/2016 tanggal 22 September 2016, serta POJK No. 21/POJK.03/2014 tanggal 19 November 2014 tentang Kewajiban Penyediaan Modal Minimum Bank Umum Syariah, dimana bank wajib membentuk tambahan modal minimum sesuai profil risiko yang berfungsi sebagai penyangga (*buffer*) yaitu *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systematically Important Banks*.

Berdasarkan penilaian yang dilakukan secara internal (*self assessment*), profil risiko Bank pada tanggal 31 Desember 2022 dan 31 Desember 2021 adalah peringkat 2 (dua). Atas dasar ini, KPMM minimum ditetapkan sebesar 9% sampai dengan kurang dari 10%.

RINCIAN STRUKTUR MODAL

Berdasarkan peraturan Otoritas Jasa Keuangan (OJK), Struktur permodalan Bank Aladin Syariah terdiri dari Modal Inti (*Tier 1*) dan Modal Pelengkap (*Tier 2*). Struktur permodalan Bank dan rasio kewajiban penyediaan modal Bank dengan memperhatikan risiko kredit, risiko operasional dan risiko pasar, per 31 Desember 2022 dan 31 Desember 2021 adalah sebagai berikut.

Minimum Capital Adequacy Requirement (KPMM) on December 31, 2022 and December 31, 2021, calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated 26 January 2016 and amendment to POJK No. 34/OJK.03/2016 dated 22 September 2016, and POJK No. 21/POJK.03/2014 dated 19 November 2014 concerning Minimum Capital Adequacy Requirements for Islamic Commercial Banks, in which banks are required to form additional minimum capital according to the risk profile that functions as a buffer, namely *Capital Conservation Buffer*, *Countercyclical Buffer* and *Capital Surcharge* for Domestic Systematically Important Banks.

Based on self-assessment, Bank's risk profile as of 31 December 2022 and 31 December 2021 was ranked 2 (two). On this basis, the minimum KPMM is set at 9% to less than 10%.

CAPITAL STRUCTURE DETAILS

Based on the regulations of the Financial Services Authority (OJK), the capital structure of Bank Aladin Syariah consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2). Bank's capital structure and Bank's capital adequacy ratio taking into account credit risk, operational risk and market risk, as of 31 December 2022 and 31 December 2021, are as follows.

Struktur Permodalan Bank 2021-2022

Bank Capital Structure 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (Rp-million)	Persentase (%) Percentage (%)
Modal Inti (<i>Tier 1</i>) Core Capital (Tier 1)				
Modal Inti Utama (<i>CET 1</i>) Main Core Capital (CET 1)	3.117.691	1.038.915	2.078.776	200,09%
Modal Inti Tambahan (<i>AT-1</i>) Additional Core Capital (AT-1)	-	-	-	-
Total Modal Inti Total Core Capital	3.117.691	1.038.915	2.078.776	200,09%
Modal Pelengkap (<i>Tier 2</i>) Supplementary Capital (Tier 2)	16.108	2.194	13.914	634,18%
Total Modal Total Capital	3.133.799	1.041.109	2.092.690	201,01%
Aset Tertimbang Menurut Risiko (ATMR) Risk Weighted Assets (RWA)				
ATMR untuk Risiko Kredit RWA for Credit Risk	1.582.447	175.555	1.406.892	801,40%



Struktur Permodalan Bank 2021-2022

Bank Capital Structure 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	2021 (Rp-juta) (Rp-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) Nominal (Rp-million)	Persentase (%) Percentage (%)
Sisa Cadangan Umum PPA atas Aset Produktif Remaining PPA General Reserves for Earning Assets	-	(898)	898	-100,00%
ATMR untuk Risiko Pasar RWA for Market Risk	980	2.203	(1.223)	-55,54%
ATMR untuk Risiko Operasional RWA for Operational Risk	72.174	89.746	(17.572)	-19,58%
Total ATMR RWA total	1655.601	266.606	1.388.995	520,99%

Rasio Kewajiban Penyediaan Modal Bank 2021-2022

Capital Adequacy Ratio of Bank 2021-2022

Uraian Description	2022	2021
Rasio CAR CAR ratio		
Rasio CET 1 CET ratio 1	188,31%	389,68%
Rasio Tier 1 Tier 1 ratio	188,31%	389,68%
Rasio Tier 2 Tier 2 Ratio	0,97%	0,82%
Rasio Total Total Ratio	189,28%	390,50%
Rasio Minimum Tier 1 Tier 1 Minimum Ratio	6,00%	6,00%
Rasio Minimum CET 1 CET Minimum Ratio 1	4,50%	4,50%
CAR Minimum Berdasarkan Profil Risiko Minimum CAR Based on Risk Profile	9,00% -10,00%	9,00% -10,00%

Per 31 Desember 2022 dan 31 Desember 2021, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia (BI) untuk rasio kecukupan modal. Selain itu, pada tanggal 31 Desember 2022 dan 31 Desember 2021, tidak terdapat pelanggaran Batas Maksimum Penyaluran Dana (BMPD) oleh Bank.

Adapun rincian struktur modal Bank untuk tanggal 31 Desember 2022 dan 31 Desember 2021, adalah sebagai berikut.

As of December 31, 2022 and December 31, 2021, Bank has complied with the ratio required by Bank Indonesia (BI) for the capital adequacy ratio. In addition, on December 31, 2022 and December 31, 2021, there was no exceedance of the Maximum Funds Distribution Limit (BMPD) by Bank.

The details of Bank's capital structure December 31, 2022 and December 31, 2021 are as follows.

Struktur Modal Bank 2021-2022

Bank Capital Structure 2021-2022

Uraian Description	2022 (Rp-juta) (Rp-million)	Komposisi Composition (%)	2021 (Rp-juta) (Rp-million)	Komposisi Composition (%)	Kenaikan (Penurunan) Increase (Decrease)	
					Nominal (Rp-juta) Nominal (Rp-million)	Persentase Percentage (%)
Liabilitas Liabilities	795.476	16,81%	88.651	4,08%	706.825	797,31%
Dana <i>Syirkah</i> Temporer Temporary <i>Syirkah</i> Fund	794.649	16,79%	1.038.184	47,77%	(243.535)	-23,46%
Ekuitas Equity	3.143.276	66,41%	1.046.327	48,15%	2.096.949	200,41%
Total Liabilitas, Dana <i>Syirkah</i> Temporer, dan Ekuitas Total Liabilities, Temporary <i>Syirkah</i> Funds and Equity	4.733.401	100,00%	2.173.162	100,00%	2.560.239	117,81%

PRAKTIK MANAJEMEN RISIKO

PENERAPAN MANAJEMEN RISIKO

Dalam menerapkan manajemen risiko secara independen, Bank Aladin Syariah merujuk pada ketentuan Bank Indonesia (BI) serta *best practices*, yang dilaksanakan berdasarkan prinsip-prinsip syariah. Misi Bank dalam manajemen risiko adalah mempersiapkan kerangka dan metodologi yang sesuai untuk pengelolaan risiko secara efektif. Tujuan pengelolaan risiko mencakup pengembangan pendekatan dan metodologi baku dalam mengelola risiko Bank, mempertegas struktur fungsional termasuk tujuan, peran dan tanggung jawab, serta menumbuhkan budaya sadar akan risiko di Bank secara keseluruhan.

Penerapan manajemen risiko mencakup pengawasan aktif Dewan Komisaris dan Direksi. Untuk melaksanakan fungsi pengelolaan risiko, Bank telah membentuk Unit Manajemen Risiko untuk memonitor risiko di Bank secara keseluruhan, terpisah dari Risk Taking Unit dan Audit Internal.

Dalam melakukan kegiatan usaha, Bank melakukan pengelolaan risiko untuk 10 (sepuluh) jenis risiko sesuai ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No. 65/POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko strategi, risiko kepatuhan, risiko imbal hasil, dan risiko investasi yang telah dituangkan dalam Kebijakan Umum Manajemen Risiko (KUMR).

RISK MANAGEMENT PRACTICES

IMPLEMENTATION OF RISK MANAGEMENT

In implementing risk management independently, Bank Aladin Syariah refers to Bank Indonesia (BI) regulations and best practices, which are carried out based on sharia principles. Bank's mission in risk management is to prepare an appropriate framework and methodology for effective risk management. The objectives of risk management include developing a standard approach and methodology in managing Bank's risk, strengthening the functional structure including objectives, roles and responsibilities, as well as fostering a culture of awareness of risk in Bank as a whole.

The implementation of risk management includes active oversight by the Board of Commissioners and Board of Directors. To carry out the risk management function, Bank has established a Risk Management Unit to monitor risks in Bank as a whole, separate from the Risk Taking Unit and Internal Audit.

In carrying out business activities, Bank carries out risk management for 10 (ten) types of risk in accordance with the provisions of the Financial Services Authority Regulation (POJK) No. 65/POJK.03/2016 dated 23 December 2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units namely credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, compliance risk, yield risk returns, and investment risks that have been set forth in the General Risk Management Policy (KUMR).



PENGUNGKAPAN EKSPOSURE RISIKO

Risiko Kredit

Risiko kredit merupakan risiko kegagalan nasabah dan/atau pihak lain dalam memenuhi kewajiban kepada Bank sesuai dengan perjanjian yang disepakati, termasuk risiko kredit akibat kegagalan debitur, Risiko Konsentrasi Kredit, *Counterparty Credit Risk* dan *Settlement Risk*. Perseroan melakukan berbagai langkah mitigasi risiko kredit/pembiayaan dengan menggunakan sejumlah teknik seperti penerapan agunan dan penjaminan atau asuransi pembiayaan untuk mengurangi dampak risiko.

Beberapa langkah umum yang dijalankan untuk mengelola dan memitigasi risiko ini adalah:

1. Bank telah menetapkan dan menerapkan tata kelola, kerangka, proses dan pengendalian manajemen risiko kredit;
2. Bank telah memiliki dan menerapkan Kebijakan dan Prosedur Kredit, *Risk Appetite Statement*, *Risk Acceptance Criteria*, dan Komite Kredit secara konsisten;
3. Memiliki standar prosedur yang terdokumentasi dengan baik dan infrastruktur terkait dengan proses pembiayaan, yaitu antara lain prosedur pembiayaan yang memadai dan memiliki Tim *Collection* dengan sistem yang mendukung.

RISIKO PASAR

Risiko pasar merupakan risiko pada posisi neraca dan rekening administratif akibat perubahan harga pasar, antara lain Risiko berupa perubahan nilai dari aset yang dapat diperdagangkan atau disewakan. Risiko ini timbul akibat adanya perubahan nilai aset yang dapat diperdagangkan atau disewakan. Risiko pasar terdiri dari tiga jenis risiko: risiko nilai tukar, risiko komoditas, ekuitas. Langkah mitigasi yang dijalankan meliputi:

1. Strategi pengelolaan aset dan liabilitas bank melalui mekanisme ALCO antara lain yaitu *asset & liabilities management*;
2. Monitoring dan pengukuran secara berkala terhadap kecenderungan perubahan harga pasar, kemungkinan terjadinya tekanan pasar serta limitasi risiko pasar;
3. Melakukan pengawasan terhadap perkembangan tingkat margin di pasar dan menganalisa pengaruhnya terhadap kinerja Bank;
4. Bank telah memiliki dan menerapkan Prosedur Risiko Pasar dan *Risk Appetite Statement*.

RISIKO LIKUIDITAS

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan bank. Risiko ini dapat terjadi akibat pertumbuhan pembiayaan bank yang lebih besar dibandingkan dengan pertumbuhan dana pihak ketiga.

DISCLOSURE OF RISK EXPOSURE

Credit Risk

Credit risk is the risk of failure of customers and/or other parties in fulfilling obligations to Bank in accordance with the agreed agreement, including credit risk due to debtor failure, Credit Concentration Risk, Counterparty Credit Risk and Settlement Risk. The Company takes various credit/financing risk mitigation measures by using a number of techniques such as the application of collateral and guarantees or financing insurance to reduce the impact of risk.

Some common steps taken to manage and mitigate this risk are:

1. Bank has established and implemented credit risk management governance, framework, processes and controls;
2. Bank has consistently implemented Credit Policies and Procedures, Risk Appetite Statements, Risk Acceptance Criteria, and Credit Committees;
3. Has well-documented standard procedures and infrastructure related to the financing process, namely, among others, adequate financing procedures and having a Collection Team with a supporting system.

MARKET RISK

Market risk is the risk on the balance sheet and administrative account positions due to changes in market prices, including risks in the form of changes in the value of assets that can be traded or leased. This risk arises due to changes in the value of assets that can be traded or leased. Market risk consists of three types of risk: exchange rate risk, commodity risk, equity. Mitigation measures implemented include:

1. The strategy for managing bank assets and liabilities through the ALCO mechanism includes, among others, asset & liabilities management;
2. Regular monitoring and measurement of trends in market price changes, the possibility of market pressures and market risk limitations;
3. Monitor the development of margin levels in the market and analyze their impact on Bank's performance;
4. Bank already has and implements Market Risk Procedures and Risk Appetite Statements.

LIQUIDITY RISK

Liquidity risk is a risk resulting from Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be used as collateral, without disrupting Bank's activities and financial condition. This risk can occur due to the growth of bank financing which is greater than the growth of third party funds.



Tindakan yang diambil oleh Perseroan untuk meminimalkan risiko likuiditas diantaranya sebagai berikut:

1. Melakukan pengukuran profil risiko likuiditas yang menggambarkan posisi dan kecenderungan risiko likuiditas Bank secara berkesinambungan, sehingga menjadi indikator peringatan dini, jika Bank mulai mengalami permasalahan likuiditas;
2. Melakukan *review* terhadap kebijakan dan prosedur operasi standar yang terkait dengan pengelolaan risiko likuiditas;
3. Mengatur dan menjaga likuiditas Bank secara keseluruhan dan sesuai ketentuan Regulator dalam hal pemenuhan Giro Wajib Minimum (GWM), RIM (Rasio Intermediasi Makroprudensial) dan Penyangga Likuiditas Makroprudensial (PLM).
4. Memelihara akses Bank ke pasar uang melalui penempatan dan pinjaman antar bank;
5. Bank telah memiliki dan menerapkan *Risk Appetite Statement*, Prosedur Risiko Likuiditas dan *Contingency Funding Plan*.

RISIKO OPERASIONAL

Risiko operasional merupakan risiko kerugian yang diakibatkan oleh proses internal yang kurang memadai, kegagalan proses internal, kesalahan manusia, kegagalan sistem dan/atau adanya kejadian eksternal yang mempengaruhi operasional Bank.

Selain itu, risiko operasional juga merupakan merupakan risiko utama yang dikelola Bank dalam bentuk pengembangan pengendalian internal. Salah satu upaya yang dilakukan adalah peningkatan kontrol diseluruh unit kerja melalui pemisahan tugas dan tanggung jawab, mekanisme dual control dalam pelaksanaan fungsi transaksi, deviasi/otorisasi, pembatasan otoritas sistem akses, peningkatan kompetensi karyawan termasuk pemenuhan kecukupan sumber daya manusia (SDM) dan pelaksanaan audit internal.

Langkah-langkah mitigasi yang dilakukan Perseroan untuk mengelola risiko ini adalah:

1. Melakukan analisa risiko operasional untuk produk baru yang diusulkan dan atau kegiatan yang akan diluncurkan oleh Bank;
2. Mengembangkan kebijakan manajemen risiko termasuk prosedur untuk teknologi informasi termasuk jaringan komunikasi data dan standarisasi perangkat lunak, manajemen sistem akses, pengembangan layanan perbankan elektronik dalam hal keamanan aksesibilitas dan *Disaster Recovery Plan*;
3. Melakukan *review* terhadap ketentuan baik itu kebijakan maupun prosedur yang berkaitan dengan pengelolaan risiko operasional;
4. Bank telah memiliki dan menerapkan *Risk Appetite Statement*, Prosedur Anti *Fraud* Prosedur Risiko Operasional (*Risk Control Self Assessment - RCSA & Key Risk Indicator - KRI*) dan *Business Continuity Plan*.

Actions taken by the Company to minimize liquidity risk include the following:

1. Measure the liquidity risk profile that describes the position and trend of Bank's liquidity risk on an ongoing basis, so that it becomes an early warning indicator, if Bank starts experiencing liquidity problems;
2. Reviewing policies and standard operating procedures related to liquidity risk management;
3. Regulate and maintain Bank's liquidity as a whole and in accordance with Regulatory provisions in terms of fulfilling the Minimum Statutory Reserves (GWM), RIM (Macroprudential Intermediation Ratio) and Macroprudential Liquidity Buffer (PLM).
4. Maintaining Bank's access to the money market through interbank placements and loans;
5. Bank has and has implemented a Risk Appetite Statement, Liquidity Risk Procedure and Contingency Funding Plan.

OPERATIONAL RISK

Operational risk is the risk of loss caused by inadequate internal processes, internal process failures, human errors, system failures and/or external events that affect Bank's operations.

In addition, operational risk is also the main risk managed by Bank in the form of internal control development. One of the efforts made is to increase control in all work units through segregation of duties and responsibilities, a dual control mechanism in the implementation of transaction functions, deviation/authorization, restrictions on access system authority, increase in employee competence including fulfillment of adequate human capital (HC) and audits internal.

The mitigation steps taken by the Company to manage this risk are:

1. Conduct operational risk analysis for proposed new products and/or activities to be launched by Bank;
2. Develop risk management policies including procedures for information technology including data communication networks and software standardization, access system management, development of electronic banking services in terms of accessibility security and a Disaster Recovery Plan;
3. Reviewing the provisions, both policies and procedures related to operational risk management;
4. Bank has and implements a Risk Appetite Statement, Anti-Fraud Procedures for Operational Risk Procedures (Risk Control Self Assessment - RCSA & Key Risk Indicator - KRI) and a Business Continuity Plan.



RISIKO HUKUM

Risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis, antara lain dapat disebabkan karena kurangnya pendukung hukum atau kelemahan dari kontrak. Selain itu, Bank juga harus mengikuti seluruh aturan dan ditetapkan oleh Bank Indonesia dan OJK. Kegagalan untuk mematuhi hukum dan peraturan yang berlaku dapat menimbulkan klaim litigasi terhadap Bank.

Mitigasi yang dijalankan untuk mengelola risiko ini adalah:

1. Bank telah memiliki dan menerapkan Kebijakan Hukum dan *Risk Appetite Statement* untuk risiko hukum;
2. Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga dan meminta *review* dari unit kerja lain yang terkait;
3. Melakukan analisa hukum atas produk dan/atau aktivitas baru.

RISIKO REPUTASI

Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap bank. Risiko ini timbul antara lain karena adanya pemberitaan media dan/atau rumor mengenai bank yang bersifat negatif serta adanya strategi komunikasi bank yang kurang efektif.

Mitigasi dan pengelolaan risiko yang dijalankan Perseroan, mencakup:

1. Melakukan pengawasan terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media;
2. Membuat klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh Perseroan apabila terdapat pemberitaan negatif dan keluhan nasabah yang muncul di media;
3. Melakukan analisis risiko reputasi yang mungkin timbul, serta strategi untuk mengantisipasi risiko saat meluncurkan produk/ layanan/program baru Bank.

RISIKO STRATEGIK

Risiko ini merupakan risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank menetapkan strategi yang kurang sejalan dengan visi dan misi bank, melakukan analisis lingkungan strategik yang tidak komprehensif dan/atau terdapat ketidaksesuaian rencana strategik antar level strategik.

Risiko Strategik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar dan perubahan kebijakan otoritas terkait.

LEGAL RISK

Risks due to lawsuits and/or weaknesses in juridical aspects, among others, can be caused by a lack of legal support or weaknesses in contracts. In addition, Bank must also follow all the rules set by Bank Indonesia and OJK. Failure to comply with applicable laws and regulations may result in litigation claims against Bank.

The mitigations implemented to manage this risk are:

1. Bank has and implements a Legal Policy and Risk Appetite Statement for legal risks;
2. Examine all agreements to be made between Bank and third parties and request a review from other related work units;
3. Conduct legal analysis of new products and/or activities.

REPUTATION RISK

Risk due to decreased level of stakeholder trust originating from negative perceptions of Bank. This risk arises, among others, due to negative media coverage and/or rumors regarding Bank as well as an ineffective bank communication strategy.

Risk mitigation and management carried out by the Company, includes:

1. Supervise media coverage to monitor negative publications or customer complaints that appear in the media;
2. Make clarifications and responses according to the best steps taken by the Company if there is negative news and customer complaints that appear in the media;
3. Conduct reputation risk analysis that may arise, as well as strategies to anticipate risks when launching new products/ services/programs of Bank.

STRATEGIC RISK

This risk is a risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment. This risk arises partly because Bank adopts a strategy that is not in line with Bank's vision and mission, conducts an analysis of the strategic environment that is not comprehensive and/or there is a discrepancy between strategic plans between strategic levels.

Strategic risk also arises from failure to anticipate changes in the business environment including failure to anticipate changes in technology, changes in macroeconomic conditions, dynamics of competition in the market and changes in policies of the relevant authorities.



Adapun mitigasi atau pengelolaan risiko strategik yang dijalankan oleh Perseroan, mencakup:

1. Melakukan identifikasi dan kuantifikasi risiko strategis sejak awal penyusunan rencana bisnis bank dengan berpedoman pada visi, misi, strategi serta kemampuan Perseroan;
2. Mengelola risiko strategik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen Risiko, untuk selanjutnya disampaikan ke Direksi;
3. Melakukan kaji ulang secara berkala terhadap strategi dan rencana bisnis bank untuk memastikan apakah masih relevan dengan situasi dan kondisi terkini serta melakukan penilaian terhadap tingkat keberhasilan pencapaian rencana bisnis bank.

RISIKO KEPATUHAN

Risiko yang timbul dari kegagalan Bank dalam memenuhi dan/atau menerapkan hukum yang berlaku dan peraturan untuk bank syariah. Sebagai lembaga perbankan syariah, Perseroan wajib untuk selalu mematuhi peraturan perbankan yang dikeluarkan oleh Pemerintah, Bank Indonesia, Otoritas Jasa Keuangan dan Dewan Syariah Nasional.

Untuk memitigasi risiko ini, Perseroan menjalankan beberapa inisiatif, yakni:

1. Melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan masukan/review kepada unit bisnis serta unit operasional dalam hal pengembangan produk dan/atau aktivitas baru;
2. Melakukan review terhadap kebijakan pedoman dan prosedur internal yang dimiliki dalam rangka memastikan bahwa seluruh peraturan eksternal telah disediakan akomodasi sedemikian rupa dan dipatuhi dalam pelaksanaannya;
3. Melakukan sosialisasi terkait peraturan yang berlaku kepada unit kerja terkait sehingga setiap unit kerja dapat melaksanakan tugas dan tanggung jawab sesuai dengan peraturan berlaku;
4. Menjadi Liaison Dewan Pengawas Syariah guna memastikan kepatuhan operasi Bank dengan prinsip syariah.

RISIKO IMBAL HASIL

Merupakan risiko akibat perubahan tingkat imbal hasil yang dibayarkan Bank kepada nasabah, karena terjadi perubahan tingkat imbal hasil yang diterima Bank dari penyaluran dana. Mitigasi dan pengelolaan risiko Imbal Hasil yang dilakukan Perseroan, mencakup:

1. Monitoring dan pengukuran melalui rapat ALCO terhadap kebijakan pricing secara berkala atau sesuai kebutuhan apabila terjadi tekanan pasar yang dapat meningkatkan risiko bank;
2. Kecukupan penetapan limit dan proses kaji ulang yang memadai terhadap portofolio DPK dan pembiayaan dengan akad berbasis bagi hasil serta sensitivitas terhadap perubahan pricing di pasar;

The mitigation or strategic risk management carried out by the Company includes:

1. Identify and quantify strategic risks from the start of preparing Bank's business plan based on the vision, mission, strategy and capabilities of the Company;
2. Manage strategic risk through a collective and comprehensive consideration and decision-making process within the Risk Management Committee, to be subsequently submitted to the Board of Directors;
3. Conduct periodic reviews of Bank's business strategy and plan to ascertain whether they are still relevant to the current situation and conditions and evaluate the level of success in achieving Bank's business plan.

COMPLIANCE RISK

Risks arising from Bank's failure to fulfill and/or apply applicable laws and regulations for sharia banks. As a sharia banking institution, the Company is required to always comply with banking regulations issued by the Government, Bank Indonesia, the Financial Services Authority and the National Sharia Council.

To mitigate this risk, the Company carries out several initiatives, namely:

1. Identify and manage compliance risk from the start by providing input/review to business units and operational units in terms of developing new products and/or activities;
2. Reviewing the policies, guidelines and internal procedures that are owned in order to ensure that all external regulations have been accommodated in such a way and complied with in their implementation;
3. Conduct socialization regarding applicable regulations to related work units so that each work unit can carry out duties and responsibilities in accordance with applicable regulations;
4. Become a Sharia Supervisory Board Liaison to ensure the compliance of Bank's operations with sharia principles.

RATE OF RETURN RISK

Is a risk due to changes in the rate of return paid by Bank to customers, due to changes in the rate of return received by Bank from channeling funds. Yield risk mitigation and management carried out by the Company, includes:

1. Monitoring and measurement through ALCO meetings on pricing policies on a regular basis or as needed in the event of market pressure which could increase bank risk;
2. Adequacy of setting limits and adequate review processes for DPK portfolios and financing with profit-sharing based contracts as well as sensitivity to pricing changes in the market;



3. Estimasi secara berkala terhadap potensi kerugian ekonomis Bank pada kondisi pasar yang tidak normal guna melihat sensitivitas kinerja Bank terhadap perubahan suku bunga benchmark dan nisbah di pasar;
4. Bank telah memiliki dan menerapkan standar prosedur risiko imbal hasil.

RISIKO INVESTASI

Risiko akibat Bank ikut menanggung kerugian usaha nasabah yang dibiayai dalam pembiayaan berbasis bagi hasil baik yang menggunakan metode *net revenue sharing* maupun yang menggunakan metode *profit and loss sharing*.

Beberapa langkah mitigasi dan pengelolaan yang dilakukan, mencakup:

1. Identifikasi atas risiko aktivitas investasi dengan akad berbasis bagi hasil terhadap portofolio yang sudah ada atau potensi risiko yang mungkin timbul, guna memudahkan dalam menyusun dan mengimplementasikan kebijakan investasi dengan akad berbasis bagi hasil yang jelas dan hati-hati, sehingga risiko tersebut dapat dikelola dan dikendalikan secara efektif;
2. Mengimplementasikan proses persetujuan investasi dengan akad berbasis bagi hasil yang efektif antara lain dengan menetapkan batas kewenangan (limit) dan mekanisme pengambilan keputusan investasi dengan akad berbasis bagi hasil;
3. *Monitoring* terhadap konsentrasi penyaluran dana dengan akad berbasis bagi hasil sehingga sesuai dengan *risk appetite* Bank.

DEKLARASI TRANSAKSI MATERIAL

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha, Pasal 3 ayat (1) menyebutkan bahwa suatu transaksi dikategorikan sebagai transaksi material apabila nilai transaksi sama dengan 20% atau lebih dari ekuitas Perusahaan Terbuka.

Per 31 Desember 2022, tidak terdapat ikatan material untuk investasi barang modal sehingga Aladin Bank tidak menyajikan informasi mengenai nama pihak yang melakukan ikatan, tujuan ikatan, sumber dana yang diharapkan untuk memenuhi ikatan, mata uang yang menjadi denominasi dan langkah-langkah yang direncanakan Bank untuk melindungi risiko dari posisi mata uang asing.

3. Periodic estimation of Bank's potential economic loss in abnormal market conditions to see the sensitivity of Bank's performance to changes in benchmark interest rates and market ratios;
4. Bank has and implements a standard procedure for risk of return.

INVESTMENT RISK

The risk due to Bank taking part in the loss of the customer's business financed in profit-sharing-based financing using both the net revenue sharing method and those using the profit and loss sharing method.

Some of the mitigation and management steps taken include:

1. Identification of investment activity risks with profit-sharing based contracts on existing portfolios or potential risks that may arise, in order to facilitate the preparation and implementation of investment policies with clear and careful profit-sharing based contracts, so that these risks can be managed and controlled effectively;
2. Implementing an investment approval process with an effective profit-sharing-based contract, among others by setting limits and mechanisms for making investment decisions with profit-sharing-based contracts;
3. Monitoring the concentration of channeling funds with a profit-sharing-based contract so that it is in line with Bank's risk appetite.

DECLARATION OF MATERIAL TRANSACTION

Based on the Financial Services Authority Regulation (POJK) No. 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities, Article 3 paragraph (1) states that a transaction is categorized as a material transaction if the transaction value is equal to 20% or more of the Public Company's equity.

As of December 31, 2022, there were no material commitments for capital goods investment so that Aladin Bank did not provide information regarding the name of the party making the agreement, the purpose of the agreement, the source of funds expected to fulfill the commitment, the currency that was denominated and the steps planned by Bank to protect risks from foreign currency positions.

INFORMASI ATAU FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN PUBLIK

Berikut disampaikan informasi dan fakta material yang terjadi antara akhir periode pelaporan 31 Desember 2022 hingga laporan akuntan dipublikasikan pada tanggal 31 Maret 2023, yakni antara lain:

1. Permodalan

Sampai dengan tanggal 28 Februari 2023, jumlah waran yang telah di eksekusi adalah sejumlah 108.285.244 lembar waran atau sebesar Rp10.828 dimana 108.280.976 lembar waran atau sebesar Rp10.828 telah dicatat sebagai modal ditempatkan dan disetor dan untuk sisa waran yang telah di eksekusi namun belum diaktakan sejumlah 4.268 lembar waran, masih dicatat sebagai dana setoran modal. Sisa waran yang belum di eksekusi sampai dengan tanggal laporan keuangan diterbitkan adalah sejumlah 2.691.714.756 lembar waran.

PERBANDINGAN ANTARA TARGET DAN REALISASI SERTA PROYEKSI UNTUK 1 (SATU) TAHUN KE DEPAN

PERBANDINGAN ANTARA TARGET DAN REALISASI

Bank Aladin Syariah telah menetapkan sejumlah target yang hendak dicapai dalam Rencana Bisnis Bank (RBB) Tahun 2022 yang telah disesuaikan dengan kondisi ekonomi dan industri. Adapun perbandingan pencapaian beberapa target yang ditetapkan berdasarkan RBB Tahun 2022 dengan realisasi tahun buku 2022, adalah sebagai berikut:

MATERIAL INFORMATION OR FACTS THAT HAPPENED AFTER THE PUBLIC ACCOUNTANT'S REPORT DATE

The following presents material information and facts that occurred between the end of the reporting period December 31, 2022 until the accountant's report was published on March 31, 2023, namely:

1. Capital.

As of February 28, 2023, the total number of warrants that have been executed is 108,285,244 warrants or in the amount of IDR 10,828 of which 108,280,976 warrants or in the amount of IDR 10,828 have been recorded as issued and paid up capital and for the remaining warrants that have been exercised execution but not yet notarized totaling 4,268 warrants, still recorded as paid-up capital. The remaining warrants that have not been exercised up to the date of issuance of the financial statements amount to 2,691,714,756 warrants.

COMPARISON BETWEEN TARGETS AND REALIZATION AND PROJECTIONS FOR THE NEXT 1 (ONE) YEAR

COMPARISON BETWEEN TARGET AND REALIZATION

Bank Aladin Syariah has set a number of targets to be achieved in the 2022 Bank Business Plan (RBB) which have been adjusted to economic and industrial conditions. The comparison of the achievement of several targets set based on the 2022 RBB with the realization of the 2022 financial year is as follows.

Tabel Perbandingan antara Rencana Bisnis Bank dan Realisasi Tahun 2022

Table of Comparison between Bank Business Plans and 2022 Realization

Uraian Description	Realisasi 2022 (Rp-juta) Realization 2022 (Rp-million)	Target 2022 (Rp-juta) targets (Rp-million)	Pencapaian Realisasi terhadap Target 2022 (%) Achievement of Realization of the 2022 Target (%)
Pendapatan Pengelolaan Dana oleh Bank sebagai <i>Mudharib</i> <i>Fund Management Income by Bank as Mudharib</i>	81.755	76.473	106,91%
Laba (Rugi) Neto Periode Berjalan Net Profit (Loss) for the Period	(264.913)	(283.152)	106,88%
Aset Asset	4.733.401	4.150.945	114,03%
Dana Pihak Ketiga Third-party funds	794.649	683.599	116,24%
Pembiayaan Financing	1.376.864	500.000	275,37%



Di tahun 2022, Bank Aladin Syariah mencatatkan pencapaian melampaui target keuangan yang dicanangkan pada RBB. Bank Aladin Syariah membukukan rugi sebesar Rp 264,9 miliar, lebih baik dari yang diproyeksikan sebelumnya. Pencapaian ini sejalan dengan pendapatan pengelolaan dana oleh Bank sebagai Mudharib yang melebihi target serta beban operasional yang dapat dijaga di bawah target sampai dengan akhir tahun 2022.

Tercapainya target pendapatan Bank terutama didorong oleh tingkat penyaluran pembiayaan per akhir tahun yang mencapai Rp 1,38 triliun atau 275,37% dari target. Sementara itu dari sisi penghimpunan, Bank berhasil menghimpun dana pihak ketiga sebesar Rp 794,6 miliar per akhir tahun yang terdiri dari dana dari nasabah ritel dan non-ritel.

In 2022, Aladin Bank recorded an achievement exceeding the financial target set out in the RBB. Aladin Bank posted a loss of IDR264.9 billion, better than previously projected. This achievement is in line with the Fund Management Income by Bank as a Mudharib which exceeds the target and operating expenses that can be maintained below the target until the end of 2022.

The achievement of Bank's income target was mainly driven by the level of financing disbursement at the end of the year which reached IDR1.38 trillion or 275.37% of the target. Meanwhile, from the collection side, Bank managed to collect third party funds of IDR794.6 billion at the end of the year consisting of funds from retail and non-retail customers.



TINJAUAN KEUANGAN LAINNYA

OTHER FINANCIAL OVERVIEWS

KEBIJAKAN DAN PEMBAGIAN DIVIDEN

KEBIJAKAN DIVIDEN

Pembagian dividen dilakukan berdasarkan Keputusan Rapat Umum Pemegang Saham (RUPS) Tahunan, sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Sebelum berakhirnya tahun keuangan, dividen interim dapat dibagikan sepanjang hal tersebut diperbolehkan dalam Anggaran Dasar, tidak menyebabkan aset bersih Bank menjadi kurang dari modal ditempatkan dan disetor penuh serta cadangan wajib Bank. Pembagian dividen interim tidak boleh mengganggu kegiatan Bank. Pembagian dividen interim tersebut ditetapkan oleh Direksi setelah mendapat persetujuan dari Dewan Komisaris. Jika setelah berakhirnya tahun keuangan dimana terjadi pembagian dividen interim, Bank mengalami kerugian, maka dividen interim yang telah dibagikan tersebut harus dikembalikan oleh Pemegang Saham kepada Bank. Dewan Komisaris serta Direksi akan bertanggung jawab secara tanggung renteng untuk pengembalian dimaksud jika dividen interim tidak dikembalikan oleh Pemegang Saham.

Penentuan jumlah dan pembagian dividen atas saham akan bergantung pada rekomendasi Manajemen Bank dengan mempertimbangkan beberapa faktor yang meliputi laba ditahan, kondisi keuangan, kondisi likuiditas, prospek usaha di masa depan dan kebutuhan kas. Pemegang Saham pada *recording date* akan memperoleh hak atas dividen dalam jumlah penuh dan dikenakan pajak penghasilan yang berlaku dalam ketentuan perpajakan di Indonesia. Dividen kas yang diterima oleh Pemegang Saham dari luar Indonesia akan dikenakan pajak penghasilan sesuai dengan ketentuan perpajakan di Indonesia.

INFORMASI PEMBAGIAN DIVIDEN DALAM 2 (DUA) TAHUN TERAKHIR

Bank Aladin Syariah belum melakukan pembagian dividen selama 2 (dua) tahun terakhir disebabkan saat ini Bank masih dalam tahap pengembangan bisnis seiring dengan transformasi bisnis Bank Aladin Syariah. Berdasarkan keputusan RUPS yang dilaksanakan di tahun 2021 untuk kinerja Tahun Buku 2020 dan RUPS di tahun 2022 untuk kinerja Tahun Buku 2021, Bank Aladin Syariah memutuskan tidak melakukan pembayaran dividen.

PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN MANAJEMEN (ESOP/MSOP)

Program kepemilikan saham bagi karyawan (*Employee Stock Option Program/ESOP*), maupun bagi manajemen (*Management Stock Option Program/MSOP*) adalah program yang memberikan hak kepada karyawan atau manajemen atas kepemilikan saham sebuah perusahaan. Hingga 31 Desember 2022, Bank Aladin Syariah belum memiliki program ESOP, maupun MSOP. Sehingga

DIVIDEND DISTRIBUTION AND POLICY

DIVIDEND POLICY

Dividend distribution is carried out based on the Annual General Meeting of Shareholders (GMS) Resolutions, as stipulated in Law no. 40 of 2007 concerning Limited Liabilities Companies. Before the end of the financial year, interim dividends can be distributed as long as this is permitted in the Articles of Association, not causing Bank's net assets to become less than the issued and fully paid capital and Bank's mandatory reserves. Distribution of interim dividends should not interfere with the activities of Bank. The interim dividend distribution is determined by the Board of Directors after obtaining approval from the Board of Commissioners. If after the end of the financial year in which the interim dividend is distributed, Bank suffers a loss, then the interim dividend that has been distributed must be returned by the Shareholders to Bank. The Board of Commissioners and the Board of Directors will be jointly and severally responsible for the intended return if the interim dividends are not returned by the Shareholders.

Determination of the amount and distribution of dividends on these shares will depend on the recommendation of Bank's Management by considering several factors which include retained earnings, financial condition, liquidity condition, future business prospects and cash needs. Shareholders on the recording date will receive the right to the full amount of dividends and are subject to the income tax that applies in the Indonesian tax regulations. Cash dividends received by Shareholders from outside Indonesia will be subject to income tax in accordance with tax regulations in Indonesia.

INFORMATION ON DIVIDEND DISTRIBUTION IN THE LAST 2 (TWO) YEARS

Bank Aladin Syariah has not distributed dividends for the last 2 (two) years because currently Bank is still in the business development stage in line with the business transformation of Bank Aladin Syariah. Based on the resolutions of the GMS to be held in 2021 for the performance of the 2020 Fiscal Year and The GMS in 2022 for the performance of 2021 Fiscal Year, Bank Aladin Syariah decided not to pay dividends.

EMPLOYEE AND MANAGEMENT SHARE OWNERSHIP PROGRAM (ESOP/MSOP)

Share ownership programs for employees (*Employee Stock Option Program/ESOP*), as well as for management (*Management Stock Option Program/MSOP*) are programs that give employees or management rights to share ownership in a company. As of 31 December 2022, Bank Aladin Syariah does not yet have an ESOP or MSOP program. Therefore, there is no information related to the



tidak terdapat informasi terkait jumlah saham dan/atau opsi, jangka waktu pelaksanaan, persyaratan karyawan dan/atau manajemen yang berhak, dan harga pelaksanaan.

REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

Pada tanggal 22 Januari 2021, Bank Aladin Syariah memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) dengan surat No. S-8/D.04/2021 untuk melakukan penawaran umum perdana 5.000.000.000 saham dengan nilai nominal Rp100 (nilai penuh) per saham kepada masyarakat dengan harga penawaran sebesar Rp103 (nilai penuh) per saham. Pada tanggal 1 Februari 2021, saham tersebut telah dicatatkan pada Bursa Efek Indonesia (BEI) dengan kode saham BANK.

Dari hasil penawaran umum saham perdana, Bank berhasil mencatat penambahan modal disetor sebesar Rp500.000.000.000 dan tambahan modal disetor berupa agio sebesar Rp15.000.000.000,- sebelum dikurangi biaya emisi penerbitan saham sebesar Rp4.612.334.741,-. Hasil penerimaan bersih dari penawaran umum saham perdana ini adalah sebesar Rp510.387.665.259.

Penawaran umum perdana saham ini dilakukan dalam rangka meningkatkan kinerja dan memperkuat modal kerja Bank, dimana sebagian digunakan untuk modal kerja dan sebagian lagi digunakan untuk pembiayaan pemeliharaan IT & penunjangnya.

Berikut realisasi penggunaan dana dari hasil penawaran umum perdana saham, per 31 Desember 2022, yang telah dilaporkan kepada Otoritas Jasa Keuangan (OJK) melalui surat No. S.038.BOD/01.2023 tanggal 13 Januari 2023 untuk Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perdana ("IPO") PT Bank Aladin Syariah Tbk Periode 31 Desember 2022 dan Laporan Realisasi Penggunaan Dana Hasil Konversi Efek yang Dapat Dikonversi Menjadi Saham pada IPO Dalam Bentuk Waran (BANK-W) dan surat No. S.039.BOD/01.2023 tanggal 13 Januari 2023 perihal Laporan Realisasi Penggunaan Dana Hasil Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("HMETD") I PT Bank Aladin Syariah Tbk Periode 31 Desember 2022.

number of shares and/or options, exercise period, requirements for eligible employees and/or management, and exercise price.

REALIZATION OF USE OF PROCEEDS FROM PUBLIC OFFERING

On January 22, 2021, Bank Aladin Syariah obtained an effective statement from the Financial Services Authority (OJK) with letter No. S-8/D.04/2021 to conduct an initial public offering of 5,000,000,000 shares with a nominal value of IDR 100 (full amount) per share to the public at an offering price of IDR 103 (full amount) per share. On February 1, 2021, these shares were listed on the Indonesia Stock Exchange (IDX) with the ticker code BANK.

From the results of the initial public offering, Bank managed to record additional paid-in capital of IDR500,000,000,000 and additional paid-in capital in the form of premiums of IDR15,000,000,000 before deducting the issuance costs of shares of IDR4,612,334,741. The proceeds from the net proceeds from this initial public offering amounted to IDR510,387,665,259.

The initial public offering of shares was carried out in order to improve performance and strengthen Bank's working capital, of which some were used for working capital and some were used to finance IT maintenance & support.

The following is the realization of the use of funds from the proceeds from the initial public offering, as of December 31, 2022, which has been reported to the Financial Services Authority (OJK) through letter No. S.038.BOD/01.2023 dated January 13, 2023 for the Report on the Realization of the Use of Funds from the Initial Public Offering ("IPO") of PT Bank Aladin Syariah Tbk for the Period of December 31, 2022 and the Report on the Realization of the Use of Funds from the Convertible Securities that Can Be Converted into Shares at the IPO In Warrant Form (BANK-W) and letter No. S.039.BOD/01.2023 dated 13 January 2023 concerning Realization Report on the Use of Funds from the Increase in Capital with Right Issue ("HMETD") I of PT Bank Aladin Syariah Tbk for the period of 31 December 2022.



Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perdana Saham per 31 Desember 2022

Report on the Realization of the Use of Proceeds from the Initial Public Offering of Shares as of 31 December 2022

Jenis Penawaran Umum Types of Public Offerings	Tanggal Efektif Effective date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Public Offering Results			Rencana Penggunaan Dana Menurut Prospektus Proposed Use of Funds According to the Prospectus		
		Jumlah Hasil Penawaran Umum (Rp) Amount of Public Offering Results (IDR)	Biaya Penawaran Umum (Rp) Public Offering Fee (IDR)	Hasil Bersih (Rp) Net Yield (IDR)	Biaya Pemeliharaan IT & Penunjangnya (Rp) IT maintenance & Support (IDR)	Modal Kerja Lainnya (Rp) Other Working Capital (IDR)	Total Total
IPO Saham	1 Februari 2021 February 1, 2021	515.000.000.000	4.612.334.741	510.387.665.259	306.232.599.155	204.155.066.104	5 10.387.665.259

Laporan Realisasi Penggunaan Dana Hasil Konversi Efek yang Dapat Dikonversi Menjadi Saham per 31 Desember 2022

Report on the Realization of the Use of Funds from the Conversion of Securities to Be Converted into Shares as of 31 December 2022

No	Jenis Efek Effect Type	Tanggal Penerbitan Publication date	Total Efek yang Diterbitkan The Total Securities Published	Efek yang Telah Dikonversi Converted Shares		Jumlah Efek yang Belum Dikonversi Total Not Converted Securities	Rencana Penggunaan Dana Menurut Prospektus Usage Plan Fund According Prospectus	Realisasi Penggunaan Dana Realization of Use Fund	Sisa Dana Hasil Konversi Retain Fund Results Conversion
				Jumlah Amount	Nilai (Rp) Value (IDR)				
1	Waran Seri I	1 Februari 2021 Retain Fund Results Conversion	2.800.000.000	108.282.376	11.911.061.360	2.691.717.624	Modal kerja	11,911,061,360	-

Penempatan Dana Hasil Penawaran Umum Perdana per 31 Desember 2022

Placement of Funds from Initial Public Offering as of 31 December 2022

No	Sisa Dana Hasil Penawaran Umum Remaining Fund Results Public Offering	Tingkat Bunga /Bagi Hasil Interest Rate / Profit sharing	Penempatan Placement	Jangka Waktu Penempatan Time period Placement	Hubungan dengan Emiten Relationship with Issuer
1	64.275.111.386	4.75%	FASBIS	3 Hari	Pihak Ketiga Third party



Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Perdana Saham per 31 Desember 2022

Report on the Realization of the Use of Proceeds from the Initial Public Offering of Shares as of 31 December 2022

Realisasi Penggunaan Dana Menurut Prospektus Realization of Use of Funds According to the Prospectus			
Biaya Pemeliharaan IT & Penunjangnya (Rp) Cost IT maintenance & Support (IDR)	Modal Kerja Lainnya (Rp) Other Working Capital (IDR)	Total Total	Sisa Dana Hasil Penawaran Umum (Rp) Funds from the Public Offering (IDR)
141.957.487.769	2 04.155.066.104	346.112.553.873	1 64.275.111.386



REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM HMETD

REALIZATION OF USE OF PROCEEDS FROM THE PMHETD PUBLIC OFFERING

Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum HMETD Per 31 Desember 2022 Report on the Realization of the Use of Proceeds from the PMHETD Public Offering As of December 31, 2022

Keterangan Information	Tanggal Efektif Effective date	Nilai Realisasi Hasil HMETD I PMHMETD Result Realization Value I			Rencana Penggunaan Dana Fund Use Plan	
		Jumlah Hasil Penawaran Umum Total Results Public Offering	Biaya Penawaran Umum Bid Fee General	Hasil Bersih Net Yield	Pembiayaan Financing	Total Total
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (HMETD) I Increase in Capital with Right Issue (HMETD) I	23 Mei 2022	1.008.428.130.000	5.031.182.967	1.003.396.947.033	1.003.396.947.033	1.003.396.947.033

Penempatan Dana Hasil Penawaran Umum Per 31 Desember 2022 Placement of Proceeds from Public Offering As of December 31, 2022

No	Sisa Dana Hasil Penawaran Umum Remaining Fund Results Public Offering	Tingkat Bunga/Bagi Hasil Interest Rate/Profit Sharing	Penempatan Placement	Jangka Waktu Penempatan Time period Placement	Hubungan dengan Emiten Relationship with Issuer
1	25.000.000.000	6,06%	Sukuk BI	91 Hari	Pihak Ketiga
2	19.920.000.000	6,03%	Sukuk BI	28 Hari	Pihak Ketiga
3	376.263.785.294	4,75%	FASBIS	3 Hari	Pihak Ketiga



Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum HMETD Per 31 Desember 2022
Report on the Realization of the Use of Proceeds from the PMHETD Public Offering As of December 31, 2022

Relisasi Penggunaan Dana Realization of Use of Funds		Sisa dana hasil Penawaran Umum Remaining proceeds from the Public Offering	
Pembiayaan Financing	Total Total	Pembiayaan Financing	Total
582.213.161.739	582.213.161.739	421.183.785.294	421.183.785.294



INFORMASI MATERIAL MENGENAI INVESTASI, EKSPANSI, DIVESTASI, PENGGABUNGAN/PELEBURAN USAHA, AKUISISI, DAN RESTRUKTURISASI UTANG/MODAL

Bank Aladin Syariah senantiasa menggunakan jasa pihak ketiga untuk menilai kewajaran transaksi investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, dan restrukturisasi utang/modal, yang dilaksanakan dengan mengikuti ketentuan yang berlaku di bidang pasar modal.

Adapun Bank Aladin Syariah melakukan kegiatan investasi pada surat berharga yang per 31 Desember 2022 tercatat senilai Rp1.219.816 juta, mengalami peningkatan sebesar 35,37% dibanding tahun sebelumnya yang mencapai Rp901.092 juta.

INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI/PIHAK BERELASI

KEBIJAKAN SERTA MEKANISME REVIEW ATAS TRANSAKSI DAN PEMENUHAN PERATURAN DAN KETENTUAN TERKAIT

Transaksi afiliasi dan transaksi benturan kepentingan yang dilakukan Aladin Bank senantiasa memperhatikan prinsip kehati-hatian sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, serta PSAK No. 7 tentang Pengungkapan Pihak-Pihak Berelasi.

Dalam melakukan transaksi afiliasi, Direksi memastikan bahwa seluruh kegiatan transaksi tersebut telah melalui prosedur yang memadai dan sesuai dengan prinsip transaksi yang wajar (arm's length principle). Bank melalui Dewan Komisaris dan Komite Audit juga telah melakukan review untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi prinsip transaksi yang wajar (arms-length principle). Mekanisme review atas transaksi dengan pihak-pihak berelasi terkait transaksi afiliasi, dilakukan melalui proses audit oleh Komite Audit yang hasilnya kemudian dilaporkan kepada Dewan Komisaris. Bank telah mengungkapkan seluruh sifat dan transaksi dengan pihak-pihak berelasi yang dapat dilihat pada Laporan Keuangan Bank yang terlampir dalam Laporan Tahunan ini.

MATERIAL INFORMATION REGARDING INVESTMENT, EXPANSION, DIVESTMENT, BUSINESS MERGER/CONSOLIDATION, ACQUISITION, AND DEBT/CAPITAL RESTRUCTURING

Bank Aladin Syariah always uses the services of third parties to assess the fairness of investment transactions, expansions, divestments, business mergers/consolidations, acquisitions, and debt/capital restructuring, which are carried out in compliance with applicable regulations in the capital market sector.

Meanwhile, Bank Aladin Syariah carried out investment activities in securities which as of December 31, 2022 were recorded at IDR 1,219,816 million, an increase of 35.37% compared to the previous year which reached IDR 901,092 million.

INFORMATION ON MATERIAL TRANSACTIONS CONTAINING CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED PARTIES/RELATED PARTIES

POLICIES AND REVIEW MECHANISMS FOR TRANSACTIONS AND COMPLIANCE WITH RELATED RULES AND PROVISIONS

Affiliated transactions and conflict of interest transactions carried out by Aladin Bank always pay attention to the principle of prudence in accordance with generally accepted business practices and have complied with OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Transactions with Conflicts of Interest, as well as PSAK No. 7 concerning Disclosure of Related Parties.

In conducting affiliated transactions, the Board of Directors ensures that all transaction activities have gone through adequate procedures and are in accordance with the arm's length principle. Bank through the Board of Commissioners and the Audit Committee has also conducted a review to ensure that Affiliated transactions are carried out in accordance with generally accepted business practices and comply with the arm's-length principle. The review mechanism for transactions with related parties related to affiliated transactions is carried out through an audit process by the Audit Committee, then the results will be reported to the Board of Commissioners. Bank has disclosed all nature and transactions with related parties which can be seen in Bank's Financial Statements attached to this Annual Report.



KOMITMEN BANK ATAU MANAJEMEN ATAS TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI/PIHAK BERELASI

Dalam melakukan transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi/pihak berelasi, Direksi memastikan bahwa seluruh kegiatan transaksi tersebut telah melalui prosedur yang memadai dan sesuai dengan prinsip transaksi yang wajar (*arm's length principle*). Bank Aladin Syariah melalui Dewan Komisaris dan Komite Audit juga telah melakukan *review* untuk memastikan bahwa transaksi material yang mengandung benturan kepentingan dan/atau transaksi dengan pihak afiliasi/pihak berelasi, dilaksanakan sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi prinsip transaksi yang wajar (*arms-length principle*), dan dilaksanakan dengan memenuhi ketentuan yang berlaku.

KEBIJAKAN TENTANG PIHAK AFILIASI/PIHAK BERELASI

Seluruh transaksi yang dilakukan Bank Aladin Syariah pada tahun 2022 dilakukan secara wajar (*arm's length*) dan sesuai dengan persyaratan komersial normal, serta atas dasar alasan kebutuhan Bank dan bebas dari konflik kepentingan. Bank Aladin Syariah melakukan transaksi dengan pihak afiliasi/pihak berelasi seperti yang diatur dalam PSAK No. 7 tentang Pengungkapan Pihak-Pihak Berelasi.

Suatu pihak dianggap pihak berelasi dengan Bank jika:

1. Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - a. Memiliki pengendalian atau pengendalian bersama entitas pelapor;
 - b. Memiliki pengaruh signifikan atas entitas pelapor; atau
 - c. Merupakan personel manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
 - a. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain);
 - b. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
 - c. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - d. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;

COMMITMENT OF BANK OR MANAGEMENT FOR MATERIAL TRANSACTIONS CONTAINING CONFLICTS OF INTEREST AND/OR TRANSACTIONS WITH AFFILIATED PARTIES/RELATED PARTIES

In carrying out material transactions that contain conflicts of interest and/or transactions with affiliated parties/related parties, the Board of Directors ensures that all of these transaction activities have gone through adequate procedures and are in accordance with the arm's length principle. Bank Aladin Syariah through the Board of Commissioners and Audit Committee has also conducted a review to ensure that material transactions that contain conflicts of interest and/or transactions with affiliated parties/related parties, are carried out in accordance with generally accepted business practices and have fulfilled the principles of fair transactions (*arms -length principle*), and implemented in compliance with applicable regulations.

POLICY ON AFFILIATED PARTIES/RELATED PARTIES

All transactions carried out by Bank Aladin Syariah in 2022 are carried out at arm's length and in accordance with normal commercial requirements, as well as on the basis of Bank's needs and are free from conflicts of interest. Bank Aladin Syariah conducts transactions with affiliates/related parties as stipulated in PSAK No. 7 concerning Disclosure of Related Parties.

A party is considered a related party with Bank if:

1. The person or immediate family member has a relationship with the reporting entity if the person:
 - a. Has control or joint control of the reporting entity;
 - b. Has significant influence over the reporting entity; or
 - c. Are key management personnel of the reporting entity or the parent entity of the reporting entity.
2. An entity is related to the reporting entity if it fulfills one of the following:
 - a. The entity and the reporting entity are members of the same business group (meaning that each parent, subsidiary and subsequent subsidiary is related to the other entities);
 - b. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a business group, of which the other entity is a member);
 - c. The two entities are joint ventures of the same third party;
 - d. One entity is a joint venture of the third entity and the other entity is an associate of the third entity;



- e. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
- f. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam angka (1);
- g. Orang yang diidentifikasi dalam angka (1) (a) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

Transaksi dengan pihak-pihak berelasi dilakukan dengan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi-transaksi dengan pihak ketiga. Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam laporan keuangan Bank.

KEWAJARAN TRANSAKSI DAN ALASAN DILAKUKANNYA TRANSAKSI

Sepanjang tahun 2022 dan 2021, seluruh transaksi dengan pihak berelasi merupakan transaksi yang wajar yang tercerminkan dari persentase terkait transaksi dengan pihak berelasi bila dibandingkan dengan jumlah keseluruhannya tidak memberikan dampak yang signifikan. Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak afiliasi/pihak berelasi, karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak afiliasi/pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama. Seluruh transaksi dengan pihak afiliasi/pihak berelasi diperlukan guna mendukung kelancaran kegiatan usaha Bank.

- e. The entity is a post-employment benefit plan for employee benefits from a reporting entity or an entity related to the reporting entity. If the reporting entity is the entity administering the program, then the sponsoring entity is also related to the reporting entity;
- f. Entity that is controlled or jointly controlled by the person identified in number (1);
- g. The person identified in item (1)(a) has significant influence over the entity or is a member of the entity's key management personnel (or a parent of the entity).

Transactions with related parties are carried out on terms agreed by both parties, where these terms may not be the same as transactions with third parties. All material transactions and balances with related parties are disclosed in the notes to the relevant financial statements and details have been presented in Bank's financial statements.

FAIRNESS OF TRANSACTIONS AND REASONS FOR CONDUCTING TRANSACTIONS

Throughout 2022 and 2021, all transactions with related parties are fair transactions which is reflected in the percentage related transactions with related parties when compared to the total amount which does not have a significant impact. In normal business activities, Bank conducts transactions with affiliated parties/related parties, due to ownership and/or management relationships. All transactions with affiliates/related parties have been carried out under mutually agreed policies and terms. All transactions with affiliated parties/related parties are required to support the smooth running of Bank's business activities.



REALISASI TRANSAKSI PIHAK BERELASI

Realisasi saldo dan transaksi pihak-pihak berelasi terhadap kinerja keuangan Bank dapat disampaikan sebagai berikut.

REALIZATION OF RELATED PARTY TRANSACTIONS

Realization of balances and transactions of related parties to Bank's financial performance can be presented as follows.

Tabel Transaksi dan Saldo dengan Pihak-pihak Berelasi 2021-2022
Table of Transactions and Balances with Related Parties 2021-2022

Uraian Description	2022	2021
Dana Syirkah Temporer Temporary Syirkah Fund		
Tabungan <i>Mudharabah</i> Mudharabah Savings		
Pemegang Saham Pengendali Controlling shareholders	Rp8.301 juta	Rp38.169 juta
Manajemen Kunci Key Management	Rp1.936 juta	-
Persentase terhadap Dana <i>Syirkah</i> Temporer Percentage of Temporary Syirkah Funds	1,28%	99,96%
Beban Expense		
Hak Pihak Ketiga atas Bagi Hasil Dana <i>Syirkah</i> Temporer Third Party Rights on Profit Sharing of Temporary Syirkah Funds	Rp166 juta	Rp156 juta
Persentase terhadap Total Hak Pihak Ketiga atas Bagi Hasil Dana <i>Syirkah</i> Temporer Percentage of Total Rights of Third Parties on Profit Sharing of Temporary Syirkah Funds	0,69%	38,71%

Tabungan mudharabah merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut berdasarkan nisbah yang telah disepakati sebelumnya. Adapun bagi hasil dana *syirkah* temporer adalah bagi hasil dana *syirkah* temporer yang berasal dari pihak-pihak berelasi dengan Bank.

Mudharabah savings deposits from other parties which are entitled to receive a share in the revenue derived by the Bank from the use of such fund based on a predetermined ratio. The profit sharing of temporary syirkah funds is the profit sharing of temporary syirkah funds originating from parties related to Bank.

NAMA PIHAK BERELASI, SIFAT HUBUNGAN DAN SIFAT TRANSAKSI

Berikut disampaikan nama-nama pihak berelasi, sifat hubungan dan sifat transaksi yang di dilakukan Aladin Bank.

NAME AND RELATIONSHIP NATURE OF AFFILIATED PARTIES/RELATED PARTIES

Following are the names of related parties, the nature of the relationship and the nature of the transactions carried out by Bank Aladin Syariah.



Tabel Pihak Berelasi
Related Party Table

Pihak yang Berelasi Related Parties	Sifat Hubungan Nature of Relationship	Sifat Transaksi Transaction Nature
John Dharma J. Kusuma	Pemegang Saham Pengendali Controlling shareholders	Tabungan Mudharabah Mudharabah Savings Deposits
Direksi, Dewan Komisaris, dan Manajemen Kunci Lainnya Board of Directors, Board of Commissioners and Other Key Management	Manajemen Kunci Key Management	Hak Pihak Ketiga Atas Bagi Hasil Dana Syirkah Temporer Third Party Rights on Profit Sharing of Temporary Syirkah Funds

PERUBAHAN PERATURAN PERUNDANG-UNDANGAN YANG BERPENGARUH SIGNIFIKAN TERHADAP BANK

Pada tahun 2022, terdapat perubahan peraturan perundang-undangan yang berdampak signifikan terhadap Bank. Adapun perubahan peraturan dan/atau perundang-undangan yang berdampak signifikan terhadap Bank Aladin Syariah di tahun 2022, dan dampaknya terhadap laporan keuangan, adalah sebagai berikut.

CHANGES IN LAWS AND REGULATIONS THAT HAVE A SIGNIFICANT IMPACT ON BANKS

In 2022, there will be changes in laws and regulations that will have a significant impact on Bank. The changes in regulations and/or legislation that have a significant impact on Bank Aladin Syariah in 2022, and their impact on the financial statements, are as follows.

Peraturan Perundang-undangan Legislation	Penjelasan Explanation	Pengaruhnya terhadap Bank, dan Dampaknya terhadap Laporan Keuangan Bank The Influence on Bank, and the Impact on Bank's Financial Statements
Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi Law No. 27 of 2022 concerning Personal Data Protection	Undang-undang ini secara definitif mengatur jenis data pribadi dan persyaratan pemrosesan data pribadi. This law definitively regulates the types of personal data and the processing requirements of personal data.	peraturan ini akan berdampak pada laporan keuangan apabila pemrosesan data yang dilakukan perusahaan membutuhkan development. This regulation will have an impact on financial reports if the company's data processing requires development.
POJK No. 2/POJK.03/2022 tentang Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah POJK No. 2/POJK.03/2022 concerning Asset Quality Assessment of Sharia Commercial Banks and Sharia Business Units	Mengacu pada POJK ini, Bank wajib menetapkan kualitas yang sama terhadap Aset Produktif yang diberikan oleh 1 Bank yang digunakan untuk membiayai 1 (satu) nasabah atau 1 (satu) proyek yang sama dengan beberapa pengecualiannya. Referring to this POJK, Banks are required to determine the same quality for Earning Assets provided by 1 Bank that are used to finance 1 (one) customer or 1 (one) same project with some exceptions.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.



Peraturan Perundang-undangan Legislation	Penjelasan Explanation	Pengaruhnya terhadap Bank, dan Dampaknya terhadap Laporan Keuangan Bank The Influence on Bank, and the Impact on Bank's Financial Statements
POJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan Has no significant impact on the financial statements for the current period or the previous year's period.	POJK ini mensyaratkan adanya perlindungan konsumen pada kegiatan desain produk dan/atau layanan; penyediaan informasi produk dan/atau layanan; penyampaian informasi produk dan/atau layanan; pemasaran produk dan/ atau layanan; penyusunan perjanjian terkait produk dan/atau layanan; pemberian layanan atas penggunaan produk dan/atau layanan; dan penanganan pengaduan dan penyelesaian sengketa atas produk dan/ atau layanan. This POJK requires consumer protection in product and/or service design activities; provision of product and/or service information; submission of product and/or service information; product and/or service marketing; preparation of agreements related to products and/or services; provision of services for the use of products and/or services; And handling of complaints and settlement of disputes over products and/or services.	Peraturan ini akan berdampak pada laporan keuangan apabila dibutuhkan extra expenses untuk pemenuhan perlindungan konsumen. This regulation will have an impact on financial reports if extra expenses are required to fulfill consumer protection in activities as described in the column "...".
POJK No. 16/POJK.03/2022 tentang Bank Umum Syariah POJK No. 16/POJK.03/2022 concerning Sharia Commercial Banks	Mengacu pada POJK ini, Bank termasuk dalam KBMI 1 yaitu Bank dengan Modal Inti sampai dengan Rp6 Triliun. Referring to this POJK, Banks are included in KBMI 1, namely Banks with a Core Capital of up to IDR 6 Trillion.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.
POJK No. 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum POJK No. 24 of 2022 concerning Development of the Quality of Human Capital for Commercial Banks	Mengacu pada POJK ini, Bank wajib menyediakan dan merealisasikan dana untuk pengembangan kualitas SDM untuk setiap tahun buku paling sedikit 3,5% (tiga koma lima persen) dari total realisasi beban gaji kotor (<i>gross salary</i>) tahun sebelumnya. Referring to this POJK, Banks are required to provide and realize funds for HR quality development for each financial year of at least 3.5% (three point five percent) of the total realization of the previous year's gross salary.	Peraturan ini akan berdampak pada laporan keuangan apabila pengelolaan ketahanan dan keamanan siber yang dilakukan perusahaan membutuhkan development. This regulation will have an impact on financial reports if the management of resilience and cyber security by the company requires development.
SEOJK No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber SEOJK No. 29/SEOJK.03/2022 concerning Cyber Security and Resilience	Mengacu pada POJK ini, Bank mempunyai kewajiban untuk melakukan ketahanan dan keamanan siber. Referring to this POJK, Bank has an obligation to carry out cyber security and resilience.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.



Peraturan Perundang-undangan Legislation	Penjelasan Explanation	Pengaruhnya terhadap Bank, dan Dampaknya terhadap Laporan Keuangan Bank The Influence on Bank, and the Impact on Bank's Financial Statements
PBI No. 24/19/PBI/2022 tentang Rekening Giro di Bank Indonesia PBI No. 24/19/PBI/2022 concerning Current Accounts at Bank Indonesia	PBI ini merupakan penyempurnaan dari PBI sebelumnya yang dilakukan untuk menyelaraskan dengan peraturan terkait perizinan terpadu Bank Indonesia melalui front office perizinan, layanan kebanksentralan, dan peraturan terkait lainnya. This PBI is an improvement from the previous PBI which was carried out to align with regulations related to Bank Indonesia's integrated licensing through licensing front offices, central banking services, and other related regulations.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.
PADG No. 24/12/PADG/2022 tentang Perubahan atas PADG No. 24/4/PADG/2022 tentang Peraturan Pelaksanaan Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif PADG No. 24/12/PADG/2022 concerning Amendments to PADG No. 24/4/PADG/2022 concerning Regulations for Implementation of Incentives for Banks Providing Provision of Funds for Certain and Inclusive Economic Activities	Mengacu pada PADG ini, BI memberikan insentif bagi bank yang melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif. Adapun insentif yang diberikan berupa pelonggaran atas kewajiban pemenuhan GWM dalam rupiah yang wajib dipenuhi secara rata-rata. Referring to this PADG, BI provides incentives for banks that provide funds for certain and inclusive economic activities. The incentives provided are in the form of easing the obligation to fulfill GWM in rupiah which must be met on an average basis.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.
PADG No. 24/14/PADG/2022 tentang Perubahan Kelima atas Peraturan Anggota Dewan Gubernur Nomor 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. PADG No. 24/14/PADG/2022 concerning the Fifth Amendment to the Regulation of Members of the Board of Governors Number 21/22/PADG/2019 concerning Macroprudential Intermediation Ratios and Macroprudential Liquidity Buffers for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	Bank Indonesia telah menerbitkan PBI No. 24/16/PBI/2022 tentang Perubahan Keempat atas PBI No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Oleh karena itu, diperlukan penyesuaian peraturan pelaksanaan yang mengatur mengenai mekanisme pelaksanaan dan hal teknis terkait RIM dan PLM bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Bank Indonesia has issued PBI No. 24/16/PBI/2022 concerning the Fourth Amendment to PBI No. 20/4/PBI/2018 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. Therefore, it is necessary to adjust implementing regulations governing implementation mechanisms and technical matters related to RIM and PLM for Conventional Commercial Banks, Islamic Commercial Banks and Islamic Business Units.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.



Peraturan Perundang-undangan Legislation	Penjelasan Explanation	Pengaruhnya terhadap Bank, dan Dampaknya terhadap Laporan Keuangan Bank The Influence on Bank, and the Impact on Bank's Financial Statements
PBI No. 24/16/PBI/2022 tentang Perubahan Keempat atas PBI No. 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. PBI No. 24/16/PBI/2022 concerning the Fourth Amendment to PBI No. 20/4/PBI/2018 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	PBI merupakan hasil evaluasi ketentuan mengenai rasio intermediasi makroprudensial dan penyangga likuiditas makroprudensial bagi bank umum konvensional, bank umum syariah, dan unit usaha syariah secara berkala. Evaluasi tersebut bertujuan untuk memastikan efektivitas implementasi ketentuan pada industri perbankan. PBI is the result of regular evaluation of the provisions concerning macroprudential intermediation ratios and macroprudential liquidity buffers for conventional commercial banks, sharia commercial banks and sharia business units. The evaluation aims to ensure the effectiveness of the implementation of regulations in Banking industry.	Tidak memiliki dampak yang signifikan terhadap laporan keuangan untuk periode berjalan atau periode tahun sebelumnya. Has no significant impact on the financial statements for the current period or the previous year's period.
PADG No. 24/19/PADG/2022 tentang Perubahan Kedua Atas PADG No. 22/3/PADG/2020 tentang Pelaksanaan Standardisasi Kompetensi di Bidang Sistem Pembayaran dan Pengelolaan Uang Rupiah. PADG No. 24/19/PADG/2022 concerning the Second Amendment to PADG No. 22/3/PADG/2020 concerning Implementation of Competency Standardization in the Field of Payment Systems and Rupiah Currency Management.	PADG ini merupakan penyempurnaan dari standarisasi kompetensi di bidang sistem pembayaran dan pengelolaan uang rupiah. This PADG is a refinement of competency standardization in the field of payment systems and rupiah currency management.	Terdapat biaya training SPPUR bagi karyawan. There is a SPPUR training fee for employees.

PERUBAHAN KEBIJAKAN AKUNTANSI DAN DAMPAKNYA TERHADAP BANK

Bank Aladin Syariah telah menyusun kebijakan akuntansi sesuai dengan Standar Akuntansi Keuangan (SAK) yang telah diterbitkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia (DSAK-IAI) yang berlaku efektif untuk tahun buku yang dimulai pada 1 Januari 2022 hingga 31 Desember 2022.

Adapun perubahan-perubahan kebijakan akuntansi, penjelasan, serta dampaknya terhadap laporan keuangan Bank adalah sebagai berikut:

CHANGES IN ACCOUNTING POLICIES AND THE IMPACT ON BANK

Bank Aladin Syariah has prepared accounting policies in accordance with Financial Accounting Standards (SAK) which have been issued by the Financial Accounting Standards Board-Indonesian Institute of Accountants (DSAK-IAI) which are effective for the financial year starting January 1, 2022 to December 31, 2022.

The changes in accounting policies, explanations, and their impact on Bank's financial statements are as follows.

Perubahan Kebijakan Akuntansi Changes to the Accounting Policies	Penjelasan/Alasan Perubahan Explanation/Reason Changed	Dampak terhadap Laporan Keuangan Bank Impact on the Bank's Financial Statements
Amandemen PSAK 57 "Provisi, liabilitas kontingensi, dan asset kontingensi tentang kontrak memberatkan – biaya memenuhi kontrak" Amendments to PSAK 57 "Provisions, contingent liabilities and contingent assets regarding onerous contracts – the cost of fulfilling the contract"	Amendemen ini mengklarifikasi biaya untuk memenuhi suatu kontrak dalam kaitannya dalam menentukan apakah suatu kontrak merupakan kontrak memberatkan. This amendment clarifies the costs of fulfilling a contract in relation to determining whether a contract is onerous.	Penerapan Amendemen PSAK No. 57 tidak menimbulkan perubahan yang signifikan dan tidak berdampak material. Implementation of Amendments to PSAK No. 57 did not cause significant changes and did not have a material impact.



Perubahan Kebijakan Akuntansi Changes to the Accounting Policies	Penjelasan/Alasan Perubahan Explanation/Reason Changed	Dampak terhadap Laporan Keuangan Bank Impact on the Bank's Financial Statements
Penyesuaian tahunan PSAK 73 "Sewa" Annual adjustment to PSAK 73 "Lease"	Penyesuaian tahunan ini diadopsi dari Annual Improvements to IFRSs 2018 – 2020 tentang Amendemen terhadap IFRS No. 16 "Leases". This annual adjustment was adopted from the 2018-2020 Annual Improvements to IFRSs concerning Amendments to IFRS No. 16 "Leases".	Penerapan penyesuaian tahunan atas PSAK No. 73 tidak menimbulkan perubahan yang signifikan dan tidak berdampak material. Application of annual adjustments to PSAK No. 73 did not cause significant changes and had no material impact.

TINGKAT KESEHATAN BANK

Tingkat Kesehatan Bank merupakan hasil penilaian kondisi Bank yang dilakukan berdasarkan risiko termasuk risiko terkait penerapan prinsip syariah dan kinerja Bank atau disebut dengan *Risk based Bank Rating*. Pada tahun 2022, peringkat tingkat kesehatan Bank Aladin Syariah yang dinilai secara *self assessment*, mencapai Peringkat Komposit sehat (PK-2). Hal tersebut mencerminkan kondisi Bank Aladin Syariah sehat, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari kriteria faktor-faktor penilaian, antara lain risk profile, penerapan GCG, *earnings*, dan *capital* yang secara umum baik. Meskipun terdapat kelemahan, maka dapat dikatakan bahwa kelemahan tersebut tidak signifikan.

INFORMASI KELANGSUNGAN USAHA

Mempertimbangkan perkembangan ekonomi dalam negeri yang masih menunjukkan pertumbuhan positif di tengah melambatnya pertumbuhan ekonomi global, serta melihat perkembangan bisnis dan aktivitas Bank di tahun 2022 dan prospek bisnis bank ke depannya, Bank Aladin Syariah menilai tidak terdapat hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha Bank.

ASSESSMENT MANAJEMEN

Sebagai bank yang masih berada pada tahap pengembangan, Bank Aladin Syariah belum memiliki paparan secara langsung terkait ketidakpastian ekonomi nasional maupun global yang terjadi pada tahun 2022. Secara operasional, Bank telah memiliki *Business Continuity Plan* untuk memastikan keberlangsungan operasional Bank tetap terlaksana.

ASUMSI YANG DIGUNAKAN

Beberapa faktor yang menjadi dasar Manajemen dalam melakukan assessment di antaranya adalah:

1. Analisis terkait kondisi eksternal dan internal Bank melalui analisa SWOT untuk menentukan posisi Bank Aladin Syariah di industri perbankan nasional serta mengetahui seberapa besar dampak dari paparan kondisi makroekonomi nasional maupun global.

BANK SOUNDNESS LEVEL

The soundness level of Bank is the result of an assessment of the condition of Bank which is carried out based on risks including risks related to the application of sharia principles and the performance of Bank or known as Risk based Bank Rating. In 2022, the soundness level of Bank Aladin Syariah, which is assessed by self-assessment, will reach a healthy Composite Rating (PK-2). This reflects the healthy condition of Bank Aladin Syariah, so that it is considered capable of facing significant negative influences from changes in business conditions and other external factors. This is reflected in the criteria for assessing factors, including risk profile, GCG implementation, earnings and capital which are generally good. Although there are weaknesses, it can be said that these weaknesses are not significant.

BUSINESS CONTINUITY INFORMATION

Taking into account domestic economic developments which are still showing positive growth amid slowing global economic growth, as well as looking at business developments and Bank activities in 2022 and future bank business prospects, Bank Aladin Syariah assesses that there are no matters that have the potential to significantly affect business continuity Bank.

MANAGEMENT ASSESSMENTS

As a bank that is still in the development stage, Bank Aladin Syariah does not yet have direct exposure to national and global economic uncertainties that will occur in 2022. Operationally, Bank already has a Business Continuity Plan to ensure the sustainability of Bank's operations.

ASSUMPTIONS USED

Some of the factors that form the basis of Management in conducting the assessment include:

1. Analysis regarding the external and internal conditions of Bank through SWOT analysis to determine the position of Bank Aladin Syariah in the national banking industry and find out how big the impact is from exposure to national and global macroeconomic conditions.



2. Kecukupan permodalan untuk menjalankan bisnis Bank, dimana hingga akhir 2022, Bank Aladin Syariah memiliki rasio kecukupan modal sebesar 189,28%, jauh lebih tinggi dibandingkan minimum yang harus dipenuhi sesuai dengan profil risiko Bank yaitu pada rentang 9 -10%. Selain itu, Bank memiliki rencana penambahan modal untuk memperkuat struktur permodalan dan memenuhi aturan modal inti Bank.
3. Penerapan *Good Corporate Governance* (GCG) yang baik.

PROSPEK USAHA DAN STRATEGI KE DEPAN

Di tahun 2022, ekonomi Indonesia melanjutkan pemulihan pasca pandemi dengan pertumbuhan tercatat sebesar 5,3% (yoy) atau lebih baik dibandingkan tahun sebelumnya yang sebesar 3,7% (yoy). Pertumbuhan ini didorong oleh meningkatnya aktivitas dan mobilitas masyarakat sejalan dengan semakin terkendalinya situasi pandemi dan dimulainya transaksi menuju endemi. Di samping permintaan domestik yang masih kuat, baiknya kinerja ekspor juga mendukung pencapaian pertumbuhan ekonomi di tahun 2022. Memasuki 2023, ekonomi Indonesia diproyeksikan masih akan terus tumbuh dengan masih kuatnya permintaan di dalam negeri. Kinerja ekspor diperkirakan juga akan tetap tumbuh diantaranya didorong perbaikan kondisi perekonomian global serta penghapusan *zero Covid policy* di Cina. Bank Indonesia memprakirakan pertumbuhan Indonesia di tahun 2023 berada di kisaran 4,5-5,3%. Sementara itu, tingkat inflasi global diprediksikan mengalami tren penurunan di 2023 dan Bank Indonesia serta badan ekonomi lainnya memproyeksikan pertumbuhan ekonomi global bias ke atas di kisaran 2-3%.

Dengan mempertimbangkan perkembangan kondisi ekonomi serta kesiapan internal Bank baik dari sisi produk dan layanan serta infrastruktur pendukungnya, Bank Aladin Syariah optimis bahwa tahun ekspansi bisnis yang telah dimulai di tahun 2022 akan terus berlanjut di tahun 2023. Sebagai bank Syariah berbasis digital pertama di Indonesia, Bank Aladin Syariah akan terus mengedepankan kemudahan teknologi yang membuka akses layanan perbankan Syariah ke seluruh Indonesia. Di tahun 2023, Bank akan fokus pada optimalisasi fungsi intermediasinya dengan meningkatkan aktivitas penghimpunan dana pihak ketiga dan penyaluran pembiayaan. Hal ini akan didukung oleh semakin beragamnya penawaran produk dan fitur Bank untuk memenuhi kebutuhan aktivitas keuangan nasabah. Selain itu, semakin luas dan kuatnya kemitraan yang dimiliki Bank diharapkan akan menyediakan ekosistem bisnis yang sehat yang dapat menjadi penopang pertumbuhan Bank ke depannya. Tentunya Bank akan senantiasa memastikan penerapan manajemen risiko yang baik dan mengedepankan prinsip kehati-hatian dalam melakukan pengembangan bisnisnya.

2. Capital adequacy to run Bank's business, where until the end of 2021, Bank Aladin Syariah has a capital adequacy ratio of 189.28%, much higher than the minimum that must be met in accordance with Bank's risk profile, which is in the range of 9-10%. In addition, Bank has plans to increase capital to strengthen the capital structure and comply with Bank's core capital regulations.
3. Good implementation of Good Corporate Governance (GCG).

BUSINESS PROSPECTS AND FUTURE STRATEGY

In 2022, the Indonesian economy will continue its post-pandemic recovery with recorded growth of 5.3% (yoy) or better than the previous year's 3.7% (yoy). This growth was driven by increased community activity and mobility in line with the increasingly controlled pandemic situation and the start of the transition towards endemic. In addition to the strong domestic demand, good export performance will also support the achievement of economic growth in 2022. Entering 2023, the Indonesian economy is projected to continue growing with strong domestic demand. It is predicted that export performance will also continue to grow, among others, driven by improving global economic conditions and the abolition of the zero Covid policy in China. Bank Indonesia projects Indonesia's growth in 2023 to be in the range of 4.5-5.3%. Meanwhile, the global inflation rate is predicted to experience a downward trend in 2023 and Bank Indonesia and other economic agencies project an upward bias in global economic growth in the range of 2-3%.

Considering developments in economic conditions and Bank's internal readiness both in terms of products and services as well as supporting infrastructure, Bank Aladin Syariah is optimistic that the year of business expansion that has started in 2022 will continue in 2023. As the first digital-based Sharia bank in Indonesia, Bank Aladin Syariah will continue to prioritize technological convenience that opens access to Sharia banking services throughout Indonesia. In 2023, Bank will focus on optimizing its intermediary function by increasing third party fundraising activities and financing distribution. This will be supported by Bank's increasingly diverse product offerings and features to meet the needs of customers' financial activities. In addition, the wider and stronger partnerships owned by Bank are expected to provide a healthy business ecosystem that can support Bank's growth going forward. Of course, Bank will always ensure the implementation of good risk management and prioritize the principle of prudence in developing its business.

FUNGSI PENUNJANG BISNIS

BUSINESS SUPPORT FUNCTIONS





30 Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

*Maksimal saldo 500.000. Syarat dan ketentuan berlaku. www.mencariberkah.id

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TATA KELOLA SUMBER DAYA INSANI

HUMAN CAPITAL GOVERNANCE

KOMITMEN SERTA KEBIJAKAN PENGELOLAAN DAN PENGEMBANGAN SUMBER DAYA INSANI

Bank Aladin Syariah menyadari bahwa keberlanjutan usaha Bank, sangat ditentukan dengan pengelolaan dan pengembangan Sumber Daya Insani (SDI) yang unggul dan berkualitas, sesuai dengan kebutuhan serta perkembangan lingkungan bisnis. Terlebih di era digitalisasi seperti sekarang ini, perusahaan membutuhkan sumber daya manusia yang andal dan berkompeten di bidangnya untuk menunjang perkembangan dan keberlanjutan usaha. Pengelolaan dan pengembangan SDI yang tepat dan berkesinambungan, terus dilakukan Bank Aladin Syariah dalam mengembangkan talenta yang berkualitas dan berkompeten agar tetap adaptif terhadap setiap perubahan lingkungan bisnis. Bank Aladin Syariah terus melakukan pengembangan dan perbaikan secara berkala di berbagai sisi dan fungsi, agar pemenuhan kebutuhan SDI yang berkualitas dan berkompeten dapat berjalan sesuai dengan apa yang telah ditetapkan.

Sebagai Bank syariah, Bank Aladin Syariah senantiasa berkomitmen untuk mendorong segenap SDI agar dapat menjaga sikap dan perbuatan sesuai dengan kaidah-kaidah dan norma yang berlaku, baik di lingkup Bank Aladin Syariah maupun di luar lingkungan Bank. Hal ini untuk meningkatkan kepercayaan nasabah terhadap Bank Aladin Syariah atas pengelolaan keuangan dan pelayanan yang berlandaskan syariat-syariat Islam, sesuai dengan harapan dan kebutuhan nasabah maupun calon nasabah. Di samping itu, Bank Aladin Syariah senantiasa melakukan pengelolaan dan pengembangan SDI yang terintegrasi dengan visi, misi, dan strategi Bank, serta terus berupaya untuk melakukan peningkatan kualitas pengelolaan dan pengembangan SDI agar dapat mendukung perkembangan dan keberlanjutan usaha Bank.

Bank Aladin Syariah telah memiliki kebijakan pengelolaan dan pengembangan SDI yang menjadi bagian tak terpisahkan dari implementasi strategi bisnis Bank secara keseluruhan. Salah satunya adalah dengan berfokus pada pembentukan SDI yang kompeten, berintegritas tinggi, serta menjunjung sikap dan perilaku yang luhur berdasarkan kaidah-kaidah dan norma yang berlaku, untuk meningkatkan nilai Bank di tengah persaingan yang kian semakin ketat.

Seiring dengan transformasi yang dilakukan, Bank Aladin Syariah menetapkan kebijakan mengenai pengembangan SDI berdasarkan 2 (dua) pendekatan, antara lain:

1. Meningkatkan kebersamaan dari semua anggota organisasi dan etos kerja tim untuk tujuan dalam pencapaian target hasil usaha dan keuntungan maksimal; dan
2. Mengikutsertakan karyawan dalam seminar maupun pendidikan dan pelatihan.

COMMITMENTS AND POLICIES OF HUMAN CAPITAL MANAGEMENT AND DEVELOPMENT

Bank Aladin Syariah realizes that the sustainability of the Bank's business is largely determined by the management and development of leading and quality Human Capital (HC), in accordance with the needs and development of the business environment. Especially in the current digitalization era, companies need reliable and competent human capital in their fields to support business development and sustainability. Proper and sustainable management and development of HC, continues to be carried out by Bank Aladin Syariah in developing qualified and competent talents so that they remain adaptive to any changes in the business environment. Bank Aladin Syariah continues to develop and improve on a regular basis in various aspects and functions, so that the fulfillment of the needs of qualified and competent HC can run according to what has been determined.

As a sharia bank, Bank Aladin Syariah is always committed to encourage all human capital to be able to maintain attitudes and actions in accordance with the applicable rules and norms, both within the scope of Bank Aladin Syariah and outside the Bank's environment. It is to increase customer confidence in Bank Aladin Syariah for financial management and services based on Islamic law, according to the expectations and needs of customers and prospective customers. In addition, Bank Aladin Syariah always manages and develops HC that is integrated with the Bank's vision, mission and strategy, and continues to strive to improve the quality of HC management and development so that it can support the development and sustainability of the Bank's business.

Bank Aladin Syariah has an HC management and development policy which is an integral part of the implementation of the Bank's overall business strategy. One of them is by focusing on the formation of human capital who are competent, have high integrity, and uphold noble attitudes and behavior based on applicable rules and norms, to increase the value of the Bank in the midst of increasingly fierce competition.

Along with the transformation carried out, Bank Aladin Syariah establishes policies regarding HC development based on 2 (two) approaches, including:

1. Increasing the togetherness of all members of the organization and team work ethic for the purpose of achieving the target of maximum business results and profits; and
2. Engaging employees in seminars as well as education and training.



ORGANISASI PENGELOLA SUMBER DAYA INSANI

Pengelolaan dan pengembangan sumber daya manusia di lingkup Bank Aladin Syariah, dilaksanakan oleh *Human Capital* yang berada di bawah supervisi langsung dari Presiden Direktur, sesuai dengan Surat Keputusan Direksi No. SRT.336. HCD/12.2021 tanggal 31 Desember 2021. *Human Capital* memiliki tanggung jawab dalam seluruh proses pengelolaan dan pengembangan SDI, baik dari proses perencanaan hingga melakukan evaluasi dari setiap program kerja yang sedang berjalan.

Adapun tugas dan tanggung jawab *Human Capital* dalam melakukan pengelolaan dan pengembangan SDI, adalah sebagai berikut:

1. Menyadari dan melakukan kebutuhan rekrutmen saat ini dan yang mendatang;
2. Memastikan kepatuhan terhadap hukum terkait ketenagakerjaan yang berlaku;
3. Mendapatkan dan mempertahankan pegawai berpotensi;
4. Mengelola kompensasi dan *benefit* pegawai;
5. Memastikan efektivitas hubungan pegawai;
6. Mengelola *onboarding*, pelatihan, *learning and development* untuk memaksimalkan performa kerja;
7. Menerapkan tindakan yang mendukung kesehatan dan keselamatan;
8. Mengelola tugas administrasi seperti data pegawai, payroll, hingga perpajakan;
9. Menyelenggarakan evaluasi performa.

PROGRAM STRATEGIS TAHUN 2022

Dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) tahun 2022, Bank Aladin Syariah melalui *Human Capital* telah menetapkan program strategis pengelolaan dan pengembangan SDI di tahun 2022, di antaranya adalah:

1. Pada tahun 2022, Bank telah menjalankan program pelatihan sebagai berikut:
 - a. *Mandatory Training*: *Training* yang diharuskan oleh regulator dan wajib diambil sesuai dengan *job role*-nya.
 - b. *Non Mandatory Training*: *Training* yang diajukan oleh karyawan dan masih berhubungan dengan pekerjaan agar karyawan dapat memperbaharui kemampuan mereka sesuai dengan *trend* saat ini.
 - c. *Personal Development Training*: *Training* yang diberikan oleh Bank untuk pengembangan diri secara personal.
2. *Total Rewards Project*: Melanjutkan *Total Rewards Project* di 2021 yang menghasilkan sistem level dan *grading*, maka pada tahun 2022 adalah saat eksekusi dengan *mapping grade* dan level karyawan saat ini dengan *grade* dan level yang baru.

ORGANIZATION OF HUMAN CAPITAL MANAGEMENT

The management and development of human capital within the scope of Bank Aladin Syariah is carried out by Human Capital which is under the direct supervision of the President Director, in accordance with the Decree of the Board of Directors No. SRT. 336. HCD/12.2021 dated 31 December 2021. Human Capital has responsibility for the entire HC management and development process, from the planning process to evaluating each ongoing work program.

The duties and responsibilities of Human Capital in managing and developing human capital are as follows:

1. Recognizing and implementing current and future recruitment needs;
2. Ensuring compliance with applicable labor-related laws;
3. Obtain and retain potential employees;
4. Manage employee compensation and benefits;
5. Ensuring the effectiveness of employee relations;
6. Manage onboarding, training, learning and development to maximize work performance;
7. Implement actions that support health and safety;
8. Manage administrative tasks such as employee data, payroll, and taxation;
9. Conducting performance evaluations.

STRATEGIC PROGRAM FOR 2022

In the 2022 Corporate Work Plan and Budget (RKAP), Bank Aladin Syariah through Human Capital has established a strategic program for HC management and development in 2022, including:

1. In 2022, the Bank has implemented the following training programs:
 - a. *Mandatory Training*: Training required by the regulator and must be taken in accordance with the job role.
 - b. *Non Mandatory Training*: Training proposed by employees and still related to work so that employees can update their skills according to current trends.
 - c. *Personal Development Training*: Training provided by the Bank for personal development.
2. *Total Rewards Project*: Continuing the *Total Rewards Project* in 2021 which produces a level and grading system, then in 2022 is the time of execution with grade mapping and current employee levels with new grades and levels.



MANAJEMEN SUMBER DAYA INSANI

Program pengelolaan dan pengembangan SDI Bank Aladin Syariah, telah dilakukan sesuai dengan perkembangan dan kebutuhan Bank, berdasarkan arahan Manajemen dalam rangka meningkatkan kinerja Bank yang berkelanjutan. Program pengelolaan dan pengembangan SDI Bank Aladin Syariah sendiri dilakukan mulai dari *man power planning*, program rekrutmen, penerapan kesetaraan gender, program kesejahteraan pegawai, program pengembangan kompetensi pegawai, penilaian kinerja pegawai, manajemen karier, dan program pensiun.

Berikut program pengelolaan SDI di lingkup Bank Aladin Syariah yang dilakukan secara terintegrasi dan berkesinambungan.

Manpower Planning

Manpower Planning merupakan serangkaian kegiatan, yaitu mulai dari identifikasi, evaluasi, hingga membuat perencanaan pemenuhan kebutuhan SDI yang sejalan dengan perkembangan bisnis dan kebutuhan organisasi di lingkup Bank Aladin Syariah. Selanjutnya, Bank Aladin Syariah juga melakukan *monitoring/review* secara berkala terhadap pemenuhan Bank.

HUMAN CAPITAL MANAGEMENT

The Bank Aladin Syariah HC management and development program has been carried out in accordance with the developments and needs of the Bank, based on Management directions in order to improve the Bank's sustainable performance. Bank Aladin Syariah's HC management and development program itself is carried out starting from manpower planning, recruitment programs, implementing gender equality, employee welfare programs, employee competency development programs, employee performance appraisal, career management, and retirement programs.

The following is the HC management program within the scope of Bank Aladin Syariah which is carried out in an integrated and sustainable manner.

Manpower Planning

Manpower Planning is a series of activities, starting from identification, evaluation, to making plans to meet HC needs that are in line with business development and organizational needs within Bank Aladin Syariah. Furthermore, Bank Aladin Syariah also regularly monitors/reviews the fulfillment of the Bank.

**Manpower Planning Bank Aladin Syariah
Tahun 2022**

Direktorat Direktorat	Jumlah (orang) Jumlah (orang)
Commissioner	3
Director	5
Business Commercial	35
Compliance and Risk	25
Digital Bank	37
Finance & Corporate Strategy	17
Human Capital	12
Operations and Strategy	58
President Directorate	13
Information and Technology	102
Total	307

Program Rekrutmen SDI

Human Capital melakukan rekrutmen secara profesional guna mendapatkan pegawai yang sesuai dengan persyaratan kompetensi Bank, yang juga memenuhi proses transformasi. Rekrutmen ini dilakukan oleh Bank dalam rangka mengisi formasi tenaga kerja yang kosong atau akan kosong guna mendukung keberlangsungan operasional Bank.

HC Recruitment Program

Human Capital conducts recruitment professionally in order to get employees who are in accordance with the Bank's competency requirements, which also fulfill the transformation process. This recruitment is carried out by the Bank in order to fill in vacant or future vacant workforce formations to support the Bank's operational continuity.



Selanjutnya, Bank mengedepankan prinsip-prinsip Hak Asasi Manusia (HAM) dalam setiap proses rekrutmen yang dijalankan, yaitu dengan menjamin tidak adanya diskriminasi terhadap unsur-unsur SARA (Suku, Agama, Ras, dan Antar Golongan), dan jenis kelamin. Selain itu, dalam proses rekrutmen, Bank mengutamakan kemampuan dan kompetensi calon pegawai yang dibutuhkan dalam mengisi jabatan terkait. Di mana pemenuhan kebutuhan pegawai dilakukan melalui sumber internal maupun eksternal yang dilakukan dengan jalur atau program, di antaranya:

1. *Online recruitment platform;*
2. *Employee Referral Program;*
3. *Executive Search/HeadHunter;*
4. *Career Website di Bank Aladin Syariah website.*

Pada tahun 2022, Bank Aladin Syariah telah melakukan perekrutan sebanyak 114 orang, di mana jumlah keseluruhan pegawai Bank Aladin Syariah per 31 Desember 2022, adalah mencapai 256 orang, mengalami peningkatan sebesar 28,64% dibandingkan tahun sebelumnya yang sebanyak 199 orang.

Kesetaraan Gender dan Kesempatan Kerja

Dalam proses rekrutmen, Bank Aladin Syariah memberikan hak yang sama kepada setiap calon pegawai yang memenuhi persyaratan administratif yang telah ditetapkan. Bank juga mengimplementasikan prinsip kesetaraan, yaitu dengan tidak membedakan berdasarkan jenis kelamin pada program pendidikan atau pelatihan dan remunerasi serta program kesejahteraan pegawai. Selama calon pegawai memiliki kompetensi dan integritas untuk menempati posisi strategis tersebut, maka Bank akan memberikan hak kesempatan kerja yang sama.

Adapun komposisi pegawai Bank berdasarkan jenis kelamin untuk tahun 2021 dan 2022 adalah sebagai berikut:

Furthermore, the Bank prioritizes the principles of Human Rights (HAM) in every recruitment process that is carried out, namely by guaranteeing that there is no discrimination against elements of SARA (Ethnicity, Religion, Race, and Intergroup), and gender. In addition, in the recruitment process, the Bank prioritizes the abilities and competencies of prospective employees needed to fill related positions. Where the fulfillment of employee needs is carried out through internal and external sources which are carried out through channels or programs, including:

1. Online recruitment platforms;
2. Employee Referral Program;
3. Executive Search/HeadHunter;
4. Career Website at Bank Aladin Syariah website.

In 2022, Bank Aladin Syariah has recruited 114 people, where the total number of Bank Aladin Syariah employees as of December 31 2022, reached 256 people, an increase of 28.64% compared to the previous year which was 199 people.

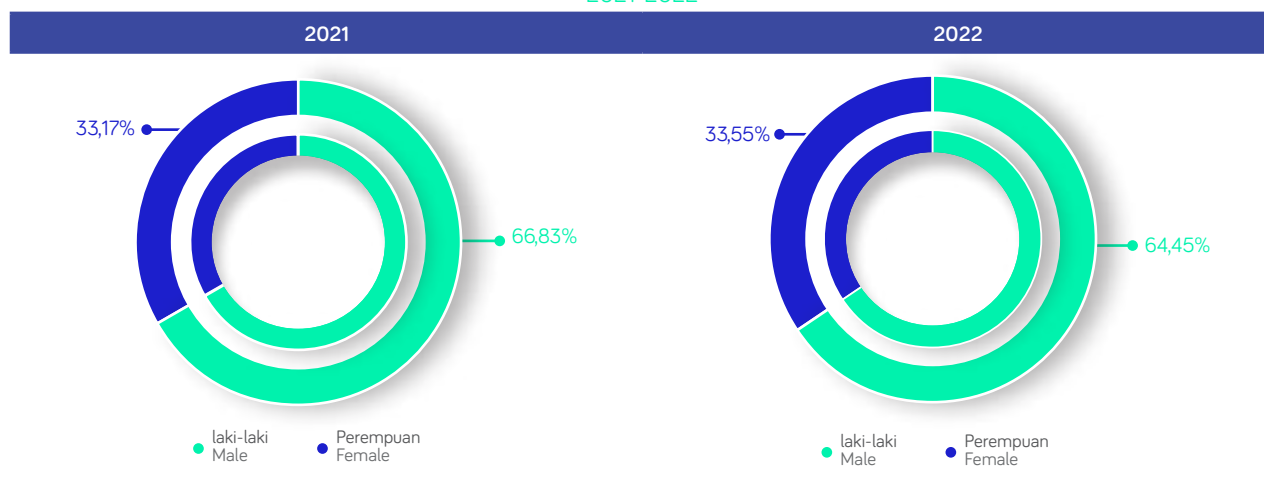
Gender Equality and Employment Opportunity

In the recruitment process, Bank Aladin Syariah provides equal rights to each prospective employee who meets the predetermined administrative requirements. The Bank also implements the principle of equality, namely by not differentiating based on gender in education or training and remuneration programs as well as employee welfare programs. As long as the prospective employee has the competence and integrity to occupy this strategic position, the Bank will provide equal employment opportunity rights.

The composition of Bank employees based on gender for 2021 and 2022 is as follows:

Komposisi Pegawai Bank Berdasarkan Gender 2021-2022

Composition of Bank Employees Based on Gender
2021-2022





Kesejahteraan Pegawai

Bank Aladin Syariah memiliki kewajiban dalam pemenuhan kesejahteraan pegawai demi mewujudkan lingkungan kerja yang aman, nyaman, dan kondusif. Pemenuhan ini bertujuan untuk memotivasi dan meningkatkan keterikatan pegawai sehingga memberikan kinerja prima serta mendukung tercapainya visi, misi, juga strategi Bank.

Begitupun dalam pemberian gaji dan upah, Bank selalu mempertimbangkan prinsip keadilan/*fairness* dan kompetitif/*competitiveness* yang telah disesuaikan dengan peraturan pengupahan pegawai, yang mengacu pada ketentuan Upah Minimum Provinsi/Kabupaten/Kota (UMP/K) wilayah masing-masing unit kerja Bank yang ditentukan oleh Pemerintah setempat.

Berikut jumlah remunerasi yang diberikan kepada pegawai untuk tahun 2022 dan tahun 2021.

Employee Welfare

Bank Aladin Syariah has an obligation to fulfill employee welfare in order to create a safe, comfortable and conducive work environment. This fulfillment aims to motivate and increase employee engagement so as to provide excellent performance and support the achievement of the Bank's vision, mission and strategy.

Likewise in the provision of salaries and wages, the Bank always considers the principles of fairness and competitiveness which have been adjusted to employee wage regulations, which refer to the Provincial/District/City Minimum Wage provisions (UMP/K) in the area of each Bank work unit that determined by the local government.

The following is the amount of remuneration given to employees for 2022 and 2021.

Jumlah Remunerasi yang diberikan kepada pegawai 2021-2022

Total Remuneration given to employees 2021-2022

Jumlah Remunerasi Pegawai Tahun 2022 Rp140.698.211.064,- Total Employee Remuneration for 2022 Rp140.698.211.064,-	Diberikan untuk 256 pegawai Given to 256 employees
Jumlah Remunerasi Pegawai Tahun 2021 Rp81.059.237.957,- Total Employee Remuneration for 2022 Rp81.059.237.957,-	Diberikan untuk 199 pegawai Given to 199 employees

Selain itu, sesuai Pasal 19 UU 40 tahun 2004 tentang Sistem Jaminan Sosial Nasional, Bank telah mendaftarkan semua pegawai dalam Program Jaminan Sosial. Berikut Jaminan Sosial yang diberikan kepada masing-masing pegawai:

1. Jaminan Hari Tua (JHT);
2. Jaminan Kecelakaan Kerja (JKK);
3. Jaminan Kematian (JKM);
4. Jaminan Pensiun (JP); dan
5. Jaminan Pemeliharaan Kesehatan (JPK).

In addition, according to Article 19 of Law 40 of 2004 concerning the National Social Security System, the Bank has enrolled all employees in the Social Security Program. The following Social Security is given to each employee:

1. Old Age Security (JHT);
2. Work Accident Insurance (JKK);
3. Death Insurance (JKM);
4. Pension Insurance (JP); And
5. Health Care Insurance (JPK).

Program dan Kebijakan Pengembangan Kompetensi Pegawai

Dalam menyediakan SDI yang memiliki kompetensi mumpuni di tengah pemenuhan kebutuhan, Bank menyusun program dan kebijakan pengembangan kompetensi pegawai. Bank mengikutsertakan pegawainya dalam berbagai program pendidikan dan pelatihan dalam meningkatkan juga mengembangkan kompetensi, keterampilan, dan sikap pegawai demi tercapainya sasaran strategis Bank.

Program and Policy of Employee Competency Development

In providing human capital with qualified competence in the midst of fulfilling needs, the Bank develops employee competency development programs and policies. The Bank enrolls its employees in various education and training programs to improve and develop employee competencies, skills and attitudes in order to achieve the Bank's strategic goals.

Selain mengadakan program pendidikan dan pelatihan di dalam kelas, *Human Capital* juga menyediakan program pelatihan, dengan melibatkan dalam aktivitas proyek di internal Bank yang sesuai dengan kebutuhan perluasan bisnis. Per 31 Desember 2022, Bank telah mengeluarkan investasi

In addition to hold education and training programs in the classroom, *Human Capital* also provides training programs, by involving them in project activities within the Bank that are in accordance with the needs of business expansion. As of 31 December 2022, the Bank has invested funds amounting



dana sebesar Rp2.481.511.667,- untuk program pendidikan atau pelatihan dengan rincian sebagai berikut:

to Rp2,481,511,667,- for education or training programs with the following details:

No	Jenis Pendidikan/Pelatihan Type of Education/Training	Jenis Jabatan Position Type	Jumlah Peserta (orang) Total Participants (people)	Waktu Pelaksanaan Organizing time	Penyelenggara Organizer	Biaya Cost (Rp) (IDR)
1	Training Refreshment Sertifikasi Manajemen Resiko Level 1,2,3 Level 1,2,3 Risk Management Certification Refreshment Training	PE dan Staf PE and Staff	27	31 Januari 2022 January 31, 2022	PT Bintang Solusi Laras	42,000,000
2	Training Refreshment Manajemen Resiko Level 4 Level 4 Risk Management Refreshment Training	PE	1	14 Januari 2022 January 14, 2022	PT Gema Prima Solusi	26,000,000
3	Training Basic Sharia Banking	Staff	34	11 Januari 2022 January 11, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	19,500,000
4	Training Basic Sharia Banking	PE dan Staf PE and Staff	35	18 Januari 2022 January 18, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	19,500,000
7	Pelatihan Fit and Proper Test Calon komisaris Fit and Proper Test Training for Commissioner Candidates	Komisaris Commissioner	1	16 Maret 2022 March 16, 2022	PT Dakaratama Global Kreasi	26,400,000
8	Training Empowering Leaders Program	Staff	24	16 Maret 2022 March 16, 2022	PT Cahaya Santosa Lestari (D'IMPACT)	205,700,000
11	Pembekalan Pelatihan Sertifikasi Treasuri Level Advance Provision of Advanced Level Treasury Certification Training	PE	1	22 Maret 2022 March 22, 2022	IIGMA	15,000,000
12	Ujian Sertifikasi Treasury Level Advance Treasury Level Advance Certification Exam	PE	1	4 April 2022 April 4, 2022	LSPP	7,000,000
13	Training Basic Sharia Banking	PE dan Staf PE and Staff	19	29-30 Maret 2022 March 29-30, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	13,000,000
14	Training Refreshment Sertifikasi Manajemen Resiko Level 3 Risk Management Certification Refreshment Training Level 3	Staff	1	18 Maret 2022 March 18, 2022	PT Bintang Solusi Laras	25,000,000
15	Pembekalan dan Sertifikasi Manajemen Risiko Perbankan Syariah Level 1 Level 1 Provision and Certification of Sharia Banking Risk Management	PE dan Staf PE and Staff	14	15-16 Maret 2022 March 15-16, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	23,800,000



No	Jenis Pendidikan/Pelatihan Type of Education/Training	Jenis Jabatan Position Type	Jumlah Peserta (orang) Total Participants (people)	Waktu Pelaksanaan Organizing time	Penyelenggara Organizer	Biaya Cost (Rp) (IDR)
16	Pembekalan dan Sertifikasi Manajemen Risiko Perbankan Syariah Level 2 Level 2 Provision and Certification of Sharia Banking Risk Management	PE dan Staf PE and Staff	17	12-13 April 2022 April 12-13, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	31,025,000
17	Training Empowering Leaders Program	PE	24	1 April 2022 April 1, 2022	PT Cahaya Santosa Lestari (D'IMPACT)	207,570,000
18	Training Empowering Leaders Program	PE	17	1 April 2022 April 1, 2022	PT Cahaya Santosa Lestari (D'IMPACT)	113,775,000
19	Pelatihan Fit and Proper Test Calon Direksi Fit and Proper Test Training for Candidates for the Board of Directors	Direksi Directors	1	26 April 2022 April 26, 2022	PT Dakaratama Global Kreasi	13,300,000
20	Training Certified Anti-Fraud Manager	PE	1	6 Juli 2022 July 6, 2022	Yayasan Asia Anti Fraud Asia Anti Fraud Foundation	8,500,000
21	Pelatihan Fit and Proper Test Calon Direksi Fit and Proper Test Training for Candidates for the Board of Directors	Direksi Directors	1	16 Juni 2022 June 16, 2022	PT Dakaratama Global Kreasi	26,400,000
22	Training Empowering Leaders Program	PE dan Staff	17	22 April 2022 April 22, 2022	PT Cahaya Santosa Lestari (D'IMPACT)	113,775,000
24	Training Refreshment Sertifikasi Manajemen Resiko Level 3 Level 3 Risk Management Certification Refreshment Training	PE	1	7 Juli 2022 July 7, 2022	PT Bintang Solusi Laras	25,000,000
26	Training Basic Sharia Banking	Staff	20	Juni 2022 June 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	11,875,000
27	Training Basic Sharia Banking	Staff	13	Juli 2022 July 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	9,750,000
28	Training Certified Anti-Fraud Manager	PE	1	19-20 September 2022 September 19-20, 2022	Yayasan Asia Anti Fraud Asia Anti Fraud Foundation	9,500,000
29	Training Refreshment Sertifikasi Manajemen Resiko Level 1,2,3 Level 1,2,3 Risk Management Certification Refreshment Training	Staff	15	18 Agustus 2022 August 18, 2022	PT Bintang Solusi Laras	34,000,000
30	Refreshment Perbankan Syariah dan Kepatuhan Perbankan Sharia Banking Refreshment and Banking Compliance	Staff	81	2 September 2022 September 2, 2022	PT Bank Aladin Syariah Tbk	0



No	Jenis Pendidikan/Pelatihan Type of Education/Training	Jenis Jabatan Position Type	Jumlah Peserta (orang) Total Participants (people)	Waktu Pelaksanaan Organizing time	Penyelenggara Organizer	Biaya Cost (Rp) (IDR)
32	Ujian Sertifikasi ISTBQ ISTBQ Certification Exam	Staff	3	23 September 2022 & 7 Oktober 2022 September 23, 2022 & October 7, 2022	PT Brainmatics Indonesia Cendekia	9,990,000
33	Training Empowering Leaders Program	Staff	24	22 September 2022 September 22, 2022	PT Cahaya Santosa Lestari (D'IMPACT)	173,437,500
34	Training Refreshment Sertifikasi Kepatuhan Level Advance Compliance Certification Refreshment Training Advanced Level	Direksi Directors	1	24-25 Agustus 2022 August 24-25, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director	510,204
35	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in Digitalization Era, implementation of Market Conduct supervision and its impact on banking.	Komisaris Commissioner	1	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director	510,204
36	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in Digitalization Era, implementation of Market Conduct supervision and its impact on banking.	Komisaris Commissioner	1	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director	510,204
37	Ujian Sertifikasi Treasury Level Intermediate Intermediate Level Treasury Certification Exam	Staff	1	24 September 2022 September 24, 2022	Indonesia Islamic Global Market Association	1,750,000
38	Perpanjangan Sertifikat Akunting Accounting Certificate Extension	Staff	1	12 September 2022 September 12, 2022	Ikatan Akuntan Indonesia Indonesian Accountants Association	1,200,000
39	Training Standard Operation Procedure for Banking Industry	Staff	3	24-26 Agustus 2022 August 24-26, 2022	Infobank Institusi Keuangan Indonesia Indonesian Financial Institution Infobank	28,500,000
40	Training Standard Operation Procedure dalam Menyusun Kebijakan Produk Kredit Standard Operation Procedure Training in Developing Credit Product Policies	Staff	2	25-26 September 2022 September 25-26, 2022	Infobank Institusi Keuangan Indonesia Indonesian Financial Institution Infobank	14,000,000



No	Jenis Pendidikan/Pelatihan Type of Education/Training	Jenis Jabatan Position Type	Jumlah Peserta (orang) Total Participants (people)	Waktu Pelaksanaan Organizing time	Penyelenggara Organizer	Biaya Cost (Rp) (IDR)
41	Training Scrum Product Owner	Staff	1	10-11 September 2022 September 10-11, 2022	Simpliaxis	8,188,287
42	Training Scrum Product Owner	Staff	1	10-11 September 2022 September 10-11, 2022	Simpliaxis	900,712
43	Webinar FKDKP - Perlindungan Konsumen Dalam Era Digitalisasi, penerapan pengawasan Market Conduct dan dampaknya bagi Perbankan. FKDKP Webinar - Consumer Protection in the Era of Digitalization, implementation of Market Conduct supervision and its impact on banking.	Direksi Directors	1	31 September 2022 September 31, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director	0
44	Pembekalan dan Sertifikasi Manajemen Risiko Perbankan Syariah Level 1 Supply and Certification of Level 1 Sharia Banking Risk Management	Staff	2	24-25 September 2022 September 24-25, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	3,400,000
45	Uji Kompetensi Bidang Kepatuhan Perbankan Level Basic Basic Level Banking Compliance Competency Test	Staff	2	24-25 September 2022 September 24-25, 2022	LSPP	2,300,000
46	Uji Kompetensi Treasury Dealer Level Intermediate Intermediate Level Treasury Dealer Competency Test	Staff	1	24 September 2022 September 24, 2022	LSPP	1,650,000
47	Pembekalan Pelatihan Sertifikasi Kepatuhan Perbankan Syariah Level 1 Provision of Level 1 Sharia Banking Compliance Certification Training	PE dan Staf PE and Staff	4	21 September 2022 September 21, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director	5,102,040
48	Pembekalan dan Sertifikasi Manajemen Risiko Perbankan Syariah Level 3 Supply and Certification of Level 3 Sharia Banking Risk Management	Staff	2	16-17 September 2022 September 16-17, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	5,200,000
49	Pembekalan dan Sertifikasi Banking Internal Auditor Level Supervisor Debriefing and Certification of Banking Internal Auditor Level Supervisor	Staff	1	28-29 September 2022 September 28-29, 2022	PT Efektifpro Knowledge Source	6,105,000



No	Jenis Pendidikan/Pelatihan Type of Education/Training	Jenis Jabatan Position Type	Jumlah Peserta (orang) Total Participants (people)	Waktu Pelaksanaan Organizing time	Penyelenggara Organizer	Biaya Cost (Rp) (IDR)
50	Refreshment Sertifikat Audit Internal Refreshment of Internal Audit Certificate	Staff	1	13 September 2022 September 13, 2022	PT Efektifpro Knowledge Source	888,000
51	Pembekalan Pelatihan Training ISTBQ ISTBQ Training Debriefing	Staff	3	1 Oktober 2022 September 5-14, 2022	PT Brainmatics Indonesia Cendekia	22,476,000
52	Uji Kompetensi Bidang Audit Intern Bank Level Supervisor Competency Test for Bank Internal Audit Level Supervisor	Staff	1	1 Oktober 2022 October 1, 2022	LSPP	1,400,000
53	Uji Kompetensi Kepatuhan Perbankan Officer Banking Officer Compliance Competency Test	Staff	1	24 September 2022 September 24, 2022	LSPP	1,150,000
54	Refreshment Manajemen Risiko LV. 3 Level 3 Refreshment Risk Management	PE	1	30 September 2022 September 30, 2022	PT Bintang Solusi Laras	26,000,000
55	Pembekalan Pelatihan Sertifikasi Kepatuhan Perbankan Syariah Level 1 Provision of Level 1 Sharia Banking Compliance Certification Training	Staff	1	12 Oktober 2022 October 12, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan Communication Forum of Banking Compliance Director	1,275,510
56	Refreshment Sertifikasi Kompetensi Bidang Treasury Treasury Sector Competency Certification Refreshment	PE	1	16 September 2022 September 16, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	4,500,000
57	Product Management Professional Training Product Management Professional Training	Staff	1	27 Oktober s.d 15 Desember 2022 27 October to 15 December, 2022	Apiary Academy	3,885,000
59	Executive Sharia Banking for Commissioner	PE	1	14 Oktober 2022 October 14, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	12,500,000
60	Pelaksanaan Uji Kompetensi Bidang Kepatuhan Perbankan Level Basic Implementation of Basic Level Compliance Banking Competency Test	PE dan Staf PE and Staff	2	15 Oktober 2022 October 15, 2022	LSPKS	2,300,000
61	Pembekalan & Sertifikasi Manajemen Risiko Level 1 & 2 Muamalat Institute Debriefing & Certification of Risk Management Level 1 & 2 Muamalat Institute	PE dan Staf PE and Staff	2	22-23 Oktober 2022 October 22-23, 2022	Yayasan Muamalat Institute Muamalat Institute Foundation	2,950,000



No	Jenis Pendidikan/Pelatihan Type of Education/Training	Jenis Jabatan Position Type	Jumlah Peserta (orang) Total Participants (people)	Waktu Pelaksanaan Organizing time	Penyelenggara Organizer	Biaya Cost (Rp) (IDR)
64	Workshop Bank Aladin Townhall	Direksi, PE dan Staff Board of Directors, PE and Staff	225	7 November 2022 November 7, 2022	Andy F Noya	35,897,436
65	Workshop Bank Aladin Sesi 1 Aladdin's Bank Workshop Session 1	Direksi, PE dan Staff Board of Directors, PE and Staff	224	2 Desember 2022 December 2, 2022	PT Produta Promosindo	875,461,885
67	SPPUR - Pengelolaan Transfer Dana - Jenjang Penyelia SPPUR - Fund Transfer Management - Supervisory level	Staff	1	14 November 2022 November 14, 2022	Ikatan Bankir Indonesia - BCC Indonesian Bankers Association - BCC	1,800,000
74	SPPUR - Pengelolaan Transfer Dana - Jenjang Pejabatan Eksekutif SPPUR - Fund Transfer Management - Executive Level	Staff	1	24 November 2022 November 24, 2022	Ikatan Bankir Indonesia - BCC Indonesian Bankers Association - BCC	3,000,000
75	SPPUR - Pengelolaan Transfer Dana - Jenjang Pelaksana SPPUR - Fund Transfer Management - Implementation Level	Staff	1	8-10 Desember 2022 December 8-10, 2022	Ikatan Bankir Indonesia - BCC Indonesian Bankers Association - BCC	1,200,000
76	SPPUR - Pengelolaan Transfer Dana - Jenjang Pelaksana SPPUR - Fund Transfer Management - Implementation Level	Staff	1	6-7 Desember 2022 December 6-7, 2022	Ikatan Bankir Indonesia - BCC Indonesian Bankers Association - BCC	1,200,000
77	Training Basic Sharia Banking	PE dan Staf PE and Staff	29	22-23 November 2022 November 22-23, 2022	Muamalat Institute	14,560,000
78	Pembekalan dan Sertifikasi Manajemen Risiko Perbankan Syariah Level 3 Supply and Certification of Level 3 Sharia Banking Risk Management	PE dan Staf PE and Staff	4	19-20 November 2022 November 19-20, 2022	Muamalat Institute	10,400,000
79	Workshop Bank Aladin Sesi 2 Bank Aladin Workshop Session 2	Direksi, PE dan Staff Board of Directors, PE and Staff	224	2 Desember 2022 December 2, 2022	PT Produta Promosindo	120,262,400

Sementara itu, dalam memperkuat dan meningkatkan pelayanan terhadap nasabah juga memberikan kontribusi terbaik bagi para pemangku kepentingan, Bank memiliki sejumlah SDI yang memiliki keahlian khusus di bidangnya. Berikut daftar SDI Bank Aladin

Meanwhile, in strengthening and improving services to customers as well as providing the best contribution to stakeholders, the Bank has a number of HC who have special expertise in their fields. The following is a list of Bank Aladin Syariah HC that have



Syariah yang Memiliki Keahlian Khusus atau Memiliki Sertifikasi dan Masih Berlaku sampai dengan akhir tahun 2022, yakni sebagaimana terlampir di bawah ini.

Special Skills or Have Certification and are still valid until the end of 2022, which are as attached below.

No	Nama Name	Jabatan Position	Jenis Pendidikan/Pelatihan Type of Education/Training	Tahun Diperoleh Year Obtained	Masa Berlaku Sertifikasi Certification Validity Period	Penyelenggara Organizer
1	Mayang Ekaputri	Direktur Finance Finance Director	Sertifikasi <i>Treasury Level Advance</i> <i>Treasury Level Advance Certification</i>	2022	3 Tahun 3 years	IIGMA
2	Triana Yulianti	<i>Treasury Head</i>	<i>Refreshment Sertifikasi Treasury Level Advance</i> <i>Treasury Level Advance Certification Refreshment</i>	2022	3 Tahun 3 years	Muamalat Institute/ IIGMA
3	Edi Raharjo	<i>Senior Dealer</i>	Sertifikasi <i>Treasury Level Intermediate</i> <i>Intermediate Level Treasury Certification</i>	2022	3 Tahun 3 years	IIGMA
4	Dwima Sulistyowati	<i>Internal Audit Manager</i>	Sertifikasi Banking Internal Auditor Level Supervisor Certification of Banking Internal Auditor Level Supervisor	2022	4 Tahun tanggal berlaku 4 Years effective date	PT. Efektifpro Knowledge Source

Program Penilaian Kinerja Pegawai

Bank Aladin Syariah menjalankan program penilaian kinerja pegawai berdasarkan *Key Performance Indicator* (KPI) yang telah ditetapkan secara berkala. Pengimplementasian penilaian kinerja pegawai ini merupakan sarana pengembangan diri bagi pegawai, yang juga sebagai evaluasi terkait efektivitas sistem-sistem dan kebijakan-kebijakan yang berlaku di Bank. Penilaian kinerja pegawai menciptakan rekomendasi-rekomendasi yang akan menjadi referensi bagi pegawai maupun Bank dalam menciptakan kinerja yang lebih baik.

Dalam pengelolaan kinerja, Bank menggunakan metode *objectives* dan *Key Performance Indicator* (KPI). Di mana KPI Bank Aladin Syariah diturunkan secara bertahap dari Direksi, yang selanjutnya diberikan pada masing-masing individu di Bank. *Objectives* dan KPI kinerja membuat pegawai menjadi fokus pada pekerjaannya, sehingga tindakan yang dilakukan pegawai lebih pasti dan mencapai hasil akhir yang diharapkan.

Tujuan/*objectives* Bank Aladin Syariah yang efektif harus spesifik, terukur, dan relevan terhadap posisi, level, serta *grade* pegawai saat ini, dapat dicapai dalam waktu tertentu, juga harus cukup fleksibel dalam menghadapi perubahan bisnis yang mungkin terjadi ke depannya. Tujuan/*objectives* pegawai ini akan diturunkan dari atasan dan searah dengan tujuan tahunan Perusahaan atau Rencana Bisnis Bank serta visi juga misi Bank.

Employee Performance Appraisal Program

Bank Aladin Syariah carried out an employee performance appraisal program based on the Key Performance Indicator (KPI) which has been determined periodically. The implementation of employee performance appraisal is a means of self-development for employees, which is also an evaluation regarding the effectiveness of the systems and policies that apply in the Bank. Employee performance appraisal creates recommendations that will become a reference for employees and the Bank in creating better performance.

In managing performance, the Bank uses the objectives and Key Performance Indicator (KPI) methods. Where the KPI of Bank Aladin Syariah is gradually derived from the Board of Directors, which is then given to each individual in the Bank. Performance objectives and KPIs make employees focus on their work, so that the actions taken by employees are more certain and achieve the expected final results.

Effective goals/*objectives* of Bank Aladin Syariah must be specific, measurable and relevant to the current position, level and grade of employees, can be achieved within a certain time, must also be flexible enough to deal with business changes that may occur in the future. These employee goals/*objectives* will be derived from leadings and in line with the Company's annual objectives or the Bank's Business Plan as well as the vision and mission of the Bank.



Selanjutnya, *objectives* bisnis dan fokus pengembangan individu tahun berikutnya akan didiskusikan juga disetujui oleh pegawai yang berhak dan atasan langsung. Baik pegawai maupun atasan langsung berkomitmen terhadap *objective* ini. Di mana *objective* harus didokumentasikan dengan mekanisme yang disediakan oleh *Human Capital*. Maksud dari dokumentasi ini adalah sebagai dasar peninjauan dan pengelolaan kinerja.

Furthermore, the following year's business objectives and individual development focus will be discussed as well as approved by the rightful employee and direct supervisor. Both employees and their immediate supervisor are committed to this objective. Where the objective must be documented with the mechanism provided by Human Capital. The purpose of this documentation is to serve as a basis for reviewing and managing performance.

Skala Rating yang Digunakan Rating Scale Used

Skala Rating Rating Scale	Keterangan Information
5	Tidak memenuhi target Not meeting the target
4	Memenuhi sebagian target Meeting some targets
3	Memenuhi target Meeting targets
2	Secara konsisten melebihi target Consistently exceeding targets
1	Secara konsisten menunjukkan kinerja luar biasa Consistently showing outstanding performance

Selain itu, program penilaian kinerja pegawai ini juga dijadikan sebagai bahan pertimbangan untuk memutuskan pengembangan kompetensi pegawai di tahun selanjutnya dan dalam pemberian penghargaan kepada pegawai/remunerasi. Bank melaksanakan remunerasi pegawai secara adil dan transparan sesuai dengan ketentuan yang berlaku.

In addition, this employee performance appraisal program is also used as material for consideration in deciding employee competency development in the following year and in awarding employees/remuneration. The Bank implements employee remuneration in a fair and transparent manner in accordance with applicable regulations.

Pada tahun 2022, Bank Aladin Syariah telah melaksanakan program penilaian kinerja terhadap 243 pegawai dengan hasil mayoritas karyawan (lebih dari 50% populasi) memenuhi target yang ditetapkan, sementara 29% dari karyawan melebihi dari target yang ditetapkan secara konsisten ataupun *outstanding*, dan 12% karyawan belum memenuhi target yang ditetapkan, baik sebagian maupun seluruhnya. Hasil penilaian kerja ini menjadi dasar untuk pengembangan karyawan di tahun selanjutnya, dan juga dasar untuk memberikan penghargaan kepada karyawan. Hal ini memperlihatkan bahwa Bank telah menerapkan pengelolaan kinerja sesuai dengan apa yang telah ditetapkan.

In 2022, Bank Aladin Syariah has implemented a performance appraisal program for 243 employees with the result that the majority of employees (more than 50% of the population) meet the set targets, while 29% of employees exceed the targets set consistently or outstanding, and 12% of employees has not met the target set, either partially or completely. The results of this work assessment become the basis for employee development in the following year, and also the basis for giving awards to employees. This shows that the Bank has implemented performance management in accordance with what has been determined.

Manajemen Karier

Program pengembangan karier yang dilakukan di tahun 2022 untuk seluruh pegawai Bank adalah *on the job training*, yaitu program pengembangan yang dilengkapi dengan pelatihan wajib sesuai level dan posisi masing-masing pegawai. *On the job training* dan program pengelolaan kinerja akan menjadi dasar pengembangan karier serta untuk mewujudkan visi juga misi Bank.

Career Management

The career development program implemented in 2022 for all Bank employees is on the job training, namely a development program that is complemented by mandatory training according to the level and position of each employee. On the job training and performance management programs will be the basis for career development and to realize the vision and mission of the Bank.



Program Pensiun

Bank Aladin Syariah bertanggung jawab terhadap pegawai dengan sangat memperhatikan kesejahteraan para pegawai secara luas, begitupun dengan pegawai yang akan memasuki masa purna bakti. Bank bahkan telah mempersiapkan berbagai program masa purna bakti yang akan membantu pegawai dalam mempersiapkan mental maupun finansial saat masa pensiunnya. Bank Aladin Syariah telah menetapkan batas usia kerja maksimum yaitu 56 (lima puluh enam) tahun. Dengan begitu, pekerja yang telah mencapai usia 56 (lima puluh enam) tahun akan diakhiri hubungan kerjanya. Pekerja purna bakti akan diberikan uang pesangon, uang penghargaan masa kerja, dan penggantian hak sesuai peraturan perundangan yang berlaku.

PROGRAM KESELAMATAN, KESEHATAN KERJA DAN LINGKUNGAN

Bank Aladin Syariah berkomitmen untuk memberikan kenyamanan dan lingkungan kerja yang kondusif bagi para pegawai, yang menjadi salah satu faktor penting untuk memperkuat loyalitas dan meningkatkan kinerja pegawai. Hal tersebut dapat dilihat dari upaya Bank dalam menyediakan beberapa fasilitas alat keselamatan kerja seperti APAR, yaitu alat untuk mengantisipasi kebakaran. Bank juga selalu memperhatikan kesehatan pegawai dengan memberikan sejumlah fasilitas, baik untuk menjaga kesehatan maupun untuk layanan medis saat pengobatan. Selanjutnya, sesuai dengan amanat Pemerintah, Bank telah mendaftarkan seluruh pegawai beserta keluarganya untuk mengikuti Program Kepesertaan Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan dan Bank melindungi pegawai dengan mengikutsertakan mereka pada Program Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan.

Bank juga telah mematuhi peraturan di bidang ketenagakerjaan terkait pemberian standar gaji yang memenuhi ketentuan upah minimum, pembayaran gaji dan THR tepat waktu, program Jamsostek untuk seluruh pegawai, program BPJS/fasilitas kesehatan untuk seluruh pegawai, pembayaran lembur diberikan kepada pegawai pada tingkat pelaksana, dan pemberian hak-hak cuti pegawai telah diatur di dalam Peraturan Perusahaan dan pembuatan buku Peraturan Perusahaan.

Di samping itu, Bank Aladin Syariah telah menerima pengesahan Peraturan Perusahaan berdasarkan Surat Keputusan Kepala Dinas Tenaga Kerja, Transmigrasi dan Energi Provinsi DKI Jakarta No. 2208 Tahun 2020 tentang Pengesahan Peraturan Perusahaan tanggal 15 September 2020 dan berlaku sampai dengan tanggal 14 September 2022.

Pension Program

Bank Aladin Syariah is responsible for employees by paying great attention to the welfare of employees in general, as well as employees who are about to enter retirement. The Bank has even prepared various retirement programs that will help employees prepare mentally and financially for retirement. Bank Aladin Syariah has set a maximum working age limit of 56 (fifty six) years. That way, workers who have reached the age of 56 (fifty six) years of employment will end. Retired workers will be given severance pay, long service pay, and compensation of rights in accordance with applicable laws and regulations.

PROGRAM OF OCCUPATIONAL HEALTH, SAFETY AND ENVIRONMENT

Bank Aladin Syariah is committed to provide comfort and a conducive work environment for employees, which is one of the important factors for strengthening loyalty and improving employee performance. This can be seen from the Bank's efforts to provide several work safety equipment facilities such as APAR, which is a tool to anticipate fires. The Bank also always pays attention to the health of employees by providing a number of facilities, both for maintaining health and for medical services during treatment. Furthermore, in accordance with the Government's mandate, the Bank has registered all employees and their families to take part in the Health Social Security Administration Agency (BPJS) Participation Program and the Bank protects employees by enrolling them in the Employment Social Security Administration Agency (BPJS) Program.

The Bank has also complied with regulations in the field of employment related to the provision of salary standards that meet minimum wage requirements, payment of salaries and THR on time, the Social Security program for all employees, the BPJS program/health facilities for all employees, overtime payments are given to employees at the executive level, and the granting of employee leave rights has been regulated in the Company Regulations and the making of the Company Regulations book.

In addition, Bank Aladin Syariah has received approval from Company Regulations based on the Decree of the Head of the DKI Jakarta Province Manpower, Transmigration and Energy Agency No. 2208 of 2020 concerning Ratification of Company Regulations dated 15 September 2020 and valid until 14 September 2022.



PENGELOLAAN HUBUNGAN INDUSTRIAL

Dalam mewujudkan hubungan yang aman dan harmonis antara pihak-pihak yang terlibat dalam kegiatan usaha maupun operasional, Bank melakukan pengelolaan hubungan industrial. Profesional, harmonis, transparan, dan menjunjung tinggi hak juga kewajiban bagi semua Insan Bank adalah prinsip yang terus dipegang teguh oleh Bank. Hal ini sesuai dengan aturan yang tercantum dalam Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan. Di mana terlaksananya pengelolaan hubungan industrial yang baik akan meningkatkan produktivitas seluruh pegawai yang tentunya dapat berdampak baik bagi Bank.

STRATEGI PENGELOLAAN DAN PENGEMBANGAN SUMBER DAYA MANUSIA KE DEPAN

Pada tahun 2023, Bank berencana melakukan pengelolaan dan pengembangan sumber daya insani sebagai berikut:

1. *Leadership Training*
2. *Mandatory Training*
3. *Non Mandatory Training*
4. *Personal Development Training*

INDUSTRIAL RELATIONS MANAGEMENT

In realizing a safe and harmonious relationship between parties involved in business and operational activities, the Bank manages industrial relations. Professional, harmonious, transparent and upholding the rights and obligations of all Bank Personnel are the principles that the Bank continues to uphold. This is in accordance with the rules stated in Law no. 13 of 2003 concerning Manpower. Where the implementation of good industrial relations management will increase the productivity of all employees which of course can have a good impact on the Bank.

STRATEGY FOR MANAGEMENT AND DEVELOPMENT OF HUMAN CAPITAL IN THE FUTURE.

In 2023, the Bank plans to manage and develop human capital as follows:

1. *Leadership Training*
2. *Mandatory Training*
3. *Non Mandatory Training*
4. *Personal Development Training*



TEKNOLOGI INFORMASI INFORMATION TECHNOLOGY

Berbekal fondasi teknologi yang telah dibangun pada tahun-tahun sebelumnya, Bank memasuki tahapan penting dalam melanjutkan momentum pengembangan teknologi di mana unsur pemenuhan kebutuhan bisnis dan nasabah menjadi semakin dominan. Tersedianya infrastruktur *hybrid* serta *core banking* dengan kemampuan *API first* menjadi modal yang sangat penting untuk mendukung rencana bisnis bank.

Di tahun 2022, rencana bisnis dalam hal perluasan produk dan layanan serta target segmen nasabah, menjadi tema yang utama dalam pengembangan teknologi, di samping tema penguatan dan stabilitas fondasi lainnya yang terus berlanjut, terutama terkait pengamanan informasi, penguatan infrastruktur serta pengelolaan data dan *business intelligence*.

Dalam rangka mendukung rencana ini, Bank terus memperkuat tata kelola seraya melanjutkan penguatan terhadap sumber daya manusia dan struktur organisasi untuk mendukung visi dan misi TI Bank Aladin Syariah, untuk meningkatkan kinerja Bank.

Visi dan Misi TI
Bank Aladin Syariah

Armed with the technological foundations that have been built in previous years, the Bank has entered an important stage in continuing the momentum of technology development where the element of fulfilling business and customer needs has become increasingly dominant. The availability of hybrid infrastructure and core banking with API first capabilities is a very important capital to support the bank's business plan.

In 2022, business plans in terms of expanding products and services as well as targeting customer segments, are the main themes in technology development, in addition to the themes of strengthening and stability of other foundations that continue, especially related to information security, infrastructure strengthening and data management and business intelligence.

In order to support this plan, the Bank continues to strengthen governance while continuing to strengthen the human capital and organizational structure to support the vision and mission of Bank Aladin Syariah IT, to improve the Bank's performance.

VISI | VISION

Menjadi mitra bagi seluruh stakeholder dengan mengedepankan teknologi tepat guna dan layanan berkelas dunia
Being a partner for all stakeholders by prioritizing appropriate technology and world-class services

MISI | MISSION

Mendorong secara aktif budaya internal dalam inovasi teknologi
Menjadi pendorong terdepan dalam meningkatkan daya saing produk dan daya saing Bank secara umum dengan penerapan teknologi tepat guna
Partisipasi aktif dalam meningkatkan literasi perbankan serta adopsi teknologi digital dalam perbankan Syariah
Actively encourage internal culture in technological innovation
Being a leading driver in increasing product competitiveness and the competitiveness of the Bank in general by implementing appropriate technology
Active participation in increasing banking literacy and digital technology adoption in Islamic banking

STRATEGI DAN KEBIJAKAN DALAM PENGELOLAAN DAN PENGEMBANGAN TEKNOLOGI INFORMASI

Sebagai Bank dengan layanan perbankan digital, teknologi informasi memainkan peranan yang sangat penting dalam seluruh aktivitas perusahaan. Mulai dari dukungan untuk pengembangan produk-produk bisnis yang bersifat digital, layanan untuk mendukung kepuasan nasabah, kegiatan operasional sehari-hari sampai dengan aktivitas dukungan internal lainnya yang terkait dengan nasabah secara langsung maupun tidak langsung. Terlebih lagi dengan meningkatnya tren perbankan digital serta finansial teknologi lainnya yang menciptakan banyak disrupsi dalam hal teknologi, proses, dan *people*.

STRATEGY AND POLICY IN THE MANAGEMENT AND DEVELOPMENT OF INFORMATION TECHNOLOGY

As a bank with digital banking services, information technology plays a very important role in all company activities. Starting from support for the development of digital business products, services to support customer satisfaction, daily operational activities to other internal support activities related to customers directly or indirectly. What's more, with the increasing trend of digital banking and other financial technologies that have created many disruptions in terms of technology, processes, and people.



Menyadari akan hal ini, Bank berkomitmen untuk turut serta dalam perkembangan ini dengan terus menambah besaran belanja modal untuk pengembangan teknologi informasi dengan menyerap teknologi dan cara-cara baru yang mampu menumbuhkan daya saing Bank secara umum.

Jika pada tahun sebelumnya Bank fokus pada penguatan infrastruktur dasar, struktur organisasi dan tata kelola, maka pada tahun 2022 ini dan dalam upaya untuk mewujudkan hal-hal di atas, Bank meletakkan 3 besaran inisiatif sebagai berikut:

1. Melanjutkan transformasi teknologi dan infrastruktur dasar yang mampu menunjang percepatan pengembangan produk dan layanan *digital*.
2. Penguatan struktur organisasi dan budaya TI yang mampu menumbuhkan inovasi, kemandirian, stabilitas, dan resiliensi yang *sustainable*.
3. Meningkatkan pengamanan pada seluruh sistem serta infrastruktur TI guna menghindari risiko siber.

Melalui pengembangan teknologi informasi, diharapkan Bank semakin memiliki daya saing demi terwujudnya pertumbuhan usaha yang lebih baik dan berkesinambungan.

TATA KELOLA TEKNOLOGI INFORMASI

Bank Aladin Syariah melaksanakan manajemen risiko secara efektif dan bertahap sesuai ketentuan Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tentang Penyelenggara Teknologi Informasi oleh Bank Umum, serta Surat Edaran OJK (SEOJK) No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum, Surat Edaran Otoritas Jasa Keuangan No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber Bagi Bank Umum, serta Standar ISO/IEC 27001:2013 *Information Security Management System* (Sistem Manajemen Keamanan Informasi). Bank senantiasa melakukan beberapa langkah dalam menerapkan manajemen risiko tersebut:

1. Pengawasan aktif oleh Dewan Komisaris dan Direksi atas pengembangan TI;
2. Mengembangkan dan menyempurnakan kebijakan, standar, dan prosedur TI;
3. Mengembangkan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko penggunaan TI;
4. Melakukan sistem pengendalian intern atas penggunaan TI;
5. Membangun dan mengembangkan perangkat pendukung manajemen risiko;
6. Melakukan evaluasi profil risiko teknologi informasi secara berkala; dan
7. Perancangan dan penerapan Program IT *Risk and Security Awareness* yang menjadi semakin penting sejalan dengan rencana bisnis.

Realizing this, the Bank is committed to participating in this development by continuing to increase the amount of capital expenditure for the development of information technology by absorbing new technologies and methods that can enhance the competitiveness of the Bank in general.

If in the previous year the Bank focused on strengthening basic infrastructure, organizational structure and governance, then in 2022 and in an effort to realize the things above, the Bank has put 3 big initiatives as follows:

1. Continuing the transformation of basic technology and infrastructure that can support the accelerated development of digital products and services.
2. Strengthening the IT organizational structure and culture that is able to foster sustainable innovation, independence, stability and resilience.
3. Increasing security in all IT systems and infrastructure to avoid cyber risks.

Through the development of information technology, it is hoped that the Bank will have more competitiveness in order to realize better and more sustainable business growth.

INFORMATION TECHNOLOGY GOVERNANCE

Bank Aladin Syariah carries out effective and gradual risk management in accordance with the provisions of the Financial Services Authority Regulation No. 11/POJK.03/2022 concerning Information Technology Operators by Commercial Banks, as well as OJK Circular Letter (SEOJK) No. 21/SEOJK.03/2017 concerning Implementation of Risk Management in the Use of Information Technology by Commercial Banks, Financial Services Authority Circular Letter No. 29/SEOJK.03/2022 concerning Resilience and Cybersecurity for Commercial Banks, as well as ISO/IEC Standard 27001:2013 *Information Security Management System*. The Bank always takes several steps in implementing this risk management:

1. Active supervision carried out by the Board of Commissioners and Directors of IT development;
2. Developing and refining IT policies, standards and procedures;
3. Developing a process for identifying, measuring, monitoring, and controlling the risks of using IT;
4. Implementing an internal control system for the use of IT;
5. Building and developing risk management supporting tools;
6. Evaluating the risk profile of information technology on a regular basis; And
7. Designing and implementation of the IT Risk and Security Awareness Program which is becoming increasingly important in line with the business plan.



Bank Aladin Syariah membentuk departemen Infosec & GRC sebagai komitmennya dalam melaksanakan Tata Kelola TI dan sistem pengawasan lainnya. Bank menyadari pentingnya kerahasiaan dan pengamanan informasi, maka dari itu Bank Aladin Syariah menetapkan beberapa program strategis. Salah satunya adalah menentukan penguatan keamanan informasi yang dijalankan seiring dengan program-program strategis lainnya.

Dalam meyakinkan pengembangan TI berjalan sesuai dengan rencana strategis, kebijakan, standar, dan prosedur yang telah ditentukan, Bank menyelenggarakan pertemuan IT *Steering Committee* (ITSC) sebagai bagian dari Komite Eksekutif secara rutin.

ORGANISASI PENGELOLA TEKNOLOGI INFORMASI BANK

Pengelolaan dan pengembangan Teknologi Informasi di lingkup Bank Aladin Syariah, dilaksanakan oleh *Chief Technology Officer* yang berada di bawah supervisi langsung dari Presiden Direktur, sesuai dengan Surat Keputusan Direksi No. SRT.011.HCD/08.2021 tanggal 2 Agustus 2021.

Adapun tugas dan tanggung jawab *Chief Technology Officer* dalam melakukan pengelolaan dan pengembangan TI Bank, adalah sebagai berikut:

1. Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank;
2. Perumusan kebijakan, standar, dan prosedur Teknologi Informasi yang utama;
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi;
4. Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati (*project charter*);
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi Bank pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;
7. Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi.

Bank Aladin Syariah established the Infosec & GRC department as a commitment to implement IT Governance and other supervisory systems. The Bank realizes the importance of confidentiality and information security, therefore Bank Aladin Syariah establishes several strategic programs. One of them is to determine the strengthening of information security which is carried out in conjunction with other strategic programs.

In ensuring IT development goes according to the determined strategic plans, policies, standards and procedures, the Bank regularly holds IT Steering Committee (ITSC) meetings as part of the Executive Committee.

ORGANIZATION OF BANK INFORMATION TECHNOLOGY MANAGEMENT

The management and development of Information Technology within the scope of Bank Aladin Syariah is carried out by the Chief Technology Officer who is under the direct supervision of the President Director, in accordance with the Decree of the Board of Directors No. SRT.011.HCD/08.2021 dated 2 August 2021.

The duties and responsibilities of the Chief Technology Officer in managing and developing the Bank's IT are as follows:

1. Information Technology Strategic Plan that is in line with the strategic plan for the Bank's business activities;
2. Formulation of main Information Technology policies, standards and procedures;
3. Conformity between approved Information Technology projects and Information Technology Strategic Plans;
4. Conformity between the implementation of the Information Technology project and the agreed project plan (*project charter*);
5. Conformity between Information Technology and the needs of management information systems and the needs of the Bank's business activities;
6. The effectiveness of steps in minimizing the risk of the Bank's investment in the Information Technology sector so that the Bank's investment in the Information Technology sector contributes to the achievement of the Bank's business objectives;
7. Monitoring of Information Technology performance and efforts to improve Information Technology performance.



PROGRAM STRATEGIS TAHUN 2022

Melanjutkan rencana strategis yang telah ditetapkan sebelumnya, program strategis tahun 2022 dapat dikelompokkan kedalam 3 hal besar sebagai berikut:

1. Pengembangan *Digital Banking*
 - a. Penambahan fitur-fitur pada platform *Mobile Banking*
 - b. Pengembangan platform *Corporate Internet Banking* untuk melayani nasabah korporasi
 - c. Pengembangan platform *Banking as a Service* untuk mendukung interkoneksi dengan mitra dalam rangka pengembangan ekosistem
 - d. Pengembangan sistem pembayaran tarik-setor-tunai pada gerai-gerai mitra
 - e. Pengembangan sistem pembayaran BI-FAST
 - f. Pengembangan sistem pembayaran QRIS
2. Penguatan Keamanan Informasi
 - a. Melanjutkan penguatan *Web Application Firewall* untuk melindungi layanan digital perbankan dari serangan *cyber*
 - b. Melanjutkan pengembangan SIEM (*Security Information & Event Management*) untuk mendeteksi aktivitas-aktivitas yang bisa berpotensi pada insiden keamanan
 - c. Pengembangan sistem untuk uji coba kerentanan keamanan terhadap aplikasi dan infrastruktur secara berkala sebagai langkah preventif dari kemungkinan *zero-day attack*
 - d. Melanjutkan program-program peningkatan *security awareness* untuk nasabah serta internal Bank
3. Penguatan Infrastruktur Dasar
 - a. Penguatan praktik Devops untuk mendukung *life-cycle* implementasi yang lebih singkat, mengikuti kebutuhan layanan digital yang semakin *demanding*
 - b. Penguatan kemampuan serta resiliensi pusat data dan pusat pemulihan bencana
 - c. Melanjutkan implementasi *monitoring* dan *automatic alerting* untuk memantau performa layanan

STRATEGIC PROGRAM FOR 2022

Continuing the previously defined strategic plan, the strategic program for 2022 can be grouped into 3 big things as follows:

1. Development of Digital Banking
 - a. Adding features to the Mobile Banking platform
 - b. Development of the Corporate Internet Banking platform to serve corporate customers
 - c. Development of the Banking as a Service platform to support interconnection with partners in the framework of ecosystem development
 - d. Development of a cash-withdrawal-deposit payment system at partner outlets
 - e. BI-FAST payment system development
 - f. QRIS payment system development
2. Strengthening Information Security
 - a. Continuing to strengthen the Web Application Firewall to protect digital banking services from cyber attacks
 - b. Continuing the development of SIEM (Security Information & Event Management) to detect activities that have the potential for security incidents
 - c. System development for testing security vulnerabilities against applications and infrastructure on a regular basis as a preventive measure against possible zero-day attacks
 - d. Continuing security awareness improvement programs for customers and the Bank's internal
3. Strengthening Basic Infrastructure
 - a. Strengthening Devops practices to support shorter implementation life-cycles, keeping pace with increasingly demanding digital service needs
 - b. Strengthening the capabilities and resilience of data centers and disaster recovery centers
 - c. Continuing the implementation of monitoring and automatic alerting to monitor service performance



PROGRAM ATAU RENCANA PENGELOLAAN DAN PENGEMBANGAN TI KE DEPAN

Dengan terbentuknya fundamental teknologi informasi yang semakin kuat di tahun 2022, pengembangan di tahun-tahun mendatang akan menyelaraskan dengan rencana bisnis bank selanjutnya dengan mengedepankan inovasi dan digitalisasi.

Pada tahun 2023, Bank akan fokus pada pengembangan TI yang menitikberatkan beberapa hal sebagai berikut:

1. Peningkatan aplikasi Digital Bisnis yang berkelanjutan dengan kemampuan *Big Data Analytic*
2. Peningkatan kemampuan interkoneksi dengan berbagai mitra
3. Melanjutkan digitalisasi dan otomasi proses internal di berbagai unit kerja
4. Melanjutkan penguatan infrastruktur TI dengan mengedepankan prinsip *high availability, scalability, dan resiliency*
5. Melanjutkan penguatan pengamanan informasi serta *resilience* terhadap potensi *cyber-attack*

Bank Aladin Syariah terus mengembangkan inovasi bisnis yang lebih baik dengan fokus pada tiga aspek yaitu SDM, teknologi, dan proses. Seluruh inisiatif ini memungkinkan Bank Aladin Syariah untuk beradaptasi dengan baik dalam menghadapi dinamika trend transaksi dan kebutuhan nasabah di era digital ini.

FUTURE IT MANAGEMENT AND DEVELOPMENT PROGRAM OR PLAN

With the establishment of stronger information technology fundamentals in 2022, developments in the coming years will align with the bank's next business plan by prioritizing innovation and digitalization.

In 2023, the Bank will focus on IT development with an emphasis on the following:

1. Continuous improvement of Digital Business applications with Big Data Analytic capabilities
2. Increased interconnection capabilities with various partners
3. Continuing digitalization and automation of internal processes in various work units
4. Continuing to strengthen IT infrastructure by prioritizing the principles of high availability, scalability and resilience
5. Continuing to strengthen information security and resilience against potential cyber-attacks

Bank Aladin Syariah continues to develop better business innovations by focusing on three aspects, namely human capital, technology and processes. All of these initiatives have enabled Bank Aladin Syariah to adapt well in dealing with the dynamics of transaction trends and customer needs in this digital era.

TATA KELOLA PERUSAHAAN

GOOD CORPORATE GOVERNANCE





30 Mencari Berkah

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berkah saldo 50%*

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PRINSIP UMUM TATA KELOLA PERUSAHAAN

GENERAL PRINCIPLES OF GOOD CORPORATE GOVERNANCE

Penerapan Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* ("GCG") menjadi salah satu faktor fundamental yang sangat penting dalam pengelolaan perusahaan. Penerapan GCG akan memberikan dukungan bank untuk tumbuh secara berkesinambungan. Pada konsep pembangunan berkelanjutan (*sustainable development*), GCG menjadi salah satu pilar utama yang diharapkan mampu membentuk pondasi iklim investasi dan bisnis ekonomi syariah yang sehat. Bahkan saat ini, para investor melihat GCG sebagai salah satu indikator penting untuk menilai sebuah entitas, terutama terkait prospek kinerja berkelanjutan di masa mendatang. Hal itu didasari atas keyakinan bahwa GCG adalah prinsip yang mendasari proses dan mekanisme pengelolaan perusahaan berlandaskan kepatuhan terhadap peraturan perundang-undangan serta cerminan dunia usaha yang beretika. Mengacu pada fundamentalnya aspek GCG, Bank Aladin Syariah secara berkelanjutan selalu berupaya untuk memperkuat dan meningkatkan pelaksanaan prinsip-prinsip GCG di seluruh aspek kegiatan usaha dan menjadikan penerapan GCG sebagai suatu kebutuhan dalam pengelolaan kegiatan usaha, tidak hanya sekedar kewajiban yang harus dipatuhi.

GOVERNANCE COMMITMENT

Penerapan prinsip GCG merupakan bagian dari upaya menciptakan keberhasilan usaha secara etis, legal, berkelanjutan, dan memberikan keuntungan optimal bagi pemangku kepentingan. Bank Aladin Syariah berkomitmen untuk senantiasa mewujudkan prinsip-prinsip GCG secara konsisten dengan membentuk komite, sistem, dan unit kerja untuk mempertahankan dan meningkatkan penerapan GCG secara berkelanjutan.

Penerapan GCG tersebut didasari oleh lima prinsip, yaitu: Transparansi, Akuntabilitas, Responsibilitas, Profesional dan Kesetaraan/Kewajaran. Implementasi prinsip-prinsip GCG ini dilakukan secara berkelanjutan dan diawali dengan proses internalisasi di lingkungan Bank Aladin Syariah agar setiap unit organisasi memiliki kesepahaman terkait penerapan GCG. Selanjutnya, setiap unit organisasi Bank Aladin Syariah diharapkan menyertakan penerapan prinsip-prinsip GCG secara konsisten dalam menjalankan fungsinya.

GOVERNANCE FRAMEWORK

Bank Aladin Syariah telah menyusun kerangka kerja tata kelola (*governance framework* yang terdiri dari 4 pilar, yaitu:

1. *Governance Commitment* yakni wujud komitmen dari seluruh elemen Bank Aladin Syariah untuk menerapkan dan menegakan Tata Kelola Perusahaan yang Baik di Bank Aladin Syariah secara konsisten dan berkelanjutan.
2. *Governance Structure* yakni organ internal dan pihak regulator Bank Aladin Syariah yang berwenang menjalankan mandat pelaksanaan tugas dan fungsi pengawasan terhadap Bank, yaitu RUPS, Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah.

The implementation of Good Corporate Governance ("GCG") is one of the most important fundamental factors in managing a company. GCG implementation will provide bank support to grow sustainably. In the concept of sustainable development (*sustainable development*), GCG is one of the main pillars expected to be able to form the foundation of a sound Sharia economic investment and business climate. Even now, the investors view GCG as an important indicator for assessing an entity, especially regarding prospects for sustainable performance in the future. This is based on the belief that GCG is the principle that underlies the process and mechanism of company management based on compliance with laws and regulations and a reflection of an ethical business world. Referring to the fundamental aspects of GCG, Bank Aladin Syariah continuously strives to strengthen and improve the implementation of GCG principles in all aspects of business activities and makes GCG implementation a necessity in managing business activities, not just an obligation that must be complied with.

GOVERNANCE COMMITMENT

The application of GCG principles is part of efforts to create ethical, legal, sustainable business success and provide optimal benefits for stakeholders. Bank Aladin Syariah is committed to always realizing GCG principles consistently by forming committees, systems and work units to maintain and improve GCG implementation sustainably.

GCG implementation is based on five principles, namely: Transparency, Accountability, Responsibility, Professionalism and Equality/Fairness. The implementation of these GCG principles is carried out on an ongoing basis and begins with an internalization process within Bank Aladin Syariah so that each organizational unit has an understanding regarding the implementation of GCG. Furthermore, each organizational unit of Bank Aladin Syariah is expected to consistently apply GCG principles in carrying out its functions.

GOVERNANCE FRAMEWORK

Bank Aladin Syariah has developed a governance framework consisting of 4 pillars as follows:

1. *Governance Commitment*, which is a form of commitment from all elements of Bank Aladin Syariah to implement and enforce Good Corporate Governance at Bank Aladin Syariah in a consistent and sustainably.
2. *Governance Structure*, namely the internal organs and regulators of Bank Aladin Syariah who have the authority to carry out the mandate to carry out the duties and functions of supervision of Bank, namely the GMS, the Board of Commissioners, the Board of Directors and the Sharia Supervisory Board.



3. *Governance Process* yakni serangkaian *soft structure* yang digunakan untuk memastikan penerapan dan penegakan Tata Kelola Perusahaan yang Baik di Bank Aladin Syariah, telah diimplementasikan secara konsisten dan berkelanjutan.
4. *Governance Outcome* yakni manifestasi dari penerapan dan penegakan GCG Bank Aladin Syariah yang berdampak positif terhadap penciptaan nilai (*Value Creation*) dan keberlangsungan bisnis (*Sustainability*).

DASAR PENERAPAN TATA KELOLA BANK

Dasar penerapan GCG Bank Aladin Syariah berlandaskan pada aturan perundang-undangan dan ketentuan sebagai berikut:

1. Undang-Undang Republik Indonesia No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan;
2. Undang-Undang Republik Indonesia No. 21 Tahun 2011 tentang Otoritas Jasa Keuangan;
3. Undang-Undang Republik Indonesia No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang;
4. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
5. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah;
6. Undang-Undang Republik Indonesia No. 24 Tahun 2004 sebagaimana telah diubah dengan Undang-Undang No. 7 Tahun 2009 tentang Lembaga Penjamin Simpanan;
7. Undang-Undang Republik Indonesia No. 8 Tahun 1999 tentang Perlindungan Konsumen;
8. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran;
9. Peraturan Bank Indonesia No. 22/23/PBI/2020 tanggal 29 Desember 2020 tentang Sistem Pembayaran;
10. Peraturan Bank Indonesia No. 14/6/PBI/2012 tanggal 18 Juni 2012 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) bagi Bank Syariah dan Unit Usaha Syariah;
11. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah;
12. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah;
13. Peraturan Otoritas Jasa Keuangan No. 16/POJK.03/2022 tanggal 30 Agustus 2022 tentang Bank Umum Syariah;
14. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 6 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
15. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;

BASIS FOR IMPLEMENTATION OF BANK GOVERNANCE

The basis for the implementation of Bank Aladin Syariah GCG is based on the laws and regulations as follows:

3. Governance Process, namely a series of soft structures used to ensure the implementation and enforcement of Good Corporate Governance at Bank Aladin Syariah, has been implemented consistently and sustainably.
 4. Governance Outcome, namely the manifestation of the implementation and enforcement of Bank Aladin Syariah GCG which has a positive impact on Value Creation and business continuity (Sustainability).
1. Law of the Republic of Indonesia No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector;
 2. Law of the Republic of Indonesia No. 21 of 2011 concerning the Financial Services Authority;
 3. Law of the Republic of Indonesia No. 8 of 2010 concerning Prevention and Eradication of Money Laundering Crimes;
 4. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;
 5. Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking;
 6. Law of the Republic of Indonesia No. 24 of 2004 as amended by Law no. 7 of 2009 concerning Deposit Insurance Corporation;
 7. Law of the Republic of Indonesia No. 8 of 1999 concerning Consumer Protection;
 8. Bank Indonesia Regulation No. 23/6/PBI/2021 dated 1 July 2021 concerning Payment Service Providers;
 9. Bank Indonesia Regulation No. 22/23/PBI/2020 December 29, 2020 concerning Payment Systems;
 10. Bank Indonesia Regulation No. 14/6/PBI/2012 dated 18 June 2012 concerning Fit and Proper Test for Sharia Banks and Sharia Business Units;
 11. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units;
 12. Bank Indonesia Circular No. 12/13/DPbS dated 30 April 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units;
 13. Financial Services Authority Regulation No. 16/POJK.03/2022 dated 30 August 2022 concerning Sharia Commercial Banks;
 14. Financial Services Authority Regulation No. 11/POJK.03/2022 dated 6 July 2022 concerning Implementation of Information Technology by Commercial Banks;
 15. Financial Services Authority Regulation No. 6/POJK.07/2022 dated 14 April 2022 concerning Consumer and Community Protection in the Financial Services Sector;



16. Peraturan Otoritas Jasa Keuangan No. 26/POJK.03/2021 tanggal 17 Desember 2021 tentang Batas Maksimum Penyaluran Dana dan Penyaluran Dana Besar Bagi Bank Umum Syariah;
17. Peraturan Otoritas Jasa Keuangan No. 3/POJK.04/2021 tanggal 22 Februari 2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal;
18. Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tanggal 20 April 2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha;
19. Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tanggal 20 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
20. Peraturan OJK No. 16/POJK.04/2020 tanggal 20 April 2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik;
21. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;
22. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum;
23. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2018 tanggal 27 Desember 2018 sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2021 tanggal 30 Juli 2021 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan;
24. Peraturan Otoritas Jasa Keuangan No. 59/POJK.03/2017 tanggal 18 Desember 2017 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Syariah dan Unit Usaha Syariah;
25. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tanggal 18 Juli 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik;
26. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
27. Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah;
28. Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tanggal 29 Juli 2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik;
29. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tanggal 22 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
30. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tanggal 16 Desember 2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
16. Financial Services Authority Regulation No. 26/POJK.03/2021 dated 17 December 2021 concerning Maximum Limits for Distribution of Funds and Distribution of Large Funds for Sharia Commercial Banks;
17. Financial Services Authority Regulation No. 3/POJK.04/2021 dated 22 February 2021 concerning Organizing Activities in the Capital Market Sector;
18. Financial Services Authority Regulation No. 17/POJK.04/2020 dated 20 April 2020 concerning Material Transactions and Changes in Business Activities;
19. Financial Services Authority Regulation No. 15/POJK.04/2020 dated 20 April 2020 concerning Plans and Implementation of General Meeting of Shareholders of Public Companies;
20. OJK Regulation No. 16/POJK.04/2020 dated 20 April 2020 concerning Implementation of Electronic General Meeting of Shareholders of Public Companies;
21. Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports;
22. Financial Services Authority Regulation No. 1/POJK.03/2019 dated 28 January 2019 concerning Implementation of the Internal Audit Function in Commercial Banks;
23. Financial Services Authority Regulation No. 34/POJK.03/2018 dated 27 December 2018 as amended by Financial Services Authority Regulation No. 14/POJK.03/2021 dated 30 July 2021 concerning Revaluation of Main Parties in Financial Services Institutions;
24. Financial Services Authority Regulation No. 59/POJK.03/2017 dated 18 December 2017 concerning Implementation of Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units;
25. Financial Services Authority Regulation No. 51/POJK.03/2017 dated 18 July 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies;
26. Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Compliance Function for Commercial Banks;
27. Financial Services Authority Regulation No. 65/POJK.03/2016 dated 23 December 2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units;
28. Financial Services Authority Regulation No. 29/POJK.04/2016 dated 29 July 2016 concerning Annual Reports of Issuers or Public Companies;
29. Financial Services Authority Regulation No. 27/POJK.03/2016 dated 22 July 2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions;
30. Financial Services Authority Regulation No. 31/POJK.04/2015 dated 16 December 2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies;



31. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
32. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tanggal 25 Juni 2015 tentang Situs Web Emiten atau Perusahaan Publik;
33. Peraturan Otoritas Jasa Keuangan No. 8/ POJK.03/2014 tanggal 11 Juni 2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah;
34. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tanggal 29 Juni 2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
35. Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 tanggal 1 Juli 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah;
36. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi oleh Bank Umum;
37. Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tanggal 13 September 2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris Bank;
38. Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
39. Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tanggal 11 Juni 2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah;
40. Fatwa Dewan Syariah Nasional – Majelis Ulama Indonesia;
41. Anggaran Dasar PT Bank Aladin Syariah Tbk berikut perubahannya;
42. Pedoman Umum *Good Governance Bisnis Syariah* – Komite Nasional Kebijakan *Governance*;
43. Pedoman *Good Corporate Governance* Perbankan – Komite Nasional Kebijakan *Governance*;
44. Kebijakan Tata Kelola yang Baik (*Good Corporate Governance*) dan *Code of Ethics and Conduct* yang berlaku di PT Bank Aladin Syariah Tbk.

Mekanisme tata kelola di lingkungan Bank Aladin Syariah mengacu pada *soft structure*, yakni struktur manajemen dan dokumen-dokumen yang mengatur hal yang bersifat strategis hingga mengatur hal-hal yang bersifat teknis dan terperinci berupa kebijakan dan prosedur.

Organ utama struktur GCG terdiri dari RUPS yang memiliki kedudukan tertinggi, Dewan Komisaris, Dewan Pengawas Syariah dan Direksi. Dalam pelaksanaannya, organ utama

31. Financial Services Authority Regulation No. 21/POJK.04/2015 dated 16 November 2015 concerning Implementation of Public Company Governance Guidelines;
32. Financial Services Authority Regulation No. 8/POJK.04/2015 dated 25 June 2015 concerning Issuer or Public Company Websites;
33. Financial Services Authority Regulation No. 8/ POJK.03/2014 dated 11 June 2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units;
34. Circular of the Financial Services Authority No. 16/ SEOJK.04/2021 dated 29 June 2021 concerning Form and Content of Annual Reports of Issuers or Public Companies;
35. Financial Services Authority Circular No. 10/SEOJK.03/2020 dated 1 July 2020 concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units;
36. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated 6 June 2017 concerning Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
37. Circular of the Financial Services Authority No. 39/ SEOJK.03/2016 dated 13 September 2016 concerning Fit and Proper Test for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of Bank's Board of Commissioners;
38. Circular of the Financial Services Authority No. 32/ SEOJK.04/2015 dated 17 November 2015 concerning Guidelines for Public Company Governance;
39. Financial Services Authority Circular No. 10/SEOJK.03/2014 dated 11 June 2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units;
40. Fatwa of the National Sharia Council – Indonesian Ulema Council;
41. The Articles of Association of PT Bank Aladin Syariah Tbk and their amendments;
42. General Guidelines for Sharia Business Good Governance – National Committee on Governance Policy;
43. Guidelines for Good Corporate Governance Banking - National Committee on Governance Policy;
44. Good Corporate Governance Policy and Code of Ethics and Conduct that apply at PT Bank Aladin Syariah Tbk.

The governance mechanism within Bank Aladin Syariah refers to the soft structure, namely the management structure and documents that regulate strategic matters to regulate technical and detailed matters in the form of policies and procedures.

The main organs of the GCG structure consist of the GMS which has the highest position, the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors. In its



dibantu oleh organ pendukung yang terdiri dari komite di tingkat Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Sekretaris Perusahaan, Manajemen Risiko dan Internal Audit.

Dewan Komisaris memiliki beberapa komite untuk membantu dan meningkatkan tugas dan fungsi pengawasan. Komite-komite di tingkat Dewan Komisaris Bank Aladin Syariah adalah sebagai berikut:

- Komite Audit
- Komite Pemantau Risiko
- Komite Nominasi dan Remunerasi

Direksi juga membentuk komite dalam rangka membantu tugasnya, antara lain:

- Komite Aset dan Liabilitas (ALCO)
- Komite Pengarah Teknologi Informasi
- Komite Manajemen Risiko
- Komite Sumber Daya Manusia
- Komite Pembiayaan
- Komite Keberlanjutan

Bank Aladin Syariah memiliki kerangka Arsitektur Pedoman Internal yang menggambarkan hirarki/tata urutan yang terdiri dari:

1. Anggaran Dasar (AD)
Merupakan ketentuan pada urutan tertinggi dalam struktur Pedoman Internal Bank yang ditetapkan melalui Rapat Umum Pemegang Saham (RUPS). Perubahan Anggaran Dasar merupakan wewenang Pemegang Saham dengan mekanisme sebagaimana diatur dalam Anggaran Dasar Bank.
2. Kebijakan/Level 1
Pedoman Internal yang bersifat *high level*, strategis dan jangka panjang (tidak cepat berubah) yang menjadi landasan pokok dalam pelaksanaan kegiatan Bank. Kebijakan dikelompokkan menjadi kelompok kebijakan, sebagai berikut:
 - a. Kebijakan Bisnis, yaitu ketentuan bisnis secara tertulis yang bersifat strategis dan jangka panjang (tidak cepat berubah) yang menjadi landasan pokok pelaksanaan kegiatan bisnis bank baik di bidang pembiayaan, pendanaan, maupun kegiatan jasa.
 - b. Kebijakan Operasional, yaitu ketentuan pendukung kegiatan operasional Bank secara tertulis yang bersifat strategis dan jangka panjang (tidak cepat berubah) yang meliputi kebijakan bidang akuntansi, sumber daya manusia, sistem dan teknologi, serta kebijakan operasional lainnya.
 - c. Kebijakan Pengendalian, yaitu ketentuan pendukung kegiatan Bank secara tertulis yang bersifat strategis dan jangka panjang (tidak cepat berubah) yang menjadi landasan pokok seluruh kegiatan bank dengan tujuan:

implementation, the main organs are assisted by supporting organs consisting of committees at the levels of the Board of Commissioners, Directors, Sharia Supervisory Board, Corporate Secretary, Risk Management and Internal Audit.

The Board of Commissioners has several committees to assist and improve supervisory duties and functions. The committees at the level of the Board of Commissioners of Bank Aladin Syariah are as follows:

- Audit Committee
- Risk Monitoring Committee
- Nomination and Remuneration Committee

The Board of Directors also forms committees in order to assist with their duties, including:

- Asset and Liability Committee (ALCO)
- Information Technology Steering Committee
- Risk Management Committee
- Human Capital Committee
- Committee Credit
- Committee Sustainability

Bank Aladin Syariah has an Internal Guidelines Architecture framework that describes a hierarchy/order consisting of:

1. Articles of Association (AoA)
It is a provision at the highest order in the structure of Bank's Internal Guidelines which is stipulated through the General Meeting of Shareholders (GMS). Changes to the Articles of Association are the authority of Shareholders with the mechanism as stipulated in Bank's Articles of Association.
2. Policy/Level 1
Internal guidelines that are high level, strategic and long term (not changing quickly) which are the main basis for implementing Bank's activities. Policies are grouped into groups of policies, as follows:
 - a. Business Policy, namely written business provisions that are strategic and long-term (not changing quickly) which form the main basis for carrying out bank business activities both in the areas of financing, funding, and service activities.
 - b. Operational Policy, namely written provisions supporting Bank's operational activities that are strategic and long-term (not changing quickly) which include policies in the areas of accounting, human capital, systems and technology, as well as other operational policies.
 - c. Control Policy, namely written provisions supporting Bank activities that are strategic in nature and long term (not rapidly changing) which become the main basis for all bank activities with the aim:



- i. mengamankan sumber daya organisasi dari penyalahgunaan, serta
 - ii. mendorong efisiensi operasi organisasi untuk mencapai tujuan perusahaan.
3. Standar Prosedur dan Standar/ Level 2
Pedoman Internal yang mengatur mekanisme proses atas suatu produk dan/atau aktivitas Bank. Standar Prosedur dan Standar yang merupakan penjabaran dari Kebijakan di atasnya.
4. Petunjuk Teknis/Level 3
Pedoman Internal yang berisikan tahapan proses atau teknis pelaksanaan dari suatu produk/prosedur tertentu atau mengatur prosedur kerja internal unit kerja. Dalam ketentuan ini Petunjuk Teknis merupakan penjabaran lebih lanjut dari Standar Prosedur.

TUJUAN PENERAPAN TATA KELOLA BANK

Bank Aladin Syariah menerapkan prinsip-prinsip GCG secara konsisten dan berkelanjutan dengan tujuan sebagai berikut:

1. Mengendalikan dan mengarahkan hubungan antara Organ Bank (Pemegang Saham, Dewan Komisaris, Direksi dan Dewan Pengawas Syariah), karyawan, pelanggan, mitra kerja, serta masyarakat dan lingkungan agar Bank dijalankan dengan baik sesuai dengan prinsip-prinsip GCG.
2. Mendorong dan mendukung pengembangan Bank.
3. Mengelola sumber daya secara lebih amanah.
4. Mengelola risiko secara lebih baik.
5. Meningkatkan pertanggungjawaban kepada pemangku kepentingan.
6. Mencegah terjadinya penyimpangan dalam pengelolaan Bank.
7. Memperbaiki budaya kerja Bank.
8. Meningkatkan citra atau image Bank menjadi semakin baik.

- i. Securing organizational resources from misuse, as well
 - ii. encourage the efficiency of organizational operations to achieve company goals.
3. Standard Procedures and Standards/Level 2
Internal guidelines governing the process mechanism for a product and/or Bank activity. Standard Procedures and Standards which are the elaboration of the above policies.
4. Technical Instructions/Level 3
Internal guidelines which contain the process or technical stages of the implementation of a particular product/procedure or regulate the work unit's internal work procedures. In this provision the Technical Instructions are a further elaboration of the Standard Procedures.

PURPOSE OF BANK GOVERNANCE IMPLEMENTATION

Bank Aladin Syariah applies GCG principles consistently and continuously with the following objectives:

1. Controlling and directing the relationship between Bank's Organs (Shareholders, Board of Commissioners, Board of Directors and Sharia Supervisory Board), employees, customers, work partners, as well as the community and the environment so that Bank is run properly in accordance with GCG principles.
2. Encouraging and supporting the development of Bank.
3. Manage resources more reliably.
4. Manage risk better.
5. Increasing accountability to stakeholders.
6. Prevent irregularities in the management of Bank.
7. Improving Bank's work culture.
8. Improving the image or image of Bank for the better.



PENERAPAN CORPORATE GOVERNANCE SECARA BERKELANJUTAN

SUSTAINABLE IMPLEMENTATION OF CORPORATE GOVERNANCE

Bank Aladin Syariah senantiasa melakukan penerapan GCG di lingkungan Bank dengan mendorong seluruh SDM secara berkesinambungan dalam penerapan dan penegakan GCG agar Bank mampu meraih keunggulan daya saing yang berkelanjutan.

STANDAR KUALITAS PENERAPAN TATA KELOLA PERUSAHAAN

Bank terus berupaya menciptakan dan mengembangkan prinsip GCG untuk meningkatkan kualitas penerapan GCG. Untuk itu, penerapan GCG di Bank Aladin Syariah mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 dan Surat Edaran (SE) Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) terutama Pasal 62 dan Pasal 63 mengenai kewajiban Bank untuk menyampaikan Laporan Pelaksanaan GCG kepada Bank Indonesia (BI) (sekarang Otoritas Jasa Keuangan atau OJK) dan pemangku kepentingan lainnya.

IMPLEMENTASI GOOD CORPORATE GOVERNANCE

PENERAPAN PRINSIP-PRINSIP GCG

Implementasi prinsip-prinsip GCG Bank mengacu pada Peraturan Bank Indonesia No.11/33/PBI/2009 tanggal 7 Desember 2009 dan Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah bahwa pelaksanaan GCG oleh Bank berlandaskan pada 5 (lima) prinsip dasar yaitu:

Bank Aladin Syariah always implements GCG within Bank by continuously encouraging all human capital in implementing and enforcing GCG so that Bank is able to achieve a sustainable competitive advantage.

QUALITY STANDARD OF CORPORATE GOVERNANCE IMPLEMENTATION

Bank continues to create and develop GCG principles to improve the quality of GCG implementation. For this reason, the implementation of GCG at Bank Aladin Syariah refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 and Bank Indonesia Circular Letter (SE). 12/13/DPbS dated 30 April 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) especially Article 62 and Article 63 concerning Bank obligations to submit GCG Implementation Reports to Bank Indonesia (BI) (now Financial Services Authority or OJK) and other stakeholders.

GOOD CORPORATE GOVERNANCE IMPLEMENTATION

IMPLEMENTATION OF GCG PRINCIPLES

Implementation of Bank's GCG principles refers to Bank Indonesia Regulation No.11/33/PBI/2009 dated 7 December 2009 and Bank Indonesia Circular Letter No. 12/13/DPbS dated 30 April 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units that the implementation of GCG by Banks is based on 5 (five) basic principles, namely:

Prinsip-Prinsip GCG Bank Aladin Syariah Bank Aladin Syariah GCG Principles





Adapun komitmen dan pelaksanaan prinsip-prinsip GCG di Bank Aladin Syariah dijelaskan melalui tabel berikut:

The commitment and implementation of GCG principles at Bank Aladin Syariah are explained in the following table:

Prinsip Principles	Makna Prinsip Principles Meaning	Komitmen Bank Aladin Syariah Commitment of Bank Aladin Syariah
Keterbukaan (Transparency)	Keterbukaan atau transparansi mengandung unsur pengungkapan (<i>disclosure</i>) dan penyediaan informasi secara tepat waktu, memadai, jelas, akurat dapat diperbandingkan serta mudah diakses oleh pemangku kepentingan dan masyarakat. Openness or transparency contains elements of disclosure and provision of information in a timely, adequate, clear, accurate, comparable manner and easily accessible to stakeholders and the public.	Bank dan segenap jajaran Manajemen selalu berupaya untuk menjamin adanya keterbukaan dalam menyampaikan informasi materiil dan relevan serta keterbukaan dalam melaksanakan proses pengambilan keputusan dan mudah diakses oleh stakeholders. Bank and all levels of Management always strive to ensure transparency in conveying material and relevant information as well as transparency in carrying out decision-making processes and is easily accessible to stakeholders.
Akuntabilitas (Accountability)	Kejelasan tugas dan pelaksanaan pertanggungjawaban kepada pemegang saham Bank Aladin Syariah sehingga pengelolaannya berjalan secara efektif. Clarity of duties and implementation of accountability to Bank Aladin Syariah shareholders so that the management runs effectively.	Manajemen Bank Aladin Syariah harus dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu bisnis Bank Aladin Syariah harus dikelola secara benar, terukur, dan sesuai dengan kepentingan pelaku bisnis dengan tetap memperhitungkan kepentingan para pemangku kepentingan. The management of Bank Aladin Syariah must be able to account for its performance in a transparent and fair manner. For this reason, Bank Aladin Syariah's business must be managed properly, measurably, and in accordance with the interests of business people while considering the interests of stakeholders.
Tanggung Jawab (Responsibility)	Kesesuaian pengelolaan Bank Aladin Syariah dengan peraturan dan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan bank yang sehat. Compatibility with the management of Bank Aladin Syariah with the applicable laws and regulations and the principles of sound bank management.	Bank Aladin Syariah dan segenap jajaran Bank Aladin Syariah dalam bertindak selalu berpegang teguh pada prinsip kehati-hatian dan kesesuaian pengelolaan bank dengan peraturan perundang-undangan yang berlaku dan prinsip pengelolaan bank yang sehat, dengan tetap menyadari segala risiko dan implikasi negatif yang mungkin ditimbulkan oleh tindakannya. Bank Aladin Syariah dan jajaran Bank Aladin Syariah harus selalu mengingat kepentingan seluruh pemangku kepentingan dalam menjalankan fungsinya dan menetapkan kebijaksanaan atau mengambil keputusan. Bank Aladin Syariah and all levels of Bank Aladin Syariah in acting always adhere to the principle of prudence and conformity of bank management with applicable laws and regulations and the principles of sound bank management, while still being aware of all the risks and negative implications that may arise from their actions. Bank Aladin Syariah and the ranks of Bank Aladin Syariah must always keep in mind the interests of all stakeholders in carrying out their functions and establishing policies or making decisions.
Profesional (Professional)	Memiliki kompetensi, mampu bertindak objektif dan bebas dari pengaruh/tekanan dari pihak mana pun (<i>independen</i>) serta memiliki komitmen yang tinggi untuk pengembangan usaha Bank Aladin Syariah. Having competence, be able to act objectively and be free from influence/pressure from any party (<i>independent</i>) and have a high commitment to the business development of Bank Aladin Syariah.	Bank Aladin Syariah dan seluruh jajaran manajemen menjamin bahwa Bank Aladin Syariah dikelola secara profesional tanpa adanya benturan kepentingan dan dapat menghindari pengaruh/tekanan dari pihak manapun (<i>independen</i>) yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat. Bank Aladin Syariah and all levels of management guarantee that Bank Aladin Syariah is managed professionally without any conflict of interest and can avoid influence/pressure from any party (<i>independent</i>) that is not in accordance with applicable laws and regulations and sound corporate principles.



Prinsip Principles	Makna Prinsip Principles Meaning	Komitmen Bank Aladin Syariah Commitment of Bank Aladin Syariah
Kewajaran (Fairness)	Keadilan dan kesetaraan dalam memenuhi hak-hak stakeholders berdasarkan perjanjian dan perundang-undangan yang berlaku. Fairness and equality in fulfilling the rights of stakeholders based on agreements and applicable laws.	Bank Aladin Syariah senantiasa menerapkan prinsip kewajaran yang diimplementasikan sebagai keadilan dan kesetaraan (equal treatment) di dalam memenuhi hak-hak stakeholders yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku dan menjamin bahwa setiap pemangku kepentingan akan mendapatkan perlakuan yang setara tanpa diskriminasi sesuai dengan peraturan perundang-undangan yang berlaku. Bank Aladin Syariah always applies the principle of fairness which is implemented as justice and equality (equal treatment) in fulfilling the rights of stakeholders that arise based on agreements and applicable laws and regulations and guarantees that each stakeholder will receive equal treatment without discrimination in accordance with applicable laws and regulations.

GOOD CORPORATE GOVERNANCE ASSESSMENT

Bank Aladin Syariah melakukan penilaian penerapan GCG melalui *self assessment* yang mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

Pelaksanaan *self assessment* GCG Bank meliputi 11 aspek penilaian yang telah ditetapkan oleh regulator, antara lain:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Pelaksanaan tugas dan tanggung jawab Direksi;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah;
5. Pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa;
6. Penanganan benturan kepentingan;
7. Penerapan fungsi kepatuhan bank;
8. Penerapan fungsi audit internal;
9. Penerapan fungsi audit eksternal;
10. Batas Maksimum Penyaluran Dana (BMPD); dan
11. Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan *good corporate governance* dan pelaporan internal.

GOOD CORPORATE GOVERNANCE ASSESSMENT

Bank Aladin Syariah evaluates the implementation of GCG through self-assessment which refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Financial Services Authority Circular Letter No. 10/SEOJK.03/2014 concerning Soundness Rating of Sharia Commercial Banks and Sharia Business Units.

Implementation of Bank's GCG self-assessment includes 11 assessment aspects that have been determined by the regulator, among others:

1. Implementation of duties and responsibilities of the Board of Commissioners;
2. Implementation of the duties and responsibilities of the Board of Directors;
3. Completeness and implementation of the duties of the Committee;
4. Implementation of duties and responsibilities of the Sharia Supervisory Board;
5. Implementation of sharia principles in fundraising activities and distribution of funds and services;
6. Handling conflict of interest;
7. Implementation of bank compliance function;
8. Implementation of the internal audit function;
9. Implementation of the external audit function;
10. Maximum Fund Distribution Limit (BMPD); And
11. Transparency of financial and non-financial conditions, reports on the implementation of good corporate governance and internal reporting.



PELAKSANAAN SELF ASSESSMENT PENERAPAN GOOD CORPORATE GOVERNANCE TAHUN 2022

Pada tahun 2022, Bank Aladin Syariah telah melakukan *self assessment* terhadap penerapan GCG, dengan peringkat faktor GCG Bank Aladin Syariah secara keseluruhan, adalah sebagai berikut:

SELF-ASSESSMENT IMPLEMENTATION OF 2022 GOOD CORPORATE GOVERNANCE APPLICATION

In 2022, Bank Aladin Syariah has conducted a self-assessment of the implementation of GCG, with the overall GCG factor rating of Bank Aladin Syariah, as follows:

Self Assessment Penerapan Good Corporate Governance Periode Tahun 2022
Implementation Self-Assessment of Good Corporate Governance for the 2022 Period

No.	Faktor Factors	Peringkat (Semester I) Rating (Semester I)	Peringkat (Semester II) Rating (Semester II)
1	Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Implementation of Duties and Responsibilities of Board of Commissioners	1	1
2	Pelaksanaan Tugas dan Tanggung Jawab Direksi Implementation of Duties and Responsibilities of Board of Directors	1	1
3	Kelengkapan dan Pelaksanaan Tugas Komite Completeness and Implementation of Committee Duties	1	1
4	Pelaksanaan Tugas dan Tanggung Jawab Dewan Pengawas Syariah Implementation of Duties and Responsibilities of the Sharia Supervisory Board	1	1
5	Pelaksanaan Prinsip Syariah dalam Kegiatan Penghimpunan Dana dan Penyaluran Dana serta Pelayanan Jasa Implementation of Sharia Principles in Fundraising and Fund Distribution Activities and Services	2	1
6	Penanganan Benturan Kepentingan Handling of Conflict of Interest	1	1
7	Penerapan Fungsi Kepatuhan Implementation of the Compliance Function	2	2
8	Penerapan Fungsi Audit Intern Implementation of the Internal Audit Function	1	2
9	Penerapan Fungsi Audit Eksternal Implementation of the External Audit Function	1	1
10	Batas Maksimum Penyaluran Dana (BMPD) Maximum Fund Distribution Limit (BMPD)	1	1
11	Transparansi Kondisi Keuangan dan Non Keuangan BUS, Laporan Pelaksanaan GCG serta Pelaporan Internal Transparency of BUS Financial and Non-Financial Conditions, GCG Implementation Reports and Internal Reporting	1	1
	Peringkat Rating	2	2

Pelaksanaan penerapan GCG pada semester I dan II telah diterapkan dengan efektif dengan hasil peringkat *self assessment* GCG Bank Aladin Syariah secara individual adalah 2 yakni definisi peringkat yang mencerminkan Manajemen Bank Aladin Syariah telah melaksanakan implementasi GCG dengan baik. Adapun jika terdapat kelemahan dalam penerapan prinsip GCG maka secara umum kelemahan tersebut dapat ditindaklanjuti oleh manajemen Bank Aladin Syariah.

The implementation of GCG implementation in semesters I and II has been implemented effectively with the results of Bank Aladin Syariah's GCG self-assessment rating individually being 2, namely the definition of a rating that reflects Bank Aladin Syariah's Management having implemented GCG properly. Meanwhile, if there are weaknesses in the application of GCG principles, in general these weaknesses can be followed up by the management of Bank Aladin Syariah.



ROAD MAP GCG BANK ALADIN SYARIAH

Bank Aladin Syariah telah menyusun *road map* GCG yang telah disesuaikan dengan standar ketentuan yang berlaku. *Road map* ini digunakan untuk mendukung praktik implementasi GCG dalam meningkatkan daya saing dan kredibilitas Bank Aladin Syariah.

BANK ALADIN SYARIAH GCG ROAD MAP

Bank Aladin Syariah has compiled a GCG road map that has been adjusted to the applicable regulatory standards. This road map is used to support GCG implementation practices in increasing the competitiveness and credibility of Bank Aladin Syariah.

Road Map GCG Bank Aladin Syariah
Bank Aladin Syariah GCG Road Map



Berdasarkan *road map* di atas, penerapan GCG di Bank Aladin Syariah dimulai dengan mengimplementasikan prinsip-prinsip tata kelola perusahaan yang baik yang didasarkan pada kepatuhan terhadap peraturan perundang-undangan dalam rangka mewujudkan *good compliance corporation*. Untuk mendukung hal tersebut, Bank Aladin Syariah telah memiliki kebijakan mengenai tata kelola perusahaan yang mengatur tugas dan tanggung jawab masing-masing struktur organisasi. Selain itu, Bank Aladin Syariah senantiasa melakukan penyempurnaan pada kebijakan dan prosedur yang mengacu pada peraturan perundang-undangan yang berlaku.

Dengan mengintegrasikan prinsip kepatuhan dalam setiap kegiatan usaha Bank, maka dapat mendukung dan meningkatkan penerapan tata kelola perusahaan yang baik. Dalam hal ini pelaksanaan prinsip-prinsip GCG yang meliputi *transparency*, *accountability*, *responsibility*, *professional*, dan *fairness* secara konsisten terlaksana dengan baik.

Dalam rangka mencapai keberhasilan penerapan GCG, pelaksanaan tata kelola perusahaan perlu dilandasi oleh integritas yang tinggi. Untuk itu, Bank Aladin Syariah memiliki kode etik perusahaan yang merupakan pedoman perilaku yang menjadi acuan bagi organ perusahaan dan karyawan dalam menerapkan nilai-nilai perusahaan secara berkelanjutan menjadi budaya perusahaan. Dalam hal ini prinsip-prinsip GCG telah diinternalisasi dan melekat pada nilai-nilai perusahaan sehingga Bank Aladin Syariah dapat mengimplementasikan tata kelola perusahaan secara berkelanjutan.

Based on the road map above, the implementation of GCG at Bank Aladin Syariah begins with implementing the principles of good corporate governance based on compliance with laws and regulations in order to create a good compliance corporation. To support this, Bank Aladin Syariah has a policy regarding corporate governance that regulates the duties and responsibilities of each organizational structure. In addition, Bank Aladin Syariah always makes improvements to policies and procedures that refer to the applicable laws and regulations.

By integrating the principles of compliance in every business activity of Bank, it can support and improve the implementation of good corporate governance. In this case the implementation of the GCG principles which include transparency, accountability, responsibility, professionalism and fairness has consistently been well implemented.

In order to achieve successful implementation of GCG, the implementation of corporate governance needs to be based on high integrity. For this reason, Bank Aladin Syariah has a corporate code of ethics which is a guideline of behavior which is a reference for company organs and employees in applying corporate values in a sustainable manner to become a corporate culture. In this case the principles of GCG have been internalized and embedded in company values so that Bank Aladin Syariah can implement corporate governance in a sustainable manner.



STRUKTUR DAN MEKANISME TATA KELOLA PERUSAHAAN YANG BAIK

STRUCTURE AND MECHANISM OF GOOD CORPORATE GOVERNANCE

GOVERNANCE STRUCTURE

Bank Aladin Syariah selalu memperhatikan pemetaan fungsi dan kegiatan usaha dengan memastikan *check and balance* agar dapat bekerja dengan efektif dalam membangun struktur GCG. Berdasarkan Undang-undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas (Undang-undang Perseroan Terbatas), organ Perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Namun, sebagai perusahaan yang berlandaskan pada prinsip syariah, Bank Aladin Syariah juga menempatkan Dewan Pengawas Syariah (DPS) sebagai organ utama dalam struktur tata kelola perusahaan.

Bank Aladin Syariah telah memiliki struktur organisasi Dewan Komisaris, Direksi, Dewan Pengawas Syariah (DPS), Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Kepatuhan yang memadai. Jumlah dan komposisi anggota Dewan Komisaris, Direksi, dan DPS telah sesuai dengan ketentuan. Pengangkatan anggota Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah telah melalui tahapan *assessment* oleh Komite Nominasi dan Remunerasi dengan memperhatikan faktor integritas, kompetensi, dan reputasi keuangan sehingga anggota Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya. Seluruh anggota Direksi dan Komisaris Independen telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh Bank Indonesia dan/OJK.

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris telah membentuk dan melengkapi keanggotaan Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi sehingga sesuai dengan regulasi dan sesuai dengan kebutuhan Bank Aladin Syariah. Direksi juga telah membentuk 5 (lima) komite yaitu Komite Aset dan Liabilitas, Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Sumber Daya Manusia, Komite Pembiayaan dan Komite Keberlanjutan guna mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya serta diharapkan dapat melakukan pengambilan keputusan secara efektif dan tepat dalam menghadapi kondisi terkini Bank Aladin Syariah dan tantangan bisnis ke depan.

Selain kelima komite tersebut, Direksi juga telah melengkapi organisasi dengan Satuan Kerja Audit, Manajemen Risiko dan Kepatuhan yang independen dari satuan kerja operasional. Satuan kerja yang merupakan *2nd & 3rd line of defense* tersebut diharapkan mampu mendukung kegiatan operasional Bank Aladin Syariah dengan memperhatikan prinsip kehati-hatian dan GCG. Infrastruktur tata kelola Bank Aladin Syariah berupa Kebijakan dan Prosedur Bank, Tugas Pokok dan Fungsi masing-masing struktur organisasi telah memadai dan mendukung kegiatan usaha Bank.

GOVERNANCE STRUCTURE

Bank Aladin Syariah always pays attention to the mapping of business functions and activities by ensuring checks and balances so that they can work effectively in building a GCG structure. Based on the Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies (Limited Liability Company Law), the Company's organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. However, as a company based on sharia principles, Bank Aladin Syariah also places the Sharia Supervisory Board (SSB) as the main organ in the corporate governance structure.

Bank Aladin Syariah has an organizational structure for the Board of Commissioners, Board of Directors, Sharia Supervisory Board (SSB), Internal Audit Unit, Risk Management Unit and Compliance Unit. The number and composition of the members of the Board of Commissioners, Board of Directors and SSB are in accordance with the provisions. The appointment of members of the Board of Commissioners, Directors and Sharia Supervisory Board has gone through the assessment stage by the Nomination and Remuneration Committee by considering the factors of integrity, competence and financial reputation so that members of the Board of Commissioners, Directors and Sharia Supervisory Board have sufficient competence and are relevant to their position to carry out their duties and responsibilities. All members of the Board of Directors and Independent Commissioners have been declared to have passed the Fit and Proper Test (PKK) by Bank Indonesia and/OJK.

In carrying out its duties and responsibilities, the Board of Commissioners has formed and complemented the membership of Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee so that it complies with regulations and meets the needs of Bank Aladin Syariah. The Board of Directors has also formed 5 (Five) committees namely the Risk Management Committee, IT Steering Committee (ITSC), Asset-Liability Committee (ALCO), and the Credit Committee please add Sustainability to support the effectiveness of carrying out their duties and responsibilities and are expected to be able to make decisions effectively and appropriately in facing the current conditions of Bank Aladin Syariah and future business challenges.

In addition to these five committees, the Board of Directors has also equipped the organization with Audit, Risk Management and Compliance Work Units that are independent from operational work units. The work unit which is the 2nd & 3rd line of defense is expected to be able to support the operational activities of Bank Aladin Syariah by taking into account the principles of prudence and GCG. The governance infrastructure of Bank Aladin Syariah in the form of Bank Policies and Procedures, Main Duties and Functions of each organizational structure is adequate and supports Bank's business activities.



GOVERNANCE PROCESS

Bank Aladin Syariah senantiasa menjalankan prosedur dan mekanisme yang terstruktur dan sistematis sesuai dengan GCG dan prinsip kehati-hatian. Proses pengangkatan dan/atau penggantian anggota Dewan Komisaris, Direksi dan DPS telah dilakukan sesuai dengan ketentuan yang berlaku dan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi dengan mempertimbangkan penilaian terhadap faktor integritas, kompetensi, dan reputasi keuangan. Semua organ Bank Aladin Syariah menjalankan tugas dan tanggung jawabnya sesuai dengan fungsi masing-masing secara *proper*. Dewan Komisaris, DPS, dan Direksi telah melakukan rapat koordinasi untuk saling memberikan informasi, berdiskusi, dan mengambil keputusan yang diperlukan untuk menjaga bisnis Bank berjalan dengan baik.

Pada level Dewan Komisaris, untuk mendukung tugas dan tanggung jawabnya dalam melakukan pengawasan dan pemberian nasihat kepada Direksi, Dewan Komisaris telah menyetujui Rencana Bisnis Bank (RBB) yang telah disusun dengan memperhatikan kondisi faktor eksternal dan internal Bank Aladin Syariah. Dewan Komisaris juga telah melakukan pengawasan terhadap realisasi RBB yang telah ditetapkan. Sebagai upaya untuk meningkatkan fungsi pengawasan Dewan Komisaris, maka Dewan Komisaris membentuk Komite yang dapat membantu Dewan Komisaris melaksanakan tugas pengawasan. Komite-Komite yang dibentuk telah menyampaikan rekomendasi kepada Dewan Komisaris terkait proses perbaikan yang perlu dilakukan oleh Bank Aladin Syariah.

Adapun fungsi Dewan Pengawas Syariah (DPS) melaksanakan tugas dan tanggung jawabnya melalui penyelenggaraan rapat bulanan guna memastikan antara lain usulan produk, jasa dan program sesuai dengan prinsip syariah yang diatur dalam Fatwa DSN-MUI. Dewan Pengawas Syariah dibantu oleh 1 (satu) orang *Liaison Officer* yang berada di bawah supervisi Satuan Kerja Kepatuhan. Hasil pengawasan dari DPS telah dilaporkan secara semesteran kepada OJK, DSN-MUI dan Direksi.

Dalam menjalankan tugas dan tanggung jawabnya, Direksi tanpa intervensi dari pemegang saham, bertanggung jawab penuh atas pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian, GCG dan prinsip syariah. RBB yang telah mendapatkan persetujuan Dewan Komisaris, menjadi panduan dan fokus bagi Direksi untuk dapat direalisasikan dengan baik.

Sementara itu, karyawan Bank Aladin Syariah juga memperoleh kesempatan untuk mendapatkan pelatihan secara fleksibel berdasarkan kebutuhan Bank Aladin Syariah dan karyawan. Secara reguler juga dilakukan pelatihan-pelatihan untuk meningkatkan kemampuan dan pengetahuan karyawan sehingga mendukung karyawan dalam melaksanakan tugas dan tanggung jawabnya dengan baik.

GOVERNANCE PROCESS

Bank Aladin Syariah always carries out structured and systematic procedures and mechanisms in accordance with GCG and the precautionary principle. The process of appointing and/or replacing members of the Board of Commissioners, Board of Directors and SSB has been carried out in accordance with applicable regulations and taking into account the recommendations of the Nomination and Remuneration Committee by considering the assessment of integrity, competency and financial reputation factors. All organs of Bank Aladin Syariah carry out their duties and responsibilities according to their respective functions in a proper manner. The Board of Commissioners, SSB and Board of Directors have held coordination meetings to provide information, discuss and make decisions needed to keep Bank's business running well.

At the level of the Board of Commissioners, to support their duties and responsibilities in supervising and providing advice to the Board of Directors, the Board of Commissioners has approved Bank Business Plan (RBB) which has been prepared considering the external and internal factors of Bank Aladin Syariah. Board of Commissioners also supervised the realization of the predetermined RBB. As an effort to improve the supervisory function of the Board of Commissioners, the Board of Commissioners forms a committee that can assist the Board of Commissioners in carrying out supervisory duties. The committees formed have submitted recommendations to the Board of Commissioners regarding the improvement process that needs to be carried out by Bank Aladin Syariah.

The function of the Sharia Supervisory Board (SSB) is to carry out its duties and responsibilities through holding monthly meetings to ensure, among other things, product, service and program proposals comply with sharia principles stipulated in the DSN-MUI Fatwa. The Sharia Supervisory Board is assisted by 1 (one) Liaison Officer who is under the supervision of the Compliance Unit. The results of supervision from SSB have been reported semiannually to the OJK, DSN-MUI and the Board of Directors.

In carrying out their duties and responsibilities, the Board of Directors, without intervention from shareholders, is fully responsible for the implementation of Bank management based on prudential principles, GCG and sharia principles. The RBB, which has received approval from the Board of Commissioners, becomes a guide and focus for the Board of Directors to be realized properly.

Meanwhile, Bank Aladin Syariah employees also have the opportunity to get training flexibly based on the needs of Bank Aladin Syariah and employees. Regular training is also conducted to improve the ability and knowledge of employees so as to support employees in carrying out their duties and responsibilities properly. Bank Aladin Syariah has also periodically evaluated and updated internal regulations in order to maintain the effectiveness, adequacy



Bank Aladin Syariah juga telah melakukan evaluasi dan pengkinian ketentuan internal secara berkala dalam rangka menjaga efektivitas, kecukupan, dan kesesuaian ketentuan internal dengan peraturan perundang-undangan yang berlaku serta prinsip syariah.

GOVERNANCE OUTCOME

Hasil proses penerapan prinsip GCG terlihat dari *Governance Outcome* yang diperoleh, dan merupakan manifestasi dari penerapan GCG Bank Aladin Syariah terhadap *stakeholders* yang berdampak positif terhadap penciptaan nilai (*value creation*) dan keberlangsungan bisnis (*sustainability*).

Bank berkomitmen untuk terus meningkatkan serta menyempurnakan penerapan governance process dan dukungan yang memadai dari *governance structure* agar tercapainya *outcome* yang membantu Bank untuk berkembang. Selain itu, *governance outcome* yang diperoleh Bank Aladin Syariah juga didukung dengan ketentuan internal Bank Aladin Syariah yang terus dilakukan pengkinian dan disesuaikan dengan regulasi yang berlaku.

MEKANISME TATA KELOLA PERUSAHAAN

Governance mechanism merupakan mekanisme implementasi GCG yang tercermin dalam sistem yang kuat. Hal ini menjadi penting, karena implementasi GCG tidak cukup hanya dengan mengandalkan pilar *governance structure*, melainkan dibutuhkan adanya aturan main yang jelas dalam bentuk mekanisme. *Governance mechanism* dapat diartikan sebagai aturan main, kebijakan, prosedur dan hubungan yang jelas antara pihak yang mengambil keputusan dengan pihak yang melakukan kontrol (pengawasan) terhadap keputusan tersebut.

Penerapan GCG dilakukan secara berkesinambungan sehingga prinsip-prinsip GCG menjadi acuan dalam kegiatan usaha Bank Aladin Syariah. Penerapan GCG terwujud dari interaksi seluruh organ Bank Aladin Syariah, di mana dalam struktur GCG Bank Aladin Syariah, organ utama terdiri dari Rapat Umum Pemegang Saham (RUPS) yang memiliki kedudukan tertinggi, Dewan Komisaris, Dewan Pengawas Syariah, dan Direksi. Untuk memaksimalkan fungsi organ utama dalam struktur GCG Bank Aladin Syariah, maka dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari Komite di tingkat Dewan Komisaris, dan Direksi, Sekretaris Perusahaan, dan Internal Audit.

Komite di tingkat Dewan Komisaris dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dilakukan oleh Dewan Komisaris. Komite-komite di tingkat Dewan Komisaris Bank Aladin Syariah adalah sebagai berikut:

1. Komite Audit;
2. Komite Pemantau Risiko; dan
3. Komite Nominasi dan Remunerasi.

and conformity of internal regulations with applicable laws and regulations and sharia principles.

GOVERNANCE OUTCOME

The results of the process of implementing GCG principles can be seen from the Governance Outcome obtained, and is a manifestation of the implementation of Bank Aladin Syariah's GCG towards stakeholders which has a positive impact on value creation and business continuity (*sustainability*).

Bank is committed to continuously improving and perfecting the implementation of governance processes and adequate support from the governance structure in order to achieve outcomes that help Bank to develop. In addition, the governance outcomes obtained by Bank Aladin Syariah are also supported by the internal provisions of Bank Aladin Syariah which are continuously updated and adjusted to the applicable regulations..

CORPORATE GOVERNANCE MECHANISM

Governance mechanism is a GCG implementation mechanism that is reflected in a strong system. This is important, because the implementation of GCG is not sufficient just by relying on the pillars of the governance structure, but requires clear rules of the game in the form of a mechanism. Governance mechanisms can be interpreted as rules of the game, policies, procedures and clear relationships between parties making decisions and those exercising control (supervision) of these decisions.

The implementation of GCG is carried out on an ongoing basis so that the principles of GCG become a reference in the business activities of Bank Aladin Syariah. The implementation of GCG is realized from the interaction of all organs of Bank Aladin Syariah, where in the GCG structure of Bank Aladin Syariah, the main organ consists of the General Meeting of Shareholders (GMS) which has the highest position, the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors. To maximize the function of the main organs in the GCG structure of Bank Aladin Syariah, in its implementation it is assisted by supporting organs consisting of Committees at the Board of Commissioners and Directors level, Corporate Secretary, and Internal Audit.

Committees at the level of the Board of Commissioners were formed to assist and improve the supervisory function carried out by the Board of Commissioners. The committees at the level of the Board of Commissioners of Bank Aladin Syariah are as follows:

1. Audit Committee;
2. Risk Monitoring Committee; And
3. Nomination and Remuneration Committee.



Direksi bersama jajaran manajemen Bank Aladin Syariah bertugas untuk mengelola, mengendalikan, serta bertanggung jawab terhadap implementasi GCG di Bank Aladin Syariah, dibantu oleh Komite di tingkat Direksi yang terdiri dari:

1. Komite Aset dan Liabilitas;
2. Komite Pengarah Teknologi Informasi;
3. Komite Manajemen Risiko;
4. Komite Pembiayaan; dan
5. Komite Keberlanjutan.

Untuk itu, Bank Aladin Syariah terus berupaya menjaga hubungan kerja yang baik antar organ Bank Aladin Syariah agar masing-masing organ dapat bekerja dengan efektif dan efisien sesuai fungsi dan tanggung jawabnya masing-masing. Masing-masing organ menghormati fungsi dan peranannya masing-masing sesuai peraturan perundang-undangan dan Anggaran Dasar Bank Aladin Syariah.

Board of Directors together with the management of Bank Aladin Syariah are tasked with managing, controlling, and being responsible for the implementation of GCG at Bank Aladin Syariah, assisted by a Committee at the Board of Directors level consisting of:

1. Asset and Liability Committee;
2. Information Technology Steering Committee;
3. Risk Management Committee;
4. Credit Committee; And
5. Sustainability Committee.

For this reason, Bank Aladin Syariah continues to strive to maintain good working relationships between the organs of Bank Aladin Syariah so that each organ can work effectively and efficiently according to their respective functions and responsibilities. Each organ respects the function and role of each in accordance with laws and regulations and the Articles of Association of Bank Aladin Syariah.



STRUKTUR DAN ORGAN TATA KELOLA BANK

STRUCTURE AND ORGANS OF BANK GOVERNANCE

RAPAT UMUM PEMEGANG SAHAM

Rapat Umum Pemegang Saham (RUPS) merupakan organ Perseroan tertinggi dengan wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan oleh Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, dan/atau Anggaran Dasar Perseroan. Dalam hal ini, memiliki wewenang untuk menunjuk anggota Dewan Komisaris dan anggota Direksi, memutuskan untuk menerima atau menolak laporan Dewan Komisaris dan Direksi, menunjuk auditor eksternal, serta menentukan kesesuaian antara remunerasi dan dividen, mengevaluasi kinerja Dewan Komisaris dan Direksi, menyetujui perubahan anggaran dasar Bank, menyetujui laporan keuangan, serta menetapkan remunerasi bagi anggota Dewan Komisaris dan Direksi. RUPS, yang terdiri dari RUPS Tahunan dan RUPS Luar Biasa, merupakan sebuah forum bagi para pemegang saham memiliki kewenangan untuk memperoleh keterangan mengenai pengelolaan perusahaan yang dilakukan oleh Direksi di bawah pengawasan Dewan Komisaris.

JENIS RUPS

1. RUPS Tahunan (RUPST)
Penyelenggaraan RUPS tahunan ini dilakukan oleh Direksi dengan mengundang Dewan Komisaris, Dewan Pengawas Syariah dan Pemegang Saham untuk membahas dan meminta persetujuan Laporan Tahunan, pengesahan Laporan Keuangan, dan pengesahan Laporan Tugas Pengawasan Dewan Komisaris Bank, penetapan penggunaan laba bersih Bank, penunjukan Kantor Akuntan Publik, penetapan paket remunerasi berikut tunjangan, bonus dan fasilitas yang diberikan kepada Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah, pelaporan realisasi penggunaan dana hasil Penawaran Umum, perubahan alamat Bank dan perubahan susunan Pengurus Bank.
2. RUPS Luar Biasa (RUPSLB)
RUPS Luar Biasa adalah RUPS lainnya yang dapat diadakan setiap waktu berdasarkan kebutuhan untuk kepentingan Bank. Pembahasan rapat RUPSLB antara lain perubahan nama Bank, mengangkat dan memberhentikan Dewan Komisaris, Dewan Pengawas Syariah dan Direksi Bank, memberikan persetujuan penambahan modal dengan cara menerbitkan saham baru dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD), memberikan wewenang dan kuasa kepada Direksi Bank dengan hak substitusi untuk melakukan segala tindakan yang diperlukan dalam rangka penambahan modal, memberikan kuasa kepada Direksi Bank untuk merubah anggaran dasar Bank dalam rangka peningkatan modal.

GENERAL MEETING OF SHAREHOLDERS

The General Meeting of Shareholders (GMS) is the highest organ of the Company with authority not granted to the Board of Directors or the Board of Commissioners within the limits determined by Law no. 40 of 2007 concerning Limited Liability Companies, and/or the Company's Articles of Association. In this case, has the authority to appoint members of the Board of Commissioners and members of the Board of Directors, decide to accept or reject the reports of the Board of Commissioners and Directors, appoint an external auditor, and determine the suitability between remuneration and dividends, evaluate the performance of the Board of Commissioners and Directors, approve changes to Bank's articles of association, approve financial reports, and determine remuneration for members of the Board of Commissioners and Board of Directors. The GMS, which consists of the Annual GMS and the Extraordinary GMS, is a forum for shareholders who have the authority to obtain information regarding company management carried out by the Board of Directors under the supervision of the Board of Commissioners.

GMS TYPE

1. Annual GMS (AGMS)
The holding of this annual GMS is carried out by the Board of Directors by inviting the Board of Commissioners, the Sharia Supervisory Board and Shareholders to discuss and seek approval for the Annual Report, ratification of the Financial Statements, and ratification of Bank's Board of Commissioners' Supervisory Task Report, determination of the use of Bank's net profit, appointment of a Public Accounting Firm, determination of the remuneration package including allowances, bonuses and facilities provided to the Board of Commissioners, Directors and Sharia Supervisory Board, reporting on the realization of the use of proceeds from the Public Offering, changes to Bank's address and changes to the composition of Bank's Management.
2. Extraordinary GMS (EGMS)
Extraordinary GMS is another GMS that can be held at any time based on the need for the benefit of Bank. EGMS meeting discussions included changing the name of Bank, appointing and dismissing the Board of Commissioners, Sharia Supervisory Board and Directors of Bank, giving approval for additional capital by issuing new shares by granting Rights Issue (HMETD), giving authority and power of attorney to Bank's Directors by right of substitution to take all necessary actions in order to increase capital, authorizes the Board of Directors of Bank to amend the articles of association of Bank in order to increase capital.



PENYELENGGARAAN RUPS

Penyelenggaraan RUPS didahului dengan proses pengumuman dan pemanggilan RUPS yang dilakukan sesuai ketentuan yang berlaku. Bahan informasi yang diperlukan terkait pelaksanaan RUPS disampaikan bersamaan dengan pemanggilan RUPS. Namun jika hal tersebut belum tersedia pada saat pemanggilan RUPS, maka bahan informasi tersebut akan disampaikan pada saat RUPS diselenggarakan. Pada umumnya, sebelum RUPS dilaksanakan, akan dilakukan pemanggilan kepada pemegang saham dalam jangka waktu paling lambat 14 (empat belas) hari sebelum tanggal RUPS diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS. Pemanggilan RUPS dilakukan dengan surat tercatat. Dalam panggilan RUPS dicantumkan tanggal, waktu, tempat, dan mata acara rapat disertai memberitahukan bahwa bahan yang akan dibicarakan dalam RUPS tersedia di kantor Bank Aladin Syariah sejak tanggal dilakukan pemanggilan RUPS sampai dengan tanggal RUPS diadakan. Agenda RUPS dapat ditambah sesuai kebutuhan dan sepanjang tidak bertentangan dengan kepentingan Bank Aladin Syariah dapat dilakukan bila disetujui oleh peserta RUPS. Selama RUPS berlangsung acara dipimpin oleh Pemegang Saham.

PELAKSANAAN RUPS DI TAHUN 2022

Di tahun 2022, Bank menyelenggarakan 3 (tiga) kali RUPS dengan rincian sebagai berikut:

GMS IMPLEMENTATION

The implementation of the GMS is preceded by the process of announcing and summoning the GMS which is carried out in accordance with applicable regulations. The necessary information material related to the implementation of the GMS is submitted simultaneously with the summons for the GMS. However, if this is not available at the time of the summons for the GMS, then the information will be submitted when the GMS is held. In general, before the GMS is convened, a summons will be made to the shareholders no later than 14 (fourteen) days prior to the date the GMS is held without taking into account the date of the summons and the date of the GMS. Summons for the GMS are made by registered letter. The summons for the GMS includes the date, time, place and agenda of the meeting accompanied by notification that the material to be discussed at the GMS is available at Bank Aladin Syariah office from the date the call for the GMS is made until the date the GMS is held. The GMS agenda can be added as needed and as long as it does not conflict with the interests of Bank Aladin Syariah, this can be done if it is approved by the GMS participants. During the GMS, the event is chaired by the Shareholders.

GMS IMPLEMENTATION IN 2022

In 2022, Bank held 3 (three) GMS with the following details:

Penyelenggaraan RUPS Tahunan 2022 Annual GMS Implementation in 2022

Hari/Tanggal Day/Date	Kamis, 23 Juni 2022 Thursday, June 23, 2022
Waktu Time	Pk. 10.00 WIB s.d selesai At 10.00 WIB until finished
Tempat Venue	Dilaksanakan secara daring bertempat di Kantor Pusat PT Bank Aladin Syariah Tbk Gedung Millennium Centennial Center Lantai 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920 Conducted online at the Head Office of PT Bank Aladin Syariah Tbk Millennium Centennial Center Building Floor 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920



Pihak-pihak yang Hadir Present Parties	• Dewan Komisaris - Rudy Hamdani (Presiden Komisaris/Independen) - Fransisca Ekawati (Komisaris Independen) - Ationo Teguh Basuki (Komisaris) • Direksi - Dyota Mahottama Marsudi (Presiden Direktur) - Firdila Sari (Direktur) - Mayang Ekaputri (Direktur) - Baiq Nadea Dzurriatin (Direktur Kepatuhan) • Dewan Pengawas Syariah - Dr. H. M. Asrorun Ni'am Sholeh, MA - Ketua Dewan Pengawas Syariah - Sholahudin Al Aiyub, S.Ag, M.Si • Board of Commissioners - Rudy Hamdani (President Commissioner/Independent) - Fransisca Ekawati (Independent Commissioner) - Ationo Teguh Basuki (Commissioner) • Board of Directors - Dyota Mahottama Marsudi (President Director) - Firdila Sari (Director) - Mayang Ekaputri (Director) - Baiq Nadea Dzurriatin (Director of Compliance) • Sharia Supervisory Board - Dr. H. M. Asrorun Ni'am Sholeh, MA - Ketua Dewan Pengawas Syariah - Sholahudin Al Aiyub, S.Ag, M.Si

Adapun keputusan RUPS Tahunan sebagai berikut:

The resolutions of the Annual GMS are as follows:

Hasil Keputusan RUPS Tahunan tanggal 23 Juni 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the Annual GMS on June 23, 2022 and Follow-up by Management

Mata Acara Rapat ke-1:

Persetujuan Laporan Tahunan, pengesahan Laporan Keuangan, dan pengesahan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya ("volledig acquit et de charge") kepada anggota Direksi atas tindakan pengurusan Perseroan dan anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2021.

1st Meeting Agenda

Approval of the Annual Report, ratification of the Financial Statements, and ratification of the Supervisory Report of the Company's Board of Commissioners for the fiscal year ending December 31, 2021 as well as granting of full release and discharge ("volledig acquit et de charge") to members of the Board of Directors for their actions in managing the Company and members of the Board of Commissioners for the Company's supervisory actions that have been carried out during the 2021 Fiscal year.

Hasil keputusan:

Menyetujui dan mengesahkan Laporan Tahunan, Laporan Keuangan, dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 (tiga puluh satu) Desember 2021 (dua ribu dua puluh satu) sekaligus pemberian pelunasan dan pembebasan tanggung jawab sepenuhnya ("volledig acquit et de charge") kepada Anggota Direksi atas tindakan pengurusan Perseroan dan Anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2021 (dua ribu dua puluh satu).

Resolution:

Approve and ratify the Annual Report, Financial Report, and Supervisory Report of the Company's Board of Commissioners for the Fiscal year ending December 31 (thirty one) 2021 (two thousand twenty one) as well as granting full release and discharge of responsibility ("volledig acquit et de charge") to Members of the Board of Directors for their actions in managing the Company and Members of the Board of Commissioners for their supervisory actions of the Company which have been carried out during the Fiscal year 2021 (two thousand and twenty one).



Hasil Keputusan RUPS Tahunan tanggal 23 Juni 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the Annual GMS on June 23, 2022 and Follow-up by Management

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized

Mata Acara Rapat ke-2:

Penetapan penggunaan Laba Bersih Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2021.

2nd Meeting Agenda:

Determination of the use of the Company's Net Profit for the Fiscal Year ending December 31, 2021.

Hasil keputusan:

Tidak melakukan pembayaran Dividen untuk tahun buku 2021 (dua ribu dua puluh satu).

Resolution:

Not paying dividends for the 2021 (two thousand and twenty-one) fiscal year.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized

Mata Acara Rapat ke-3:

Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2022.

3rd Meeting Agenda:

Appointment of a Public Accounting Firm to audit the Company's Financial Statements for the fiscal year ending on 31 December 2022.

Hasil keputusan:

Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk:

- Menunjuk dan menetapkan Kantor Akuntan Publik yang akan mengaudit Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 (tiga puluh satu) Desember 2022 (dua ribu dua puluh dua);
- Menetapkan honorarium dan persyaratan-persyaratan lain penunjukan Akuntan Publik tersebut; serta
- Menunjuk Kantor Akuntan Publik pengganti bilamana Kantor Akuntan Publik tersebut tidak dapat melaksanakan tugas auditnya sesuai dengan standar akuntansi dan ketentuan perundangan yang berlaku, termasuk peraturan di bidang pasar modal dan peraturan Bapepam dan LK dan/atau Peraturan OJK.

Resolution:

Granting power and authority to the Company's Board of Commissioners to:

- Appoint and appoint a Public Accounting Firm to audit the Company's Financial Statements for the Fiscal year ending December 31 (thirty-one) 2022 (two thousand and twenty-two);
- Determine the honorarium and other requirements for the appointment of the Public Accountant; as well as
- Appoint a replacement Public Accounting Firm if the Public Accounting Firm is unable to carry out its audit duties in accordance with accounting standards and applicable laws and regulations, including regulations in the capital market sector and Bapepam and LK regulations and/or OJK regulations.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution Results:

Realized



Hasil Keputusan RUPS Tahunan tanggal 23 Juni 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the Annual GMS on June 23, 2022 and Follow-up by Management

Mata Acara Rapat ke-4:

Penetapan paket remunerasi berikut tunjangan, bonus dan fasilitas yang diberikan kepada Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.

4th Meeting Agenda:

Determination of the remuneration package including allowances, bonuses and facilities provided to the Company's Board of Commissioners, Directors and Sharia Supervisory Board for the fiscal year ending December 31, 2022.

Hasil keputusan:

Menyetujui pemberian dan pendelegasian kewenangan kepada Dewan Komisaris Perseroan untuk menetapkan paket Remunerasi berikut Tunjangan dan Fasilitas yang diberikan kepada Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah Perseroan untuk tahun buku yang berakhir pada tanggal 31 (tiga puluh satu) Desember 2022 (dua ribu dua puluh dua) dengan memperhatikan kondisi keuangan Perseroan.

Resolution:

Approved the granting and delegation of authority to the Company's Board of Commissioners to determine the Remuneration package including Allowances and Facilities provided to the Company's Board of Commissioners, Directors and Sharia Supervisory Board for the fiscal year ending on 31 (thirty-one) December 2022 (two thousand twenty-two) by taking into account the financial condition of the Company.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized

Mata Acara Rapat ke-5:

Persetujuan atas perubahan Anggaran Dasar Perseroan

5th Meeting Agenda:

Approval of changes to the Company's Articles of Association

Hasil keputusan:

1. Memberikan persetujuan atas perubahan Pasal 3 anggaran dasar Perseroan mengenai maksud dan tujuan;
2. Memberi kuasa kepada salah seorang anggota Direksi Perseroan untuk menyatakan keputusan ini dalam suatu Akta Notaris, baik sebagian maupun seluruhnya, termasuk menyusun kembali Pasal 3 anggaran dasar Perseroan dan untuk itu dikuasakan menghadap Notaris, menandatangani akta, dokumen atau surat-surat, serta melakukan segala sesuatu yang diperlukan untuk tercapainya maksud tersebut di atas tanpa ada yang dikecualikan sekaligus memohon persetujuan atas perubahan anggaran dasar ini kepada instansi yang berwenang.

Resolution:

1. Give approval for changes to Article 3 of the Company's articles of association regarding the aims and objectives;
2. To authorize a member of the Company's Board of Directors to state this decision in a Notary Deed, either in part or in whole, including rearranging Article 3 of the Company's articles of association and for this purpose to authorize before a Notary, sign deeds, documents or letters, and carry out everything that is necessary to achieve the above-mentioned purposes without any exceptions while at the same time requesting approval of the amendments to these articles of association from the competent authority.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized



Hasil Keputusan RUPS Tahunan tanggal 23 Juni 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the Annual GMS on June 23, 2022 2022 and Follow-up by Management

Mata Acara Rapat ke-6:

Penegasan periode masa jabatan Direksi dan Dewan Komisaris Perseroan.

6th Meeting Agenda:

Affirmation of the term of office of the Board of Directors and the Board of Commissioners of the Company.

Hasil keputusan:

1. Menegaskan masa periode susunan anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah akan berakhir pada penutupan RUPS Tahun Ketiga dengan mengikuti masa pengangkatan masing-masing anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah.

Untuk selanjutnya susunan anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan sebagai berikut:

Dewan Komisaris

Presiden Komisaris (Independen): Tuan RUDY HAMDANI

Komisaris : Tuan ATIONO TEGUH BASUKI

Komisaris Independen : Nyonya FRANSISCA EKAWATI

Direksi

Presiden Direktur : Tuan DYOTA MAHOTTAMA MARSUDI

Direktur : Nyonya FIRDILA SARI

Direktur : Nyonya MAYANG EKAPUTRI

Direktur Kepatuhan : Nyonya BAIQ NADEA DZURRIATIN

Dewan Pengawas Syariah

Ketua : Tuan Prof. DR. H.M ASRORUN NI'AM SHOLEH, M.A

Anggota : Tuan Drs. H. SHOLAHUDIN AL AIYUB, S. Ag., M.Si

2. Memberikan kuasa kepada salah seorang Direksi Perseroan untuk menyatakan keputusan ini, baik dalam suatu akta notaris dan untuk itu dikuasakan menghadap Notaris, menandatangani akta, dokumen atau surat-surat serta melakukan segala sesuatu yang diperlukan untuk tercapainya maksud tersebut di atas tanpa ada yang dikecualikan sekaligus memberitahukan perubahan tersebut kepada pihak yang berwenang.



Hasil Keputusan RUPS Tahunan tanggal 23 Juni 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the Annual GMS on June 23, 2022 and Follow-up by Management

Resolution:

1. Affirmed that the period for the composition of members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board will end at the close of the Third Year GMS by following the appointment period for each member of the Board of Directors, Board of Commissioners and Sharia Supervisory Board.

Henceforth, the composition of the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company is as follows:

Board of Commissioners

President Commissioner (Independent) : Tuan RUDY HAMDANI
Commissioner : Tuan ATIONO TEGUH BASUKI
Independent Commissioner : Nyonya FRANSISCA EKAWATI

Board of Directors

President Director : Tuan DYOTA MAHOTTAMA MARSUDI
Director : Nyonya FIRDILA SARI
Director : Nyonya MAYANG EKAPUTRI
Director of Compliance : Nyonya BAIQ NADEA DZURRIATIN

Sharia Supervisory Board

Chairman : Tuan Prof. DR. H.M ASRORUN NI'AM SHOLEH, M.A
Member : Tuan Drs. H. SHOLAHUDIN AL AIYUB, S. Ag, M.Si

2. Granting power of attorney to one of the Directors of the Company to declare this decision, both in a notarial deed and for that purpose to be authorized to appear before a Notary, sign deeds, documents or letters and do everything necessary to achieve the said purposes without any exceptions at the same time notifying the change to the competent authority.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized

Mata Acara Rapat ke-7:

Pelaporan realisasi penggunaan dana hasil Penawaran Umum.

7th Meeting Agenda:

Reporting on the realization of the use of proceeds from the Public Offering.

Hasil keputusan:

Direksi telah melaporkan Realisasi Penggunaan Dana Hasil Penawaran Umum Perseroan per 31 (tiga puluh satu) Desember 2021 (dua ribu dua puluh satu) pada Rapat Umum Pemegang Saham Tahunan yang dilaksanakan pada hari ini, Kamis, tanggal 23 (dua puluh tiga) Juni 2022 (dua ribu dua puluh dua).

Resolution:

The Board of Directors has reported the Realization of the Use of Proceeds from the Company's Public Offering as of 31 (thirty one) December 2021 (two thousand and twenty one) at the Annual General Meeting of Shareholders which will be held today, Thursday, 23 (twenty three) June 2022 (two thousand twenty two).

Tindak Lanjut atas Hasil Keputusan:

Bersifat penyampaian informasi kepada publik

Follow-up on Resolution:

It is a delivery of information to the public



PELAKSANAAN RUPS LUAR BIASA TAHUN 2022

Pelaksanaan RUPS Luar Biasa di tahun 2022, diadakan sebanyak 2 (dua) kali yakni pada tanggal 10 Februari 2022 dan 29 Juli 2022, dengan rincian sebagai berikut:

IMPLEMENTATION OF THE 2022 EXTRAORDINARY GMS

The implementation of the Extraordinary GMS in 2022 held 2 (two) times, namely on 10 February 2022 and 29 July 2022, with the following details:

Hari/Tanggal Day/Date	Kamis, 10 Februari 2022 Thursday, February 10, 2022
Waktu Time	Pk. 10.00 WIB s.d selesai At 10.00 WIB until finished
Tempat Venue	Dilaksanakan secara daring bertempat di Kantor Pusat PT Bank Aladin Syariah Tbk Gedung Millennium Centennial Center Lantai 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920 Conducted online at the Head Office of PT Bank Aladin Syariah Tbk Millennium Centennial Center Building Floor 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920
Pihak-pihak yang Hadir Present Parties	• Dewan Komisaris - Rudy Hamdani (Presiden Komisaris/Independen) - Fransisca Ekawati (Komisaris Independen) - Ationo Teguh Basuki (Komisaris) • Direksi - Dyota Mahottama Marsudi (Presiden Direktur) - Firdila Sari (Direktur) - Mayang Ekaputri (Direktur) - Baiq Nadea Dzurriatin (Direktur Kepatuhan) • Dewan Pengawas Syariah - Dr. H. M. Asrorun Ni'am Sholeh, MA - Ketua Dewan Pengawas Syariah - Sholahudin Al Aiyub, S.Ag, M.Si • Board of Commissioners - Rudy Hamdani (President Commissioner/Independent) - Fransisca Ekawati (Independent Commissioner) - Ationo Teguh Basuki (Commissioner) • Board of Directors - Dyota Mahottama Marsudi (President Director) - Firdila Sari (Director) - Mayang Ekaputri (Director) - Baiq Nadea Dzurriatin (Director of Compliance) • Sharia Supervisory Board - Dr. H. M. Asrorun Ni'am Sholeh, MA - Ketua Dewan Pengawas Syariah - Sholahudin Al Aiyub, S.Ag, M.Si



Hasil Keputusan RUPSLB tanggal 10 Februari 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the EGMS on 10 February 2022 and Follow-up by Management

Mata Acara Rapat ke-1:

Persetujuan atas Perubahan Modal Dasar, Modal Ditempatkan dan Disetor Perseroan.

1st Meeting Agenda:

Approval of Changes in Authorized Capital, Issued and Paid-up Capital of the Company.

Hasil keputusan:

- A. Meningkatkan modal dasar Perseroan dari Rp2.500.000.000.000 (dua triliun lima ratus miliar Rupiah) menjadi Rp5.000.000.000.000 (lima triliun Rupiah) dan sehubungan itu merubah pasal 4 ayat 1 dari anggaran dasar Perseroan menjadi sebagai berikut:
-----MODAL-----
-----PASAL 4-----
1. Modal dasar Perseroan berjumlah Rp5.000.000.000.000 (lima triliun Rupiah) terbagi atas 50.000.000.000 (lima puluh miliar) saham, masing-masing saham bernilai nominal Rp100, (seratus Rupiah)."
- B. Memberi kuasa kepada salah seorang anggota Direksi Perseroan untuk menyatakan keputusan ini dalam suatu Akta Notaris termasuk menyusun kembali pasal 1 anggaran dasar Perseroan dan untuk itu dikuasakan menghadap Notaris, menandatangani akta, dokumen atau surat-surat, serta melakukan segala sesuatu yang diperlukan untuk tercapainya maksud tersebut di atas tanpa ada yang dikecualikan sekaligus memohon persetujuan atas perubahan anggaran dasar ini kepada instansi yang berwenang.

Resolution:

- A. Increase the authorized capital of the Company from IDR2,500,000,000,000 (two trillion five hundred billion Rupiah) to IDR5,000,000,000,000 (five trillion Rupiah) and in connection with that amend article 4 paragraph 1 of the articles of association The Company becomes as follows:
-----CAPITAL-----
-----ARTICLE 4-----
1. The authorized capital of the Company is IDR5,000,000,000,000 (five trillion Rupiah) divided into 50,000,000,000 (fifty billion) shares, each share having a nominal value of IDR100 (one hundred Rupiah)."
- B. Authorizing a member of the Company's Board of Directors to declare this decision in a Notary Deed including rearranging article 1 of the Company's articles of association and for that purpose authorizing a Notary to sign deeds, documents or letters, and do everything necessary to achieve this the purposes mentioned above without any exceptions and at the same time requesting approval of the amendments to these articles of association from the competent authority.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution Results:

Realized

Mata Acara Rapat ke-2:

Perubahan Susunan Pengurus Perseroan.

2nd Meeting Agenda:

Changes in the Composition of the Company's Management.



Hasil keputusan:

A.

1. Menerima pengunduran diri Bapak NURDIAZ ALVIN PATTISAHUSIWA dari pencalonannya sebagai Presiden Komisaris Independen Perseroan dengan memberikan pembebasan dan pelunasan sepenuhnya (acquit et de charge) atas tindakan pengawasannya, sepanjang tindakan tersebut tercermin dalam buku Perseroan serta memberikan apresiasi atas kontribusi beliau kepada Perseroan.
2. Menerima pengunduran diri Bapak BASUKI HIDAYAT dari Direktur Operasional Perseroan dan Bapak MOHAMMAD RIZA dari Direktur Bisnis Perseroan dengan memberikan pembebasan dan pelunasan sepenuhnya (acquit et de charge) atas tindakan pengurusan mereka, sepanjang tindakan tersebut tercermin dalam buku Perseroan serta memberikan apresiasi atas kontribusi beliau kepada Perseroan.
3. Mengangkat Bapak RUDY HAMDANI sebagai Presiden Komisaris (Independen) Perseroan.
4. Mengangkat Ibu MAYANG EKAPUTRI sebagai Direktur Perseroan.
5. Bapak BUDI KUSMIANTORO, untuk selanjutnya berkarya sebagai Chief Technology Officer Perseroan.
6. Bapak WILLY HAMBALI, untuk selanjutnya berkarya sebagai Chief Operating Officer Perseroan.

Sehingga untuk selanjutnya terhitung sejak ditutupnya Rapat, susunan Pengurus Perseroan akan menjadi sebagai berikut:

Dewan Komisaris

Presiden Komisaris (Independen): Bapak RUDY HAMDANI*

Komisaris : Bapak ATIONO TEGUH BASUKI

Komisaris Independen : Ibu FRANSISCA EKAWATI

Direksi

Presiden Direktur : Bapak DYOTA MAHOTTAMA MARSUDI

Direktur : Ibu FIRDILA SARI

Direktur : Ibu MAYANG EKAPUTRI*

Direktur Kepatuhan : Ibu BAIQ NADEA DZURRIATIN

Dewan Pengawas Syariah

Ketua : Bapak Prof. DR. H.M ASRORUN NI'AM SHOLEH, M.A

Anggota : Bapak Drs. H. SHOLAHUDIN AL AIYUB, S. Ag., M.Si

*berlaku efektif sejak tanggal lulus uji kemampuan dan kepatutan (fit & proper test) dari Otoritas Jasa Keuangan

- B. Memberikan kuasa kepada Direksi Perseroan untuk menyatakan keputusan ini dalam suatu akta Notaris dan untuk itu dikuasakan menghadap Notaris, menandatangani akta, dokumen atau surat-surat serta melakukan segala sesuatu yang diperlukan untuk tercapainya maksud tersebut di atas tanpa ada yang dikecualikan sekaligus memberitahukan perubahan susunan pengurus ini kepada instansi yang berwenang.
-



Resolution:

A.

1. Accept the resignation of Mr. NURDIAZ ALVIN PATTISAHUSIWA from his candidacy as the Company's Independent President Commissioner by granting full release and discharge (acquit et de charge) for his supervisory actions, as long as these actions are reflected in the Company's books and giving appreciation for his contribution to the Company.
2. Accept the resignation of Mr. BASUKI HIDAYAT from the Company's Operational Director and Mr. MOHAMMAD RIZA from the Company's Director of Business by granting full release and discharge (acquit et de charge) for their management actions, as long as these actions are reflected in the Company's books and giving appreciation for his contribution to the Company.
3. Appointed Mr. RUDY HAMDANI as President Commissioner (Independent) of the Company.
4. Appointed Ms. MAYANG EKAPUTRI as Director of the Company.
5. Mr. BUDI KUSMIANTORO, henceforth working as Chief Technology Officer of the Company.
6. Mr. WILLY HAMBALI, henceforth working as Chief Operating Officer of the Company.

So that from the closing of the Meeting, the composition of the Company's Management will be as follows:

Board of Commissioners

President Commissioner (Independent) : Bapak RUDY HAMDANI*
Commissioner : Bapak ATIONO TEGUH BASUKI
Independent Commissioner : Ibu FRANSISCA EKAWATI

Board of Directors

President Director : Bapak DYOTA MAHOTTAMA MARSUDI
Director : Ibu FIRDILA SARI
Director : Ibu MAYANG EKAPUTRI*
Director of Compliance : Ibu BAIQ NADEA DZURRIATIN

Sharia Supervisory Board

Chairman : Bapak Prof. DR. H.M ASRORUN NI'AM SHOLEH, M.A
Member : Bapak Drs. H. SHOLAHUDIN AL AIYUB, S. Ag., M.Si

*Effectively valid from the date of passing the fit & proper test from the Financial Services Authority

- B. Granted power of attorney to the Board of Directors of the Company to state this decision in a notarial deed and for that purpose authorized to appear before the notary, sign the deed, documents or letters and do everything necessary to achieve the above purpose without anyone being excluded as well as notifying changes to the composition this administrator to the authorized agency.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized



RUPS LUAR BIASA - 29 JULI 2022

EXTRAORDINARY GMS - JULY 29, 2022

Hari/Tanggal Day/Date	Jumat, 29 Juli 2022 Friday, July 29, 2022
Waktu Time	Pk. 14.00 WIB s.d selesai At 14.00 WIB until finished
Tempat Venue	Dilaksanakan secara daring bertempat di Kantor Pusat PT Bank Aladin Syariah Tbk Gedung Millennium Centennial Center Lantai 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920 Conducted online at the Head Office of PT Bank Aladin Syariah Tbk Millennium Centennial Center Building Floor 9 Jalan Jend. Sudirman Kav. 25 Jakarta 12920
Pihak-pihak yang Hadir Present Parties	• Dewan Komisaris – Rudy Hamdani (Presiden Komisaris/Independen) – Fransisca Ekawati (Komisaris Independen) – Ationo Teguh Basuki (Komisaris) • Direksi – Dyota Mahottama Marsudi (Presiden Direktur) – Firdila Sari (Direktur Digital Banking) – Mayang Ekaputri (Direktur) – Baiq Nadea Dzurriatin (Direktur Kepatuhan) • Dewan Pengawas Syariah – Dr. H. M. Asrorun Ni'am Sholeh, MA – Ketua Dewan Pengawas Syariah – Sholahudin Al Aiyub, S.Ag, M.Si • Board of Commissioners – Rudy Hamdani (President Commissioner/Independent) – Fransisca Ekawati (Independent Commissioner) – Ationo Teguh Basuki (Commissioner) • Board of Directors – Dyota Mahottama Marsudi (President Director) – Firdila Sari (Director of Digital Banking) – Mayang Ekaputri (Director) – Baiq Nadea Dzurriatin (Director of Compliance) • Sharia Supervisory Board – Dr. H. M. Asrorun Ni'am Sholeh, MA – Ketua Dewan Pengawas Syariah – Sholahudin Al Aiyub, S.Ag, M.Si



Hasil Keputusan RUPSLB tanggal 29 Juli 2022 serta Tindak Lanjut oleh Manajemen
Resolutions of the EGMS on July 29, 2022 and Follow-up by Management

Mata Acara Rapat ke-1:

Persetujuan atas rencana Perseroan melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD).

1st Meeting Agenda:

Approval of the Company's plan to increase capital through Private Placement (PMTHMETD).

Hasil keputusan:

1. Memberikan persetujuan atas rencana Perseroan melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD);
2. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan dalam rangka Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) serta menentukan jumlah pasti saham baru yang akan dikeluarkan;
3. Memberikan kuasa kepada Direksi Perseroan untuk merubah anggaran dasar Perseroan dalam rangka Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) dan melakukan segala suatu tindakan, tanpa ada yang dikecualikan.

Resolution:

1. Give approval for the Company's plan to increase capital through Private Placement (PMTHMETD);
2. To give authority and power to the Board of Directors of the Company with the right of substitution to take all necessary actions in the context of Capital Increase through Private Placement (PMTHMETD) and to determine the exact number of new shares to be issued;
3. Granted power of attorney to the Company's Directors to amend the Company's articles of association in the context of Capital Increase through Private Placement (PMTHMETD) and take all actions, without any exceptions.

Tindak Lanjut atas Hasil Keputusan:

Sudah terealisasi

Follow-up on Resolution:

Realized



DEWAN KOMISARIS

BOARD OF COMMISSIONERS

Keberadaan dan pelaksanaan fungsi Dewan Komisaris Perseroan diatur oleh Anggaran Dasar Perseroan sebagaimana dimaksud dalam Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas. Dewan Komisaris bertanggung jawab untuk melakukan pengawasan terhadap pelaksanaan tugas Direksi dengan melakukan penelaahan dan persetujuan terhadap rencana kerja Bank yang disusun Direksi serta evaluasi terhadap kinerja Bank. Selain itu, mereka juga memberikan nasihat serta arahan kepada Direksi tentang pencapaian kinerja Bank.

Anggota Dewan Komisaris diangkat oleh Rapat Umum Pemegang Saham (RUPS) setelah mendapat persetujuan Otoritas Jasa Keuangan untuk jangka waktu 3 (tiga) tahun dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu sebagaimana dimaksud dalam Anggaran Dasar Bank. Kemudian, usulan pengangkatan dan/atau penggantian anggota Dewan Komisaris kepada RUPS dilakukan dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi.

KRITERIA DEWAN KOMISARIS

Anggota Dewan Komisaris Bank merupakan perseorangan yang memenuhi kriteria dan persyaratan sesuai dengan Anggaran Dasar Bank. Adapun kriteria atau persyaratan seseorang dapat menjabat sebagai Dewan Komisaris Bank adalah sebagai berikut:

1. Mampu melaksanakan perbuatan hukum.
2. Memiliki dedikasi, memahami masalah-masalah manajemen perusahaan.
3. Memiliki pengetahuan yang memadai di bidang keuangan dan perbankan, terutama perbankan syariah.
4. Mampu bekerja sama dengan anggota Dewan Komisaris lainnya.
5. Tidak pernah dinyatakan pailit oleh Pengadilan.
6. Tidak pernah menjadi Direktur atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit.
7. Tidak pernah dihukum karena melakukan perbuatan pidana yang merugikan keuangan negara dalam waktu 5 (lima) tahun sebelum pengangkatannya.
8. Tidak mempunyai hubungan keluarga sedarah sampai dengan derajat kedua, dengan Pemegang Saham Pengendali, anggota Dewan Komisaris dan atau Direktur lainnya.
9. Memiliki komitmen untuk menyediakan waktu yang memadai.
10. Memiliki integritas dan reputasi yang baik, yaitu tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cidera janji serta perbuatan lain yang merugikan perusahaan di mana yang bersangkutan bekerja atau pernah bekerja.
11. Memiliki kompetensi, yaitu kemampuan dan pengalaman dalam bidang-bidang yang relevan dengan tugas dan kewajiban Komisaris.

The existence and implementation of the functions of the Company's Board of Commissioners is regulated by the Company's Articles of Association as referred to in Law Number 40 of 2007 concerning Limited Banks. The Board of Commissioners is responsible for supervising the implementation of the duties of the Board of Directors by reviewing and approving Bank's work plan prepared by the Board of Directors as well as evaluating Bank's performance. In addition, they also provide advice and direction to the Board of Directors regarding the achievement of Bank's performance.

Members of the Board of Commissioners are appointed by the General Meeting of Shareholders (GMS) after obtaining approval from the Financial Services Authority for a period of 3 (three) years without prejudice to the right of the GMS to terminate at any time as referred to in Bank's Articles of Association. Then, the proposed appointment and/or replacement of members of the Board of Commissioners to the GMS is carried out by taking into account the recommendations of the Remuneration and Nomination Committee.

CRITERIA FOR THE BOARD OF COMMISSIONERS

Members of Bank's Board of Commissioners are individuals who meet the criteria and requirements in accordance with Bank's Articles of Association. The criteria or requirements for a person to serve as the Board of Commissioners of Bank are as follows:

1. Able to carry out legal actions.
2. Has dedication, understands the problems of company management.
3. Have adequate knowledge in finance and banking, especially sharia banking.
4. Able to work with other members of the Board of Commissioners.
5. Never been declared bankrupt by the Court.
6. Never been a Director or a member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt.
7. Never been punished for committing a criminal act that is detrimental to state finances within 5 (five) years prior to his appointment.
8. Has no family relationship up to the second degree, with the Controlling Shareholders, other members of the Board of Commissioners and/or Directors.
9. Have a commitment to provide adequate time.
10. Have good integrity and reputation, namely never directly or indirectly involved in fraudulent acts and deviant practices, breach of contract and other actions that are detrimental to the company where the person concerned works or has worked.
11. Have competence, namely ability and experience in fields relevant to the duties and responsibilities of the Commissioner.



12. Memiliki kemampuan untuk mempertimbangkan suatu masalah secara memadai.
13. Memiliki kemampuan untuk membahas permasalahan tanpa campur tangan manajemen.
14. Memiliki akhlak dan moral yang baik.
15. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku.
16. Memiliki pengalaman di bidang perbankan, terutama perbankan Syariah.
17. Lulus Uji Kemampuan dan Kepatutan (*fit and proper test*) dari otoritas yang berwenang.
18. Bagi Komisaris Independen, selain harus memenuhi persyaratan umum seperti tersebut di atas, juga berlaku syarat independensi dan kriteria lainnya sebagaimana dimaksud dalam Peraturan Bank Indonesia tentang *Good Corporate Governance* (GCG) dan Peraturan Perundangan lainnya.

KETENTUAN MASA JABATAN DEWAN KOMISARIS

Berdasarkan Anggaran Dasar Bank, Dewan Komisaris diangkat oleh RUPS untuk jangka waktu terhitung sejak tanggal RUPS yang mengangkatnya dan berakhir pada penutupan RUPS yang ketiga setelah tanggal pengangkatannya dengan tidak mengurangi hak RUPS untuk memberhentikan anggota Dewan Komisaris sewaktu-waktu sebelum masa jabatannya berakhir.

Jabatan anggota Dewan Komisaris berakhir apabila:

1. Meninggal dunia;
2. Masa jabatannya berakhir;
3. Diberhentikan berdasarkan RUPS;
4. Pengunduran dirinya efektif;
5. Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan putusan Pengadilan;
6. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.

FUNGSI DEWAN KOMISARIS

Dewan Komisaris bertugas melakukan pengawasan terhadap kebijakan pengurusan baik mengenai Bank Aladin Syariah maupun usaha Bank yang dilakukan oleh Direksi, serta memberikan nasihat kepada Direksi termasuk pengawasan terhadap pelaksanaan Rencana Jangka Panjang Perusahaan, Rencana Kerja dan Anggaran Perusahaan serta ketentuan Anggaran Dasar dan Keputusan Rapat Umum Pemegang Saham, serta peraturan perundang-undangan yang berlaku, untuk kepentingan Bank dan sesuai dengan maksud dan tujuan Bank.

12. Have the ability to consider an issue adequately.
13. Have the ability to discuss issues without management intervention.
14. Have good character and morals.
15. Have a commitment to comply with applicable laws and regulations.
16. Have experience in banking, especially Sharia banking.
17. Pass the fit and proper test from the competent authority.
18. For Independent Commissioners, apart from having to meet the general requirements as mentioned above, the independence requirements and other criteria as referred to in Bank Indonesia Regulation concerning Good Corporate Governance (GCG) and other laws and regulations also apply.

TERMS OF OFFICE FOR BOARD OF COMMISSIONERS

Based on Bank's Articles of Association, the Board of Commissioners is appointed by the GMS for a period commencing from the date of the GMS that appoints them and ends at the closing of the third GMS after the date of appointment without prejudice to the right of the GMS to dismiss members of the Board of Commissioners at any time before their term ends.

The position of a member of the Board of Commissioners ends when:

1. Passed Away;
2. The term of office ends;
3. Dismissed based on the GMS;
4. His resignation is effective;
5. Declared bankrupt or placed under guardianship based on a Court decision;
6. No longer fulfills the requirements of the applicable laws and regulations.

BOARD OF COMMISSIONERS FUNCTIONS

Board of Commissioners is tasked with supervising the management policies regarding Bank Aladin Syariah and Bank's business carried out by the Directors, as well as providing advice to the Directors including supervising the implementation of the Company's Long Term Plan, Work Plan and Company Budget as well as the provisions of the Articles of Association and Resolutions of the General Meeting of Shareholders, as well as the applicable laws and regulations, for the benefit of Bank and in accordance with the aims and objectives of Bank.

JUMLAH, KOMPOSISI, SUSUNAN DAN DASAR PENGANGKATAN ANGGOTA DEWAN KOMISARIS DI SEPANJANG TAHUN 2022

Di tahun 2022, anggota Dewan Komisaris Bank mengalami perubahan komposisi berdasarkan Keputusan RUPS/Keputusan Pemegang Saham di luar mekanisme RUPS tanggal 10 Februari 2022, seiring dengan pengunduran diri Nurdiaz Alvin Pattisahusiwa selaku Presiden Komisaris (Independen). Atas pengunduran tersebut, RUPS memutuskan untuk mengangkat Rudy Hamdani sebagai Presiden Komisaris (Independen) yang baru menggantikan Nurdiaz Alvin Pattisahusiwa. Di mana sebelumnya, Rudy Hamdani merupakan Komisaris (Independen) Bank Aladin Syariah yang diangkat berdasarkan Keputusan RUPS Tahunan tanggal 29 Juli 2021. Komposisi Dewan Komisaris ditetapkan sedemikian rupa sehingga memungkinkan pengambilan keputusan secara efektif, tepat, cepat serta dapat bertindak independen.

Komposisi Dewan Komisaris Bank Aladin Syariah telah sesuai dengan ketentuan dalam Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah.

Adapun komposisi dan susunan Dewan Komisaris per 31 Desember 2022 adalah sebagai berikut:

NUMBER, COMPOSITION, STRUCTURE AND BASIS OF APPOINTMENT OF MEMBERS OF THE BOARD OF COMMISSIONERS THROUGHOUT 2022

In 2022, members of Bank's Board of Commissioners underwent a change in composition based on a GMS resolution/shareholder decision outside the GMS mechanism on 10 February 2022, in line with the resignation of Nurdiaz Alvin Pattisahusiwa as President Commissioner (Independent). Due to this resignation, the GMS decided to appoint Rudy Hamdani as the new President Commissioner (Independent) to replace Nurdiaz Alvin Pattisahusiwa. Previously, Rudy Hamdani was a Commissioner (Independent) of Bank Aladin Syariah who was appointed based on the Annual GMS resolution on 29 July 2021. The composition of the Board of Commissioners is determined in such a way as to enable effective, precise, fast decision-making and can act independently.

The composition of the Board of Commissioners of Bank Aladin Syariah is in accordance with the provisions in Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

The composition and structure of the Board of Commissioners as of December 31, 2022 are as follows:

Komposisi dan Susunan Dewan Komisaris per 31 Desember 2022
Composition and Structure of the Board of Commissioners as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Rudy Hamdani	Presiden Komisaris (Independen) President Commissioner (Independent)	- RUPS Tahunan tanggal 29 Juli 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Tahunan No. 56 tanggal 29 Juli 2021. - RUPS Luar Biasa tanggal 10 Februari 2022 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa melalui Akta No. 56 tanggal 21 Februari 2022 - Annual GMS on July 29, 2021 as stated in the Deed of Statement of Annual GMS Resolutions No. 56 of July 29, 2021. - Extraordinary GMS on February 10, 2022 as stated in the Deed of Statement of Extraordinary GMS Resolutions through Deed No. 56 of February 21, 2022
Ationo Teguh Basuki	Komisaris Commissioner	RUPS Tahunan tanggal 29 Juli 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Tahunan No. 54 tanggal 29 Juli 2021 Annual GMS on July 29, 2021 as stated in the Deed of Statement of Annual GMS Resolutions No. 54 of July 29, 2021
Fransisca Ekawati	Komisaris Independen Independent Commissioner	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7, 2021 as stated in the Extraordinary GMS resolution Statement Deed No. 11th April 7th 2021

HUBUNGAN AFILIASI DEWAN KOMISARIS

Lingkup pengungkapan hubungan afiliasi Dewan Komisaris adalah hubungan afiliasi atau keterikatan atau ketergantungan dalam hubungan keuangan, kepengurusan, kepemilikan saham dan/

BOARD OF COMMISSIONERS AFFILIATION

The scope of disclosure of affiliation of the Board of Commissioners is affiliation or attachment or dependence in financial, management, share ownership and/or family relationships up to the second



atau hubungan keluarga sampai dengan derajat kedua; antar pejabat anggota Dewan Komisaris lainnya, anggota Direksi dan pemegang saham pengendali atau pemegang saham utama, dengan tujuan menghindari adanya benturan kepentingan yang dapat mengganggu proses pengambilan keputusan yang dapat merugikan Perseroan.

Seluruh Dewan Komisaris yang menjabat pada tahun 2022 tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi dan Pemegang Saham, dapat dilihat sebagaimana tabel di bawah ini:

degree; between officials of other members of the Board of Commissioners, members of the Board of Directors and controlling shareholders or major shareholders, with the aim of avoiding conflicts of interest that could interfere with the decision-making process that could harm the Company.

The entire Board of Commissioners serving in 2022 has no affiliation with other members of the Board of Commissioners, Directors and Shareholders, as can be seen in the table below:

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with			Hubungan Keuangan dengan Financial Relationship with		
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders
Rudy Hamdani	Presiden Komisaris (Independen) President Commissioner (Independent)	x	x	x	x	x	x
Ationo Teguh Basuki	Komisaris Commissioner	x	x	x	x	x	x
Fransisca Ekawati	Komisaris Independen Independent Commissioner	x	x	x	x	x	x

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Dewan Komisaris memiliki tugas dan tanggung jawab untuk memastikan pelaksanaan prinsip-prinsip GCG dalam semua aktivitas Perseroan di tiap tingkat maupun jenjang organisasi. Sesuai dengan Anggaran Dasar dan Tata Tertib Dewan Komisaris serta peraturan perundang-undangan yang berlaku, Dewan Komisaris bertugas, antara lain:

1. Melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi secara berkala maupun sewaktu-waktu, serta memberikan nasihat kepada Direksi.
2. Dalam melakukan pengawasan sebagaimana dimaksud di atas, Dewan Komisaris mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Perseroan. Untuk memudahkan pengawasan oleh Dewan Komisaris, Perseroan menyampaikan laporan Realisasi Rencana Bisnis Bank (RBB) secara triwulanan kepada Dewan Komisaris. Selain itu Direksi selalu melaporkan perkembangan pelaksanaan kebijakan strategis Perseroan dalam setiap Rapat Dewan Komisaris yang diadakan setiap 2 (dua) bulan sekali.
3. Dalam melakukan pengawasan Dewan Komisaris tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank,

DUTIES AND RESPONSIBILITIES OF BOARD OF COMMISSIONERS

The Board of Commissioners has the duty and responsibility to ensure the implementation of GCG principles in all Company activities at every level and level of the organization. In accordance with the Articles of Association and the Rules of Procedure of the Board of Commissioners and the applicable laws and regulations, the Board of Commissioners has the duties, among others:

1. Supervising the implementation of the duties and responsibilities of the Board of Directors periodically and at any time, as well as provide advice to the Board of Directors.
2. In supervising referred to above, the Board of Commissioners directs, monitors, and evaluates the implementation of the Company's strategic policies. To facilitate supervision by the Board of Commissioners, the Company submits a quarterly report on Realization of Bank's Business Plan (RBB) to the Board of Commissioners. In addition, the Board of Directors always reports on the development of the implementation of the Company's strategic policies in every meeting of the Board of Commissioners which is held every 2 (two) months.
3. In supervising, the Board of Commissioners is not involved in making decisions on the operational activities of Bank, except



kecuali pengambilan keputusan untuk pemberian pembiayaan kepada pihak terkait sebagaimana diatur dalam Anggaran Dasar dan ketentuan Bank Indonesia serta Otoritas Jasa Keuangan tentang batas maksimum penyaluran dana dan hal-hal lain yang ditetapkan dalam Anggaran Dasar.

4. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari hasil pengawasan Otoritas Jasa Keuangan, Bank Indonesia, audit internal, audit eksternal, Dewan Pengawas Syariah, dan otoritas lainnya. Dalam setiap Rapat Dewan Komisaris, Direksi selalu melaporkan perkembangan tindak lanjut atas temuan audit dan rekomendasi dari audit internal (Satuan Kerja Audit Internal/SKAI), audit eksternal, OJK, BI, Dewan Pengawas Syariah, dan hasil pengawasan otoritas lainnya.
5. Memberitahukan kepada OJK paling lambat 7 (tujuh) hari kerja sejak ditemukannya:
 - a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan.
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
6. Melaksanakan pembagian tugas dan wewenang setiap anggota Direksi.
7. Membentuk Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, dan Komite Audit serta memastikan bahwa komite-komite tersebut telah menjalankan tugasnya secara efektif.

HAK DAN WEWENANG DEWAN KOMISARIS

Anggota Dewan Komisaris memiliki hak dan wewenang sebagai berikut:

1. Anggota Dewan Komisaris, baik bersama-sama maupun sendiri-sendiri berhak memeriksa buku-buku, surat-surat bukti, persediaan barang-barang, memeriksa dan mencocokkan keadaan uang kas (untuk keperluan verifikasi) dan lain-lain surat berharga serta mengetahui segala tindakan yang telah dijalankan oleh Direksi.
2. Anggota Dewan Komisaris, baik bersama-sama maupun sendiri-sendiri setiap waktu berhak memasuki bangunan-bangunan dan halaman-halaman atau tempat-tempat lain yang dipergunakan atau dikuasai oleh Perseroan.
3. Anggota Dewan Komisaris berhak meminta semua keterangan yang berkenaan dengan Perseroan kepada Direksi dan Direksi harus memberikan semua keterangan yang berkenaan dengan Perseroan sebagaimana diperlukan para anggota Dewan Komisaris.
4. Mengetahui segala kebijakan dan tindakan yang telah dan akan dijalankan oleh Direksi.
5. Meminta Direksi dan atau pejabat lainnya di bawah Direksi dengan sepengetahuan Direksi untuk menghadiri rapat Dewan Komisaris.
6. Mengangkat dan memberhentikan seorang Sekretaris Dewan Komisaris.

for making decisions for providing financing to related parties as stipulated in the Articles of Association and the provisions of Bank Indonesia and the Financial Services Authority regarding the maximum limit for channeling funds and other matters stipulated in the Articles of Association.

4. Ensure that the Board of Directors has followed up on audit findings and recommendations from the results of supervision by the Financial Services Authority, Bank Indonesia, internal audit, external audit, Sharia Supervisory Board, and other authorities. In each meeting of the Board of Commissioners, the Board of Directors always reports on progress on follow-up on audit findings and recommendations from internal audit (Internal Audit Work Unit/SKAI), external audit, OJK, BI, Sharia Supervisory Board, and the results of supervision by other authorities.
5. Notify OJK no later than 7 (seven) working days after finding:
 - a. Violation of laws and regulations in the field of finance and banking.
 - b. Circumstances or predictions of circumstances that may jeopardize the continuity of Bank's business.
6. Carry out the division of duties and authorities of each member of the Board of Directors.
7. Establish Risk Monitoring Committee, Remuneration and Nomination Committee, and Audit Committee and ensure that these committees carry out their duties effectively.

RIGHTS AND AUTHORITIES OF BOARD OF COMMISSIONERS

Members of the Board of Commissioners have the following rights and powers:

1. Members of the Board of Commissioners, both jointly and individually, have the right to examine books, documents of evidence, inventories, check and match the condition of cash (for verification purposes) and other securities and know everything actions that have been carried out by the Board of Directors.
2. Members of the Board of Commissioners, both jointly and individually at any time, have the right to enter buildings and courtyards or other places used or controlled by the Company.
3. Members of the Board of Commissioners have the right to request all information relating to the Company to the Directors and the Directors must provide all information relating to the Company as required by members of the Board of Commissioners.
4. Know all policies and actions that have been and will be carried out by the Board of Directors.
5. Request the Directors and or other officials under the Directors with the knowledge of the Directors to attend the meetings of the Board of Commissioners.
6. Appoint and dismiss a Secretary to the Board of Commissioners.



7. Memberhentikan sementara anggota Direksi sesuai dengan ketentuan Anggaran Dasar.
 8. Membentuk Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, dan Komite lainnya jika dianggap perlu dengan memperhatikan kemampuan Perseroan.
 9. Menggunakan tenaga ahli untuk hal tertentu dan dalam jangka waktu tertentu atas beban Perseroan, jika dianggap perlu dan dengan memperhatikan ketentuan yang berlaku.
 10. Melakukan tindakan pengurusan Perseroan dalam keadaan tertentu untuk jangka waktu tertentu sesuai dengan ketentuan Anggaran Dasar.
 11. Menghadiri rapat Direksi dan memberikan pandangan-pandangan terhadap hal-hal yang dibicarakan.
 12. Melaksanakan kewenangan pengawasan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar, dan atau keputusan RUPS.
 13. Setiap anggota Dewan Komisaris berhak untuk menerima honorarium dan fasilitas/tunjangan yang jumlah dan jenisnya ditetapkan oleh RUPS.
 14. Memberikan nasihat kepada Direksi dalam pengurusan Perseroan.
 15. Memberikan pendapat dan persetujuan Rencana Jangka Panjang Perseroan dan Rencana Kerja dan Anggaran Tahunan Perseroan, serta rencana lainnya, yang disiapkan Direksi, sesuai dengan ketentuan Anggaran Dasar.
 16. Mengikuti, mengawasi perkembangan kegiatan Perseroan, memberikan pendapat dan saran kepada RUPS mengenai setiap permasalahan yang dianggap penting bagi kepengurusan Perseroan.
 17. Melaporkan dengan segera kepada RUPS apabila terjadi gejala menurunnya kinerja Perseroan disertai saran mengenai langkah perbaikan yang harus ditempuh.
 18. Mengusulkan kepada RUPS penunjukan Akuntan Publik yang akan melakukan pemeriksaan atas buku-buku Perseroan.
 19. Meneliti dan menelaah serta memberikan tanggapan atas laporan berkala dan laporan tahunan yang disiapkan Direksi serta menandatangani Laporan Tahunan.
 20. Memberikan penjelasan, pendapat dan saran kepada RUPS mengenai Laporan Tahunan, apabila diminta.
 21. Membuat risalah rapat Dewan Komisaris dan menyimpan salinannya.
 22. Melaporkan kepada Perseroan mengenai kepemilikan sahamnya dan atau keluarganya pada Perseroan tersebut dan Perseroan lainnya.
 23. Memberikan laporan tentang tugas pengawasan yang telah dilakukan selama tahun buku yang baru lampau kepada RUPS.
 24. Melakukan kewajiban lainnya dalam rangka tugas pengawasan dan pemberian nasihat, sepanjang tidak bertentangan dengan ketentuan, peraturan perundang-undangan, Anggaran Dasar dan keputusan RUPS.
7. Temporarily dismiss members of the Board of Directors in accordance with the provisions of the Articles of Association.
 8. Establish an Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee and other Committees if deemed necessary by taking into account the Company's capabilities.
 9. Use experts for certain matters and within a certain period of time at the expense of the Company, if deemed necessary and with due observance of applicable regulations.
 10. Carry out management actions of the Company under certain circumstances for a certain period of time in accordance with the provisions of the Articles of Association.
 11. Attend Board of Directors meetings and provide views on matters discussed.
 12. Carry out other supervisory authorities as long as they do not conflict with laws and regulations, the Articles of Association, and or decisions of the GMS.
 13. Each member of the Board of Commissioners has the right to receive honorarium and facilities/benefits, the amount and type of which is determined by the GMS.
 14. Provide advice to the Board of Directors in managing the Company.
 15. Provide opinion and approval of the Company's Long-Term Plan and the Company's Annual Work Plan and Budget, as well as other plans, prepared by the Board of Directors, in accordance with the provisions of the Articles of Association.
 16. Following, overseeing the development of the Company's activities, providing opinions and suggestions to the GMS regarding any issues deemed important for the management of the Company.
 17. Report immediately to the GMS if there are symptoms of a decline in the Company's performance along with suggestions regarding corrective steps that must be taken.
 18. Propose to the GMS the appointment of a Public Accountant who will conduct an examination of the Company's books.
 19. Research and review and provide comments on the periodic reports and annual reports prepared by the Board of Directors and sign the Annual Report.
 20. Provide explanations, opinions and suggestions to the GMS regarding the Annual Report, if requested.
 21. Make minutes of meetings of the Board of Commissioners and keep a copy.
 22. Report to the Company regarding their and/or family's share ownership in the Company and other Companies.
 23. Provide a report on supervisory duties that have been carried out during the recent financial year to the GMS.
 24. Carry out other obligations in the context of supervisory and advisory duties, as long as they do not conflict with provisions, laws and regulations, the Articles of Association and GMS resolutions.



PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Anggota Dewan Komisaris yang baru diangkat menjalani program orientasi yang dirancang untuk meningkatkan fungsi dan efektivitas kerja Dewan Komisaris. Program pengenalan perusahaan ini diberikan kepada Anggota Dewan Komisaris yang baru pertama kali menjabat di Bank. Materi yang diberikan pada program pengenalan meliputi presentasi, pertemuan atau kunjungan ke fasilitas Perseroan, perkenalan dengan para pimpinan dan pegawai Perseroan serta program lainnya sesuai dengan kebutuhan.

PROGRAM PENINGKATAN KOMPETENSI DEWAN KOMISARIS

Bank senantiasa merespons peningkatan kapabilitas Dewan Komisaris melalui pemberian pelatihan atau pendidikan sebagai pendukung dalam mengoptimalkan peran dan fungsi Dewan Komisaris. Untuk itu, Dewan Komisaris didorong untuk mengikuti program peningkatan kompetensi baik berupa seminar atau pelatihan. Tentang kegiatan peningkatan kompetensi yang diikuti Dewan Komisaris di sepanjang tahun 2022 dapat dilihat pada bab Profil Perusahaan dalam laporan tahunan ini.

KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Sepanjang tahun 2022, Dewan Komisaris telah melakukan pengawasan dan pemberian nasihat kepada Direksi disampaikan melalui saran, rekomendasi dan surat keputusan Dewan Komisaris, mencakup pengadaaan rapat terkait pembahasan persoalan yang berhubungan dengan manajemen Bank dan mengevaluasi kinerja Bank.

PENILAIAN KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dalam menjalankan tanggung jawab pengawasannya, Dewan Komisaris didukung oleh Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, dan Komite Audit. Kinerja setiap Komite dievaluasi untuk memetakan sasaran untuk tahun berikutnya. Di tahun 2022, Dewan Komisaris menilai bahwa Komite-komite di bawah Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik dan memberikan dukungan yang positif dalam pelaksanaan fungsi pengawasan oleh Dewan Komisaris.

COMPANY INTRODUCTION PROGRAM FOR NEW COMMISSIONERS

Newly appointed members of the Board of Commissioners undergo an orientation program designed to improve the function and effectiveness of the work of the Board of Commissioners. This company introduction program is given to Members of the Board of Commissioners who are serving at Bank for the first time. Materials provided in the introduction program include presentations, meetings or visits to the Company's facilities, introductions to the Company's leaders and employees and other programs as needed.

BOARD OF COMMISSIONERS COMPETENCY IMPROVEMENT PROGRAM

Bank always responds to the increased capability of the Board of Commissioners by providing training or education as a support in optimizing the roles and functions of the Board of Commissioners. For this reason, the Board of Commissioners is encouraged to take part in competency improvement programs in the form of seminars or training. Regarding competency development activities that will be participated in by the Board of Commissioners throughout 2022 can be seen in the Company Profile chapter in this annual report.

DECISIONS, RECOMMENDATIONS AND IMPLEMENTATION OF DUTIES OF THE BOARD OF COMMISSIONERS

Throughout 2022, the Board of Commissioners has supervised and provided advice to the Board of Directors through suggestions, recommendations and resolutions of the Board of Commissioners, including holding meetings related to discussing issues related to Bank management and evaluating Bank's performance.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

In carrying out its supervisory responsibilities, the Board of Commissioners is supported by the Risk Monitoring Committee, the Remuneration and Nomination Committee, and Audit Committee. The performance of each Committee is evaluated to map goals for the following year. In 2022, the Board of Commissioners considers that the Committees under the Board of Commissioners have carried out their duties and responsibilities properly and provided positive support in carrying out the oversight function by the Board of Commissioners.



KOMISARIS INDEPENDEN INDEPENDENT COMMISSIONER

Bank Aladin Syariah memiliki Komisaris Independen berjumlah 2 (dua) anggota dari 3 (tiga) anggota Dewan Komisaris. Dengan demikian, komposisi Komisaris Independen Bank telah memenuhi persyaratan POJK No.33/POJK.04/2014 yaitu sebanyak 50% dari total anggota Dewan Komisaris.

KRITERIA ANGGOTA KOMISARIS INDEPENDEN

Masing-masing Komisaris Independen Perseroan telah memenuhi kriteria berikut:

1. Anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen;
2. Mempunyai akhlak, moral, dan integritas yang baik;
3. Cakap melakukan perbuatan hukum;
4. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit;
 - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
 - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS Tahunan;
 - Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS;
 - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan;
 - Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
 - Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan emiten atau perusahaan publik.

PERNYATAAN TENTANG INDEPENDENSI KOMISARIS INDEPEN

Seluruh anggota Komisaris Independen Perseroan telah menandatangani Surat Pernyataan yang menyatakan pemenuhan seluruh kriteria dan independensi jabatannya sesuai kriteria yang disyaratkan oleh peraturan perundang-undangan yang berlaku.

Bank Aladin Syariah has Independent Commissioners totaling 2 (two) members of the 3 (three) members of the Board of Commissioners. Thus, the composition of Bank's Independent Commissioners has met POJK requirements No.33/POJK.04/2014, namely 50% of the total members of the Board of Commissioners.

CRITERIA FOR MEMBERS OF INDEPENDENT COMMISSIONERS

Each Independent Commissioner of the Company has met the following criteria:

1. Members of the Board of Commissioners who come from outside the Issuer or Public Company and fulfill the requirements as Independent Commissioners;
2. Have good character, morals and integrity;
3. Capable of performing legal actions;
4. Within 5 (five) years prior to appointment and during tenure:
 - a. Never been declared bankrupt;
 - b. Never been a member of the Board of Directors and/or member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt;
 - c. Never been punished for committing a crime that is detrimental to state finances and/or related to the financial sector; And
 - d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his tenure:
 - Never held an Annual GMS;
 - His responsibilities as members of the Board of Directors and/or members of the Board of Commissioners have never been accepted by the GMS or have never provided accountability as members of the Board of Directors and/or members of the Board of Commissioners to the GMS;
 - Ever caused a company that obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill the obligation to submit annual reports and/or financial reports to the Financial Services Authority;
 - Have a commitment to comply with laws and regulations; And
 - Have knowledge and/or expertise in the field required by issuers or public companies.

STATEMENT OF INDEPENDENCE OF INDEPENDENT COMMISSIONERS

All members of the Company's Independent Commissioners have signed a Statement stating the fulfillment of all criteria and the independence of their positions according to the criteria required by the applicable laws and regulations.

DEWAN PENGAWAS SYARIAH

SHARIA SUPERVISORY BOARD

Dewan Pengawas Syariah memiliki tugas dan wewenang memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar berjalan sesuai dengan prinsip Syariah dengan senantiasa berpedoman kepada fatwa DSN-MUI dan peraturan perundang-undangan yang berlaku termasuk prinsip GCG.

The Sharia Supervisory Board has the duty and authority to provide advice and recommendations to the Board of Directors and supervise Bank activities to comply with Sharia principles by always referring to DSN-MUI fatwas and applicable laws and regulations including GCG principles.

KOMPOSISI DEWAN PENGAWAS SYARIAH

Pada tahun 2022, jumlah anggota Dewan Pengawas Syariah Bank berjumlah 2 (dua) orang yang terdiri dari seorang ketua dan seorang anggota. Berikut komposisi dan susunan Dewan Pengawas Syariah per 31 Desember 2022:

COMPOSITION OF THE SHARIA SUPERVISORY BOARD

In 2022, the number of members of the Bank's Sharia Supervisory Board amounted to 2 (two) people consisting of a chairman and a member. Here is the composition and arrangement of the Sharia Supervisory Board as of December 31, 2022

Komposisi dan Susunan Dewan Pengawas Syariah per 31 Desember 2022
Composition and Structure of the Sharia Supervisory Board as of 31 December 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Prof. Dr. H.M. Asrorun Ni'am Sholeh, M.A.	Ketua Chairman	Bank Indonesia surat No. 12/5/DpG/DPbS tanggal 23 September 2010 Bank Indonesia letter No. 12/5/DpG/DPbS dated 23 September 2010
Drs. H. SHOLAHUDIN AL AIYUB, S. Ag., M.Si	Anggota Member	Otoritas Jasa Keuangan surat No.SR-33/PB.13/2016 tanggal 9 Desember 2016 Financial Services Authority letter No.SR-33/PB.13/2016 dated 9 December 2016

TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab Dewan Pengawas Syariah berdasarkan prinsip syariah meliputi:

1. Sebagai perwakilan DSN-MUI yang ditempatkan pada Bank;
2. Mengawasi produk dan kegiatan usaha Bank agar produk dan aktivitasnya sesuai dengan Prinsip Syariah;
3. Membuat Opini Syariah atas permintaan/pertanyaan dan/atau temuan aspek syariah di Bank;
4. Menilai dan memastikan pemenuhan Prinsip Syariah atas pedoman operasional dan produk yang dikeluarkan Bank;
5. Mengawasi proses pengembangan produk baru Bank agar sesuai dengan Prinsip Syariah;
6. Meminta fatwa kepada DSN-MUI untuk produk baru Bank yang belum ada fatwanya;
7. Melakukan reviu secara berkala atas pemenuhan Prinsip Syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank;
8. Membuat laporan hasil pengawasan DPS secara semesteran yang memuat hasil pelaksanaan tugas dan wewenang DPS selama 1 (satu) semester, yang meliputi antara lain: kertas kerja pengawasan terhadap proses pengembangan produk baru Bank; dan kertas kerja pengawasan terhadap kegiatan Bank dan menyampaikan laporan tersebut kepada Direksi, Dewan Komisaris, DSN-MUI dan OJK. Laporan tersebut wajib disampaikan kepada OJK paling lambat 2 (dua) bulan setelah periode semester dimaksud berakhir.

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Sharia Supervisory Board based on sharia principles include:

1. As a DSN-MUI representative placed at Bank;
2. Supervise the products and business activities of Bank so that the products and activities comply with Sharia Principles;
3. Making Sharia Opinions on requests/questions and/or findings on sharia aspects at Bank;
4. Assess and ensure compliance with Sharia Principles on operational guidelines and products issued by Bank;
5. Supervise the development process of Bank's new products to comply with Sharia Principles;
6. Request a fatwa from the DSN-MUI for new Bank products that do not yet have a fatwa;
7. Conduct periodic reviews of compliance with Sharia Principles on the mechanisms for raising funds and channeling funds as well as Bank services;
8. Make a semesterly report on the results of SSB supervision which contains the results of the implementation of the duties and authorities of the SSB for 1 (one) semester, which includes among others: working papers on supervision of Bank's new product development process; and working papers on oversight of Bank's activities and submit the report to the Board of Directors, Board of Commissioners, DSN-MUI and OJK. The report must be submitted to OJK no later than 2 (two) months after the semester period ends.



Dalam melaksanakan tugas dan tanggung jawabnya DPS berpedoman pada Anggaran Dasar Perusahaan, Kebijakan GCG, AD/ART DSN-MUI. Untuk mendukung pelaksanaan tugas DPS, Bank menunjuk 1 (satu) karyawan sebagai petugas yang menjalankan fungsi *liaison officer* dan melakukan fungsi kesekretariatan serta pengelolaan arsip/administrasi bagi DPS (*Syariah Management*).

INTEGRITAS, KOMPETENSI DAN REPUTASI KEUANGAN

Seluruh anggota DPS Bank sudah memiliki integritas, kompetensi dan reputasi keuangan yang memadai. Seluruh anggota DPS telah lulus *fit and proper test* (uji kepatutan dan kelayakan) dan telah memperoleh Surat Persetujuan dari BI dan/atau OJK sebagaimana tertuang dalam Hasil Kelulusan *Fit and Proper Test* melalui surat No. 12/5/DpG/DPbS tanggal 23 September 2010 perihal Keputusan atas Calon Anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Bank Saudara Dalam Rangka Perubahan Kegiatan Usaha Menjadi Bank Umum Syariah dan surat persetujuan Otoritas Jasa Keuangan No.SR-33/PB.13/2016 tanggal 9 Desember 2016 tentang Keputusan atas Pengajuan Calon Dewan Pengawas Syariah Bank yang pada saat itu masih bernama PT Bank Maybank Syariah Indonesia, sebagaimana tersebut di atas.

RANGKAP JABATAN ANGGOTA DPS PADA LEMBAGA KEUANGAN SYARIAH LAIN

Rangkap jabatan yang dimiliki oleh anggota DPS Bank adalah sebagai berikut:

Nama Name	Jabatan Lain di Luar Jabatan Anggota DPS Perseroan Other Positions Outside the Positions of Members of the Company's SSB	Perusahaan Company
Prof. Dr. H.M. Asrorun Ni'am Sholeh, M.A.	Ketua DPS SSB Chairman	PT Pegadaian (Persero). PT FWD Insurance
Drs. H. SHOLAHUDIN AL AIYUB, S. Ag., M.Si	Anggota DPS SSB Member	PT Bank Muamalat Indonesia Tbk. PT Indomobil Finance Syariah. PT Reasuransi Syariah Indonesia.

Dengan demikian, rangkap jabatan di atas telah memenuhi ketentuan Peraturan Bank Indonesia No. 11/3/PBI/2009 tanggal 29 Januari 2009 tentang Bank Umum Syariah yang membatasi rangkap jabatan sebagai anggota DPS paling banyak pada 4 (empat) lembaga keuangan syariah.

MEKANISME DAN FREKUENSI RAPAT DPS

Penyelenggaraan rapat DPS dilakukan paling kurang 1 (satu) kali dalam 1 (satu) bulan. Setiap hasil rapat telah dituangkan dalam Risalah Rapat DPS dan didokumentasikan dengan baik.

In carrying out its duties and responsibilities, SSB is guided by the Company's Articles of Association, GCG Policy, DSN-MUI AD/ART. To support the implementation of SSB duties, Bank appoints 1 (one) employee as an officer who performs the function of liaison officer and performs secretarial functions and manages records/administration for SSB (*Syariah Management*).

INTEGRITY, COMPETENCE AND FINANCIAL REPUTATION

All members of Bank's Sharia Supervisory Board have adequate integrity, competence and financial reputation. All SSB members have passed the fit and proper test and have obtained an Approval Letter from BI and/or OJK as stated in the Fit and Proper Test Passing Results through letter No. 12/5/DpG/DPbS dated 23 September 2010 concerning Decisions on Candidates for Members of the Board of Commissioners, Directors and Sharia Supervisory Board of Bank Brothers in the Context of Changing Business Activities to Become a Sharia Commercial Bank and letter of approval from the Financial Services Authority No.SR-33/PB.13/2016 dated December 9, 2016 concerning the Decision on Submission of Candidates for Bank's Sharia Supervisory Board which at that time was still named PT Bank Maybank Syariah Indonesia, as mentioned above.

CONCURRENT POSITIONS OF SSB MEMBERS IN OTHER SHARIA FINANCIAL INSTITUTIONS

Concurrent positions held by members of Bank's SSB are as follows:

Thus, the concurrent positions above have complied with the provisions of Bank Indonesia Regulation No. 11/3/PBI/2009 dated 29 January 2009 concerning Sharia Commercial Banks which limits concurrent positions as SSB members to no more than 4 (four) Sharia financial institutions.

MECHANISM AND FREQUENCY OF SSB MEETINGS

SSB meetings are held at least 1 (one) time in 1 (one) month. The results of each meeting have been recorded in the SSB Minutes of Meeting and are well documented. All SSB decisions as outlined



Seluruh keputusan DPS yang dituangkan dalam Risalah Rapat DPS merupakan keputusan bersama berdasarkan musyawarah mufakat dan memenuhi kuorum.

in the Minutes of SSB Meetings are joint decisions based on deliberation to reach a consensus and fulfill a quorum.

Sepanjang tahun 2022, DPS telah melakukan rapat sebanyak 15 (lima belas) kali dengan jumlah kehadiran anggota sebagai berikut:

Throughout 2022, SSB has held 15 (fifteen) meetings with the following number of members attending:

Tanggal Date	Tempat Venue	Agenda Agenda	Peserta Participants	Alasan Ketidakhadiran Dewan Pengawas Syariah dalam Rapat Reasons for Absence of the Sharia Supervisory Board at the Meeting
13 Januari 2022 January 13, 2022	Virtual Meeting/ Online Meeting	- Laporan Aktivitas dan Opini Sharia Compliance. - Fitur dan Akad Tabungan Ala Dompot Dan Ala Impian. - Ala Dompot Extra - Ilustrasi Kafalah	Ketua dan Anggota Chairman and Member	-
11 Februari 2022 February 11, 2022	Virtual Meeting/ Online Meeting	- Skema Kerja sama Bank Aladin Syariah Dengan LKK. - Proposal Mekanisme Tambahan Bagi Hasil - Income Smoothing.	Ketua dan Anggota Chairman and Member	-
23 Februari 2022 February 23, 2022	Virtual Meeting/ Online Meeting	Layanan Sistem Penggajian Payroll System Service	Ketua dan Anggota Chairman and Member	-
11 Maret 2022 March 11, 2022	Virtual Meeting/ Online Meeting	- Pengajuan Program Semangat Fajar Top 100. - Denda/Penalti Transaksi Transfer Suspect. - Laporan Keuangan PT Bank Aladin Syariah Per 31 Desember 2021 (Audited).	Ketua dan Anggota Chairman and Member	-
23 Maret 2022 March 23, 2022	Virtual Meeting/ Online Meeting	Amortisasi Pendapatan Lumpsum Yang Bersifat Irregular Amortization of Irregular Lumpsum Income	Ketua dan Anggota Chairman and Member	-



Tanggal Date	Tempat Venue	Agenda Agenda	Peserta Participants	Alasan Ketidakhadiran Dewan Pengawas Syariah dalam Rapat Reasons for Absence of the Sharia Supervisory Board at the Meeting
12 April 2022 April 12, 2022	Virtual Meeting/ Online Meeting	1. Produk/Layanan Baru Bank as a Service. 2. Produk Ala Dompot Extra.	Ketua dan Anggota Chairman and Member	-
23 Mei 2022 May 23, 2022	Virtual Meeting/ Online Meeting	1. New Bank as a Service Products/Services. 2. Extra Wallet-style products.	Ketua dan Anggota Chairman and Member	-
22 Juni 2022 June 22, 2022	Virtual Meeting/ Online Meeting	1. Corporate Internet Banking (CIB) 2. Aladin Retain Program (Kartu Debit Aladin X Alfamart) 3. Pelaksanaan Uji Petik DPS di Bulan Juni 2022	Ketua dan Anggota Chairman and Member	-
22 Juli 2022 July 22, 2022	Virtual Meeting/ Online Meeting	1. Corporate Internet Banking (CIB) 2. Aladin Retain Program (Aladin X Alfamart Debit Card) 3. Implementation of SSB Pick Test in June 2022	Ketua dan Anggota Chairman and Member	-
22 Juni 2022 June 22, 2022	Virtual Meeting/ Online Meeting	1. Layanan Quick Response Code Indonesian Standard (QRIS). 2. Layanan Bank Indonesia Fast Payment (BI Fast). 3. Pemberian Bagi Hasil/bonus/ imbalan Atas Pencairan Deposito Sebelum Tanggal Jatuh Tempo yang Disepakati.	Ketua dan Anggota Chairman and Member	-
22 Juli 2022 July 22, 2022	Virtual Meeting/ Online Meeting	1. Quick Response Code Indonesian Standard (QRIS) service. 2. Bank Indonesia Fast Payment (BI Fast) services. 3. Provision of profit sharing/ bonuses/rewards for disbursement of deposits before the agreed maturity date	Ketua dan Anggota Chairman and Member	-
22 Juli 2022 July 22, 2022	Virtual Meeting/ Online Meeting	1. Mekanisme Bagi Hasil Bank Aladin Syariah. 2. Pembiayaan Channeling dengan Mitra Lembaga Keuangan Non Syariah. 3. Pembiayaan Kontraktor dengan Skema Wakalah bil Ujrah.	Ketua dan Anggota Chairman and Member	-
22 Juli 2022 July 22, 2022	Virtual Meeting/ Online Meeting	1. Bank Aladin Syariah Profit Sharing Mechanism. 2. Channeling Financing with Non-Sharia Financial Institution Partners. 3. Financing Contractors with the Wakalah bil Ujrah Scheme.	Ketua dan Anggota Chairman and Member	-



Tanggal Date	Tempat Venue	Agenda Agenda	Peserta Participants	Alasan Ketidakhadiran Dewan Pengawas Syariah dalam Rapat Reasons for Absence of the Sharia Supervisory Board at the Meeting
16 Agustus 2022 August 16, 2022	Virtual Meeting/ Online Meeting	1. Laporan Hasil Pengawasan DPS Semester I 2022. 2. Marketing Partnership. 1. 2022 Semester I SSB Supervision Report. 2. Marketing Partnerships.	Ketua dan Anggota Chairman and Member	-
23 Agustus 2022 August 23, 2022	Virtual Meeting/ Online Meeting	Murabahah Retail	Ketua dan Anggota Chairman and Member	-
28 September 2022 September 28, 2022	Virtual Meeting/ Online Meeting	1. Pembiayaan Modal Kerja. 2. Skema Insentif/Hadiah Kepada Mitra Pada Layanan Bank As A Service 1. Working Capital Financing. 2. Incentive/Prize Scheme for Partners in Bank as A Service	Ketua dan Anggota Chairman and Member	-
14 Oktober 2022 October 14, 2022	Virtual Meeting/ Online Meeting	1. Pembiayaan Kepada Industri Tertentu. 2. Laporan Aktivitas Sharia Compliance Terkait Review Ketentuan Internal Bank. 1. Financing for Specific Industry. 2. Report on Sharia Compliance Activities Related to Reviewing Bank Internal Regulations.	Ketua dan Anggota Chairman and Member	-
14 November 2022 November 14, 2022	Virtual Meeting/ Online Meeting	1. Update Skema dan Biaya Ala Dompot Extra. 2. Agenda Uji Petik DPS Desember 2022. 1. Update the Scheme and Extra Wallet-style Fees. 2. SSB Pick Test Agenda for December 2022.	Ketua dan Anggota Chairman and Member	-
21 Desember 2022 December 21, 2022	Gedung MCC Lt. 7	1. Penggunaan Terminologi Persentase Dengan Acuan Pada Jibor, Equivalent Rate dan BI Rate atas Ujrah Yang Akan di Terima Bank. 2. Penggunaan E-mail Sebagai Pengganti Akad Pada Pembiayaan Invoice Financing. 1. Use of Percentage Terminology With Reference to Jibor, Equivalent Rate and BI Rate of Ujrah That Will Be Received by Bank. 2. Using E-mail as a Substitute for Contracts in Invoice Financing.	Ketua dan Anggota Chairman and Member	-



PELAKSANAAN PRINSIP SYARIAH DALAM KEGIATAN PENGHIMPUNAN DANA DAN PENYALURAN DANA SERTA PELAYANAN JASA

Bank telah memiliki anggota DPS dalam jumlah yang cukup serta kompetensi sesuai ketentuan Otoritas Jasa Keuangan (OJK). Di samping itu, Perseroan juga telah menunjuk *Shariah Compliance Officer* yang sudah memiliki pengetahuan dan/atau pemahaman memadai tentang operasional perbankan syariah.

Perseroan telah memiliki fungsi pengembangan produk yang independen terhadap unit bisnis (fungsi penghimpunan dana, penyaluran dana, dan pelayanan jasa), yaitu satuan kerja Business Development. Sumber daya manusia yang ada pada satuan kerja pengembangan produk telah memiliki pengetahuan dan/atau pemahaman mengenai prinsip syariah dan produk perbankan secara umum. Proses pengembangan produk baru senantiasa memperhatikan fatwa Dewan Syariah Nasional dan telah memperoleh pendapat syariah dari DPS.

Pelaksanaan kegiatan penghimpunan dana, penyaluran dana, dan pelayanan jasa Bank secara umum telah sesuai dengan Fatwa Dewan Syariah Nasional - Majelis Ulama Indonesia (MUI) dan opini Syariah DPS.

IMPLEMENTATION OF SHARIA PRINCIPLES IN FUNDRAISING AND FUND DISTRIBUTION ACTIVITIES AND SERVICES

Bank already has a sufficient number of SSB members and competence according to the provisions of the Financial Services Authority (OJK). In addition, the Company has also appointed a *Shariah Compliance Officer* who has adequate knowledge and/or understanding of sharia banking operations.

The Company already has a product development function that is independent of the business units (the function of raising funds, channeling funds, and providing services), namely the Business Development work unit. The human capital in the product development work unit already have knowledge and/or understanding of sharia principles and banking products in general. The process of developing new products always takes into account the fatwas of the National Sharia Council and has obtained sharia opinions from SSB.

Implementation of fundraising activities, fund distribution, and Bank services in general is in accordance with the Fatwa of the National Sharia Council - Indonesian Ulema Council (MUI) and SSB Sharia opinion.



DIREKSI BOARD OF DIRECTORS

Direksi merupakan salah satu organ Bank dengan kewenangan dan tanggung jawab penuh atas pengelolaan Bank sesuai dengan kepentingan, maksud dan tujuan pendirian Bank. Direksi dapat mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar serta mengelola perusahaan sebagaimana dimaksud dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.

KRITERIA DIREKSI

Anggota Direksi Perseroan merupakan perseorangan yang memenuhi kriteria dan persyaratan sesuai dengan Anggaran Dasar Perseroan. Adapun kriteria atau persyaratan seseorang dapat menjabat sebagai Direksi Perseroan adalah sebagai berikut:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit;
 - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan; dan
 - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS tahunan;
 - Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS;
 - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan;
 - Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
 - Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau Perusahaan Publik.

KETENTUAN MASA JABATAN DIREKSI

Mengacu pada Anggaran Dasar Perseroan, Direksi diangkat oleh RUPS untuk jangka waktu terhitung sejak tanggal RUPS yang mengangkatnya dan berakhir pada penutupan RUPS yang ketiga setelah tanggal pengangkatannya dengan tidak mengurangi hak RUPS untuk memberhentikan anggota Dewan Komisaris sewaktu-waktu sebelum masa jabatannya berakhir.

Board of Directors is one of the organs of Bank with full authority and responsibility for managing Bank in accordance with the interests, aims and objectives of the establishment of Bank. The Board of Directors can represent Bank, both inside and outside the court in accordance with the provisions of the Articles of Association and manage the company as referred to in Law no. 40 of 2007 concerning Limited Liability Companies.

BOARD OF DIRECTORS CRITERIA

Members of the Company's Board of Directors are individuals who meet the criteria and requirements in accordance with the Company's Articles of Association. The criteria or requirements for a person to serve as a Director of the Company are as follows:

1. Having good character, morals and integrity;
2. Capable of performing legal actions;
3. Within 5 (five) years prior to appointment and during tenure:
 - a. Never been declared bankrupt;
 - b. Never been a member of the Board of Directors and/or member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt;
 - c. Never been punished for committing a crime that is detrimental to state finances and/or related to the financial sector; And
 - d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his tenure:
 - Never held an annual GMS;
 - His responsibilities as members of the Board of Directors and/or members of the Board of Commissioners have never been accepted by the GMS or have never provided accountability as members of the Board of Directors and/or members of the Board of Commissioners to the GMS;
 - Ever caused a company that obtained a license, approval, or registration from the Financial Services Authority to fail to fulfill the obligation to submit annual reports and/or financial reports to the Financial Services Authority;
 - Have a commitment to comply with laws and regulations; And
 - Have knowledge and/or expertise in the field required by the Issuer or Public Company.

TERM OF OFFICE PROVISIONS FOR BOARD OF DIRECTORS

Referring to the Company's Articles of Association, the Board of Directors is appointed by the GMS for a period commencing from the date of the GMS that appoints them and ends at the closing of the third GMS after the date of appointment without prejudice to the right of the GMS to dismiss members of the Board of Commissioners at any time before their term ends.



Jabatan anggota Dewan Komisaris berakhir apabila:

1. Meninggal dunia;
2. Masa jabatannya berakhir;
3. Diberhentikan berdasarkan RUPS;
4. Pengunduran dirinya efektif;
5. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.

JUMLAH, KOMPOSISI, SUSUNAN DAN DASAR PENGANGKATAN ANGGOTA DIREKSI DI SEPANJANG TAHUN 2022

Komposisi Direksi Bank Aladin Syariah telah sesuai dengan ketentuan dalam Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah.

Di sepanjang tahun 2022 terdapat perubahan komposisi anggota Direksi berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) Luar Biasa tanggal 10 Februari 2022, seiring dengan pengunduran diri Basuki Hidayat dari Direktur Operasional dan Mohammad Riza dari Direktur Bisnis, serta Willy Hambali yang sebelumnya menjabat sebagai Direktur Keuangan dan Strategi, untuk selanjutnya berkarya sebagai Chief Operating Officer Bank, Chief Operating Officer Bank dan Budi Santoso Kusmiantoro yang semula menjabat sebagai Direktur Teknologi Informasi untuk selanjutnya berkarya sebagai *Chief Technology Officer*. Kemudian RUPS Luar Biasa mengangkat Mayang Ekaputri sebagai Direktur Bank. Kemudian RUPS Luar Biasa mengangkat Mayang Ekaputri sebagai Direktur Bank.

Sesuai dengan RUPS Luar Biasa tanggal 10 Februari 2022, komposisi Direksi mengalami perubahan sebagai berikut:

The position of a member of the Board of Commissioners ends when

1. Passed Away;
2. Term of office ends;
3. Dismissed based on the GMS;
4. His resignation is effective;
5. No longer fulfilling the applicable statutory requirements.

NUMBER, COMPOSITION, STRUCTURE AND BASIS OF APPOINTMENT FOR MEMBERS OF BOARD OF DIRECTORS THROUGHOUT 2022

The composition of the Board of Directors of Bank Aladin Syariah complies with the provisions of Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Throughout 2022 there were changes in the composition of the Board of Directors based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) on February 10, 2022, along with the resignation of Basuki Hidayat from Director of Operations and Mohammad Riza from Director of Business, as well as Willy Hambali who previously served as Director of Finance and Strategy, to continue working as Chief Operating Officer Bank, Chief Operating Officer Bank and Budi Santoso Kusmiantoro who previously served as Director of Information Technology to continue working as Chief Technology Officer. Then EGMS appointed Mayang Ekaputri as Director of the Bank. Then EGMS appointed Mayang Ekaputri as Director of the Bank.

In accordance with the Extraordinary GMS on 10 February 2022, the composition of the Board of Directors has changed as follows:

Komposisi dan Susunan Direksi per 31 Desember 2022 Composition and Structure of Board of Directors as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Dyota Marsudi	Presiden Direktur President Director	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS resolution Statement Deed No. 11th April 7th 2021
Firdila Sari	Direktur Director	RUPS Luar Biasa tanggal 7 April 2021 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa No. 11 tanggal 7 April 2021 Extraordinary GMS on April 7 2021 as stated in the Extraordinary GMS resolution Statement Deed No. 11th April 7th 2021
Mayang Ekaputri	Direktur Director	RUPS Luar Biasa tanggal 10 Februari 2022 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan RUPS Luar Biasa melalui Akta No. 56 tanggal 21 Februari 2022 Extraordinary GMS on 10 February 2022 as stated in the Deed of Statement of Extraordinary GMS Resolutions through Deed No. 56 of February 21, 2022
Baiq Nadea Dzurriatin	Direktur Kepatuhan Director of Compliance	Keputusan Sirkuler Para Pemegang Saham tanggal 31 Januari 2020 sebagaimana telah tertuang dalam Akta Pernyataan Keputusan Sirkuler No. 19 tanggal 31 Januari 2020 Circular Resolution of Shareholders dated January 31, 2020 as stated in the Deed of Statement of Circular Decision No. 19 of January 31, 2020



INTEGRITAS, KOMPETENSI DAN REPUTASI KEUANGAN

Seluruh anggota Direksi Perseroan telah memenuhi beberapa kriteria sesuai ketentuan yang berlaku, antara lain:

1. Presiden Direktur berasal dari pihak yang independen terhadap pemegang saham pengendali.
2. Seluruh anggota Direksi berdomisili di Indonesia.
3. Seluruh anggota Direksi telah lulus *fit & proper test* serta telah memperoleh surat persetujuan Bank Indonesia dan/atau Otoritas Jasa Keuangan yaitu sebagai berikut:
 - a. Dyota Mahottama Marsudi (Presiden Direktur), hasil kelulusan *Fit & Proper Test* berdasarkan Salinan Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan Nomor Kep 166/D.03/2021 tanggal 11 November 2021 perihal Hasil Penilaian Kemampuan dan Kepatutan Sdr. Dyota Mahottama Marsudi Selaku Calon Presiden Direktur PT Bank Aladin Syariah Tbk.
 - b. Firdila Sari (Direktur), hasil kelulusan *Fit & Proper Test* berdasarkan Salinan Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan Nomor Kep 167/D.03/2021 tanggal 11 November 2021 perihal Hasil Penilaian Kemampuan dan Kepatutan Sdri. Firdila Sari Selaku Calon Direktur PT Bank Aladin Syariah Tbk.
 - c. Mayang Ekaputri (Direktur), dinyatakan lulus penilaian kemampuan dan kepatutan (*fit and proper test*) oleh Otoritas Jasa Keuangan (OJK) sebagaimana tertuang dalam Surat Keputusan Dewan Komisiner OJK No. Kep-83/D.03/2022 tanggal 10 Juni 2022 perihal Hasil Penilaian Kemampuan dan Kepatutan Sdri. Mayang Ekaputri Selaku Calon Direktur PT Bank Aladin Syariah Tbk.
 - d. Baiq Nadea Dzurriatin (Direktur Kepatuhan), hasil kelulusan *Fit & Proper Test* Bank Indonesia berdasarkan surat Bank Indonesia No. 12/5/DpG/ DPbS tanggal 23 September 2010 perihal Keputusan Atas Calon Anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Bank Saudara Dalam Rangka Perubahan Kegiatan Usaha Menjadi Bank Umum Syariah dimana Ibu Baiq Nadea Dzurriatin disetujui oleh Bank Indonesia sebagai Direktur Kepatuhan PT Bank Maybank Syariah Indonesia.
4. Mayoritas anggota Direksi telah memiliki pengalaman paling kurang 5 (lima) tahun di bidang perbankan.
5. Seluruh Direksi tidak memiliki rangkap jabatan sebagai Komisaris, Direksi atau Pejabat Eksekutif di bank, perusahaan dan/atau lembaga lain.

INTEGRITY, COMPETENCE AND FINANCIAL REPUTATION

All members of the Company's Board of Directors have met several criteria according to applicable regulations, including:

1. President Director comes from a party that is independent of the controlling shareholder.
2. All members of the Board of Directors are domiciled in Indonesia.
3. All members of the Board of Directors have passed the fit & proper test and have obtained approval from Bank Indonesia and/or the Financial Services Authority, namely as follows:
 - a. Dyota Mahottama Marsudi (President Director), results of passing the Fit & Proper Test based on a copy of the Decree of Members of the Board of Commissioners of the Financial Services Authority Number Kep 166/D.03/2021 dated 11 November 2021 regarding the Fit and Proper Test Results of Mr. Dyota Mahottama Marsudi As Candidate for President Director of PT Bank Aladin Syariah Tbk.
 - b. Firdila Sari (Director), results of passing the Fit & Proper Test based on a copy of the Decree of Members of the Board of Commissioners of the Financial Services Authority Number Kep 167/D.03/2021 dated November 11, 2021 concerning Results of Fit and Proper Test Ms. Firdila Sari As Candidate for Director PT Bank Aladin Syariah Tbk.
 - c. Mayang Ekaputri (Director), was declared to have passed the fit and proper test by the Financial Services Authority (OJK) as stated in Decree of the OJK Board of Commissioners No. Kep-83/D.03/2022 dated 10 June 2022 concerning Results of the Fit and Proper Test of Ms. Mayang Ekaputri As Candidate for Director PT Bank Aladin Syariah Tbk.
 - d. Baiq Nadea Dzurriatin (Director of Compliance), Bank Indonesia's Fit & Proper Test results based on Bank Indonesia letter No. 12/5/DpG/ DPbS dated 23 September 2010 concerning Decisions on Candidates for Members of the Board of Commissioners, Directors and Sharia Supervisory Board of Bank Saudara in the Context of Changing Business Activities to Become a Sharia Commercial Bank where Ms. Baiq Nadea Dzurriatin was approved by Bank Indonesia as Director of Compliance of PT Bank Maybank Indonesian Sharia.
4. The majority of members of the Board of Directors have at least 5 (five) years of experience in banking.
5. All Directors do not have concurrent positions as Commissioners, Directors or Executive Officers in banks, companies and/or other institutions.



KEPEMILIKAN SAHAM DIREKSI

Seluruh anggota Direksi tidak mempunyai kepemilikan saham yang mencapai 5% (lima persen) atau lebih dari modal disetor, meliputi jenis dan jumlah saham pada Perseroan, maupun bank dan Perseroan lain yang berkedudukan di dalam atau luar negeri.

RANGKAP JABATAN

Kebijakan rangkap jabatan Direksi mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum Syariah dan Unit Usaha Syariah dan juga diatur dalam Pasal 26 ayat (1) Peraturan Bank Indonesia No. 11/3/PBI/2009 tanggal 29 Januari 2009 tentang Bank Umum Syariah. Adapun rangkap jabatan yang dimiliki Dewan Komisaris terdapat dalam tabel di bawah ini.

Nama Name	Jabatan Position	Jabatan pada Perusahaan/Instansi Lain Position at Other Companies/Institutions	Nama Perusahaan/Instansi Lain Name of Company/Other Institution
Dyota Marsudi	Presiden Direktur President Director	Tidak menjabat pada perusahaan/ instansi lain Not served in other companies/institutions	-
Firdila Sari	Direktur Director	Tidak menjabat pada perusahaan/ instansi lain Not served in other companies/institutions	-
Mayang Ekaputri	Direktur Director	Tidak menjabat pada perusahaan/ instansi lain Not served in other companies/institutions	-
Baiq Nadea Dzurriatin	Direktur Kepatuhan Director of Compliance	Tidak menjabat pada perusahaan/ instansi lain Not served in other companies/institutions	-

HUBUNGAN AFILIASI DIREKSI

Lingkup pengungkapan hubungan afiliasi Direksi adalah hubungan afiliasi atau keterikatan atau ketergantungan dalam hubungan keuangan, kepengurusan, kepemilikan saham dan/ atau hubungan keluarga sampai dengan derajat kedua; antar pejabat anggota Dewan Komisaris lainnya, anggota Direksi dan pemegang saham pengendali atau pemegang saham utama, dengan tujuan menghindari adanya benturan kepentingan yang dapat mengganggu proses pengambilan keputusan yang dapat merugikan Perseroan.

Seluruh anggota Direksi yang menjabat pada tahun 2022 tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi dan Pemegang Saham, dapat dilihat sebagaimana tabel di bawah ini:

BOARD OF DIRECTORS SHARE OWNERSHIP

All members of the Board of Directors do not have share ownership that reaches 5% (five percent) or more of paid-up capital, including the type and number of shares in the Company, as well as banks and other companies domiciled at home or abroad.

CONCURRENT POSITION

The policy on concurrent positions for the Board of Directors refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and also regulated in Article 26 paragraph (1) of Bank Indonesia Regulation No. 11/3/PBI/2009 dated 29 January 2009 concerning Sharia Commercial Banks. The concurrent positions held by the Board of Commissioners are listed in the table below.

BOARD OF DIRECTORS AFFILIATION RELATIONS

The scope of disclosure of the affiliation of the Board of Directors is affiliation or attachment or dependence in financial, management, share ownership and/or family relationships up to the second degree; between officials of other members of the Board of Commissioners, members of the Board of Directors and controlling shareholders or major shareholders, with the aim of avoiding conflicts of interest that could interfere with the decision-making process that could harm the Company.

All members of the Board of Directors serving in 2022 have no affiliation with other members of the Board of Commissioners, Directors and Shareholders, as can be seen in the table below:



Nama Name	Jabatan Position	Hubungan Keluarga Dengan Family Relationship with			Hubungan Keuangan Dengan Finance Relationship with		
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders
Dyota Marsudi	Presiden Direktur President Director	x	x	x	x	x	x
Firdila Sari	Direktur Director	x	x	x	x	x	x
Mayang Ekaputri	Direktur Director	x	x	x	x	x	x
Baiq Nadea Dzurriatin	Direktur Kepatuhan Director of Compliance	x	x	x	x	x	x

TUGAS DAN TANGGUNG JAWAB DIREKSI

Berdasarkan Anggaran Dasar Bank, Direksi bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank dalam mencapai maksud dan tujuannya berdasarkan prinsip kehati-hatian dan Prinsip Syariah. Direksi juga melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan dan jenjang organisasi. Direksi memiliki pedoman dan tata tertib kerja yang tercantum dalam Anggaran Dasar, pembagian dan tugas dan tanggung jawab Direksi (*job description*), *Terms of Reference* (TOR) Rapat BOD, dan Kebijakan GCG.

PROGRAM PENGENALAN PERUSAHAAN BAGI DIREKSI BARU

Anggota Direksi yang baru diangkat menjalani program orientasi yang dirancang untuk meningkatkan fungsi dan efektivitas kerja Direksi. Program pengenalan perusahaan ini diberikan kepada Anggota Direksi yang baru pertama kali menjabat di Bank. Materi yang diberikan pada program pengenalan meliputi presentasi, pertemuan atau kunjungan ke fasilitas Perseroan, pengenalan dengan para pimpinan dan pegawai Perseroan serta program lainnya sesuai dengan kebutuhan.

Human Capital sebagai pelaksana Program Pengenalan bagi Direktur yang baru diangkat, mempersiapkan materi program pengenalan yang meliputi Program Pengenalan Perseroan berkaitan dengan:

1. Pelaksanaan prinsip-prinsip GCG dalam Perseroan;
2. Visi, misi, strategi, risiko, posisi kompetitif, kinerja keuangan dan operasional;
3. Kewenangan Komite, Audit Internal dan Eksternal dan Sistem Pengendalian Internal.

DUTIES AND RESPONSIBILITIES OF BOARD OF DIRECTORS

Based on Bank's Articles of Association, the Board of Directors is fully responsible for carrying out their duties for the benefit of Bank in achieving its aims and objectives based on prudential principles and Sharia Principles. The Board of Directors also implements GCG principles in every business activity of Bank at all levels and levels of the organization. The Board of Directors has work guidelines and procedures listed in the Articles of Association, division of duties and responsibilities of the Board of Directors (*job description*), *Terms of Reference* (TOR) for BOD Meetings, and GCG Policy.

COMPANY INTRODUCTION PROGRAM FOR NEW DIRECTORS

Newly appointed members of the Board of Directors undergo an orientation program designed to improve the function and effectiveness of the work of the Board of Directors. This company introduction program is given to members of the Board of Directors who are serving at Bank for the first time. Materials provided in the introduction program include presentations, meetings or visits to the Company's facilities, introductions to the Company's leaders and employees and other programs as needed.

The Human Capital as the executor of the Induction Program for newly appointed Directors, prepares the induction program material which includes the Company Introduction Program related to:

1. Implementation of GCG principles in the Company;
2. Vision, mission, strategy, risk, competitive position, financial and operational performance;
3. Authority of the Committee, Internal and External Audit and Internal Control System.



PROGRAM PENINGKATAN KOMPETENSI DIREKSI

Bank senantiasa merespons peningkatan kapabilitas Direksi melalui pemberian pelatihan atau pendidikan sebagai pendukung dalam mengoptimalkan peran dan fungsi Direksi. Untuk itu, Direksi didorong untuk mengikuti program peningkatan kompetensi baik berupa seminar atau pelatihan. Tentang kegiatan peningkatan kompetensi yang diikuti Direksi di sepanjang tahun 2022 dapat dilihat pada bab Profil Perusahaan dalam laporan tahunan ini.

PELAKSANAAN TUGAS DIREKSI

Pelaksanaan tugas dan tanggung jawab Direksi meliputi antara lain:

1. Dalam rangka melaksanakan GCG, Direksi telah membentuk fungsi-fungsi:
 - a. Audit Intern (SKAI).
 - b. Manajemen Risiko dan Komite Manajemen Risiko.
 - c. Kepatuhan.

Fungsi-fungsi tersebut telah beroperasi secara independen dan terpisah dari unit operasional lainnya. Selanjutnya, pelaksanaan fungsi-fungsi tersebut ditetapkan dalam peraturan internal Bank..
2. Direksi bertanggung jawab atas pelaksanaan kebijakan Manajemen Risiko dan eksposur risiko yang diambil oleh Bank secara keseluruhan. Dalam kerangka ini Direksi telah menyusun dan menetapkan mekanisme persetujuan transaksi, mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi, dan mengembangkan budaya manajemen risiko pada seluruh jenjang organisasi.
3. Direksi telah menyusun Rencana Bisnis Bank (RBB) secara realistis, komprehensif, dan terukur dengan memperhatikan prinsip-prinsip kehati-hatian dan responsif terhadap perubahan internal dan eksternal. Direksi juga telah mengkomunikasikan RBB kepada pemegang saham Bank dan seluruh jenjang organisasi yang ada di Bank, antara lain melalui forum town-hall dan rapat staf yang diadakan secara reguler.
4. Direksi telah menindaklanjuti dan memonitor setiap hasil temuan dan rekomendasi dari SKAI, audit eksternal, dan hasil pengawasan Otoritas Jasa Keuangan, Dewan Pengawas Syariah, dan/atau hasil pengawasan otoritas lainnya.
5. Direksi telah menyediakan program-program pelatihan bagi seluruh karyawan dalam rangka peningkatan keahlian dan kemampuan karyawan secara berkelanjutan.

PENILAIAN KINERJA KOMITE-KOMITE DI BAWAH DIREKSI

Hingga akhir 2022, Direksi telah menilai bahwa Komite di bawah Direksi telah melaksanakan tugas dan tanggung jawab masing-masing dengan baik dan memberikan dukungan yang positif dalam pelaksanaan fungsi pengelolaan dan pengurusan oleh Direksi.

BOARD OF DIRECTORS COMPETENCY IMPROVEMENT PROGRAM

Bank always responds to the increased capability of the Board of Directors by providing training or education as a support in optimizing the roles and functions of the Board of Directors. For this reason, the Board of Directors is encouraged to take part in competency improvement programs in the form of seminars or training. Regarding competency development activities that are participated in by the Board of Directors throughout 2022 can be seen in the Company Profile chapter in this annual report.

IMPLEMENTATION OF BOARD OF DIRECTORS' DUTIES

Implementation of the duties and responsibilities of the Board of Directors includes among others:

1. In order to implement GCG, the Board of Directors has established the following functions:
 - a. Internal Audit (SKAI).
 - b. Risk Management and Risk Management Committee.
 - c. Obedience.

These functions have operated independently and separately from other operational units. Furthermore, the implementation of these functions is stipulated in Bank's internal regulations..
2. Board of Directors is responsible for implementing Risk Management policies and overall risk exposure taken by Bank. Within this framework, the Board of Directors has developed and established a transaction approval mechanism, evaluates and decides on transactions that require the approval of the Board of Directors, and develops a risk management culture at all levels of the organization.
3. Board of Directors has prepared a realistic, comprehensive and measurable Bank Business Plan (RBB) by taking into account the principles of prudence and being responsive to internal and external changes. The Board of Directors has also communicated the RBB to Bank's shareholders and all organizational levels in Bank, including through town-hall forums and regular staff meetings.
4. Board of Directors has followed up and monitored any findings and recommendations from SKAI, external audit, and monitoring results from the Financial Services Authority, Sharia Supervisory Board, and/or monitoring results from other authorities.
5. Board of Directors has provided training programs for all employees in order to improve employee skills and abilities on an ongoing basis

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER BOARD OF DIRECTORS

Until the end of 2022, Board of Directors has assessed that the Committees under the Board of Directors have properly carried out their respective duties and responsibilities and provided positive support in the implementation of management and management functions by Board of Directors.



TRANSPARANSI INFORMASI TERKAIT DEWAN KOMISARIS DAN DIREKSI

INFORMATION TRANSPARENCY RELATED TO BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

Hingga saat ini, Bank belum memiliki kebijakan terkait keberagaman komposisi Dewan Komisaris dan Direksi. Kewenangan untuk mengangkat Komisaris dan Direktur Perseroan merupakan hak dari Pemegang Saham dalam RUPS. Bank memastikan bahwa anggota Dewan Komisaris dan Direksi mewakili berbagai pengalaman, keahlian serta latar belakang pendidikan yang akan mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi.

Komposisi Dewan Komisaris dan Direksi diharapkan dapat memberikan alternatif pemecahan masalah dan mendorong pengambilan keputusan yang lebih objektif, komprehensif, optimal, dan memiliki dampak positif terhadap pengawasan dan pengelolaan Perseroan.

DIVERSITY POLICY COMPOSITION OF BOARD OF COMMISSIONERS AND DIRECTORS

Until now, Bank does not yet have a policy regarding the diversity of the composition of the Board of Commissioners and Board of Directors. The authority to appoint the Company's Commissioners and Directors is the right of the Shareholders at the GMS. Bank ensures that members of the Board of Commissioners and Board of Directors represent various experiences, expertise and educational backgrounds that will support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners and Board of Directors.

The composition of Board of Commissioners and Board of Directors is expected to be able to provide alternative solutions to problems and encourage decision making that is more objective, comprehensive, optimal and has a positive impact on the supervision and management of the Company.

Keberagaman Komposisi Dewan Komisaris dan Direksi Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
Dewan Komisaris Board of Commissioners						
Rudy Hamdani (Presiden Komisaris Independen) (Independent President Commissioner)	Indonesia	Laki-laki Male	60	Bachelor of Science in Economics and Business Administration dari St. Mary College of California (1987) Bachelor of Science in Economics and Business Administration from St. Mary College of California (1987)	- Komisaris Utama PT Danakita Investama (2013 - 2021) - Vice President Director PT Sequis Life Insurance Indonesia (2017-2018) - Direktur Perbankan di PT Bank OCBC NISP Tbk (2000-2007) - Direktur Perbankan di Bank International Indonesia (BII) (2000- 2013) - Account Officer di Bank International Indonesia (BII) (1989- 2000) - President Commissioner of PT Danakita Investama (2013-2021) - Vice President Director of PT Sequis Life Insurance Indonesia (2017-2018) - Banking Director at PT Bank OCBC NISP Tbk (2000-2007) - Banking Director at Bank International Indonesia (BII) (2000-2013) - Account Officer at Bank International Indonesia (BII) (1989-2000)	Perbankan Banking



Keberagaman Komposisi Dewan Komisaris dan Direksi Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
Ationo Teguh Basuki (Komisaris) (Commissioner)	Indonesia	Laki-laki Male	62	Sarjana Teknik Elektro dari ITB Bandung, Jawa Barat (1985) Bachelor of Electrical Engineering from ITB Bandung, West Java (1985)	- Direktur Kepatuhan Index (2018- 2019) - Direktur IT & E-Channel Bank Index (2015-2018) - Direktur Pengembangan Bisnis Bank Index (2011-2015) - Direktur Bisnis Support Bank Index (2008-2011) - Advisor untuk Direksi di Bidang Operasional Bank Index (2008-2008) - Kepala Bidang Operasi di Panin Bank (2004-2007) - Kepala Bagian Pelayanan Jasa KCU di Panin Bank (1997-2003) - Kepala Bagian Administrasi Operasi KCU Senayan di Panin Bank (1996- 1997) - Pemimpin KCP Tanah Abang di Panin Bank (1994-1995) - Koordinator Marketing KCU Senayan di Panin Bank (1993-1994) - Director of Compliance Index (2018-2019) - Director of IT & E-Channel Bank Index (2015-2018) - Director of Business Development at Bank Index (2011-2015) - Support Bank Index Director of Business (2008-2011) - Advisor to the Board of Directors in Operational Sector of Bank Index (2008-2008) - Head of Operations at Panin Bank (2004-2007) - Head of KCU Services Department at Panin Bank (1997-2003) - Head of Operations Administration Section of KCU Senayan at Panin Bank (1996-1997) - Head of KCP Tanah Abang at Panin Bank (1994-1995) - Marketing Coordinator of KCU Senayan at Panin Bank (1993-1994)	Perbankan Banking



Keberagaman Komposisi Dewan Komisaris dan Direksi
Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
Fransisca Ekawati (Komisaris Independen) (Independent Commissioner)	Indonesia	Perempuan Female	57	Sarjana Ekonomi Jurusan Manajemen dari Universitas Kristen Indonesia (1988) Bachelor of Economics Majoring in Management from the Christian University of Indonesia (1988)	• Direktur PT Sippa Kemasan Internasional (April 2020 - September 2021) • General Manager Treasury PPA (2019-2020) • General Manager Business Advisory & Asset Management PPA (2014-2019) • General Manager Monitoring and Administration of Equity Management PT PPA (2004-2014) • Group Head Analisa dan Pengkajian Pengelola Bank pada Unit Restrukturisasi Bank di Badan Penyehatan Perbankan Nasional (BPPN) (1999-2004) • Kepala Sub Divisi Pengembangan Cabang PT Bank Pesona Kriadana (1989) • Director of PT Sippa Packaging Internasional (April 2020 - September 2021) • PPA Treasury General Manager (2019-2020) • General Manager Business Advisory & Asset Management PPA (2014-2019) • PT PPA General Manager Monitoring and Administration of Equity Management (2004-2014) • Group Head of Analysis and Review of Bank Managers at Bank Restructuring Unit at the Indonesian Bank Restructuring Agency (IBRA) (1999-2004) • Head of Branch Development Sub Division of PT Bank Pesona Kriadana (1989)	Perbankan Banking



Keberagaman Komposisi Dewan Komisaris dan Direksi Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
Direksi Board of Directors						
Dyota Marsudi (Presiden Direktur) (President Director)	Indonesia	Laki-laki Male	33	• Sarjana Ekonomi dari Universitas Indonesia (2010) • Master in Business Administration dari INSEAD (2016) • Bachelor of Economics from the University of Indonesia (2010) • Master in Business Administration from INSEAD (2016)	• Senior Executive Director of Investments di Vertex Ventures, Singapura (2018-2021) • Member of National Digital Transformation Committee di PPN/BAPENAS (2019) • Co-Founder & COO di Happy5.co (2016-2018) • Management Consultant di Boston Consulting Group (2011-2017) • Senior Executive Director of Investments at Vertex Ventures, Singapore (2018-2021) • Member of the National Digital Transformation Committee at PPN/BAPENAS (2019) • Co-Founder & COO at Happy5.co (2016-2018) • Management Consultant at Boston Consulting Group (2011-2017)	Investasi Investment



Keberagaman Komposisi Dewan Komisaris dan Direksi
Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
Firdila Sari Direktur Director	Indonesia	Perempuan Female	37	Sarjana Ekonomi dari Universitas Indonesia (2007) Bachelor of Economics from University of Indonesia (2007)	- Digital Banking Group Head di PT Bank Net Indonesia Syariah Tbk (2020-2021) - Head of Product di PT Visionet Internasional (OVO) (2018-2020) - Vice President, Head of Mobile Products di PT Bank Commonwealth (2017-2018) - Head of Product di PT Visionet Internasional (OVO) (2015-2017) - Senior Manager, Business Development, Product, & Content Management di PT Digital Vision Nusantara (K-Vision) (2013-2015) - Senior Manager, Office of CEO di PT Digital Media Asia (VivaPlus) (2012-2013) - Product Management-Global Payments & Cash Management (PCM) di PT Bank HSBC Indonesia (2008-2012) - Digital Banking Group Head at PT Bank Net Indonesia Syariah Tbk (2020-2021) - Head of Product at PT Visionet Internasional (OVO) (2018-2020) - Vice President, Head of Mobile Products at PT Bank Commonwealth (2017-2018) - Head of Product at PT Visionet Internasional (OVO) (2015-2017) - Senior Manager, Business Development, Product & Content Management at PT Digital Vision Nusantara (K-Vision) (2013-2015) - Senior Manager, Office of CEO at PT Digital Media Asia (VivaPlus) (2012-2013) - Product Management-Global Payments & Cash Management (PCM) at PT Bank HSBC Indonesia (2008-2012)	Perbankan Banking



Keberagaman Komposisi Dewan Komisaris dan Direksi Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
Mayang Ekaputri (Direktur) (Director)	Indonesia	Perempuan Female	40	- Bachelor Of Engineering - National University of Singapore (2002) - University of Chicago Booth School of Business - Master Degree in Business Administration (2018)	- Group Head Finance & Strategy dan Pjs. Corporate Secretary di Bank Aladin Syariah tahun 2021 - Senior Vice President Treasury Finance di HSBC Indonesia (2011-2021) - Assistant Vice President Product Control di Credit Suisse Singapura (2006-2010). - Group Head Finance & Strategy and Acting Corporate Secretary at Bank Aladin Syariah in 2021 - Senior Vice President Treasury Finance at HSBC Indonesia (2011-2021) - Assistant Vice President of Product Control at Credit Suisse Singapore (2006-2010).	Perbankan Banking
Baiq Nadea Dzurriatin (Direktur Kepatuhan)	Indonesia	Perempuan Female	51	- Sarjana Hukum - Universitas Airlangga (1993) - Master Bidang Hukum (LLM) Jurusan International Comparative Law dari Southern Methodist University School of Law, Dallas, Texas, Amerika Serikat (1999)	- Direktur Kepatuhan di PT Maybank Syariah Indonesia (Okt 2010-Jan 2020) - Direktur Kepatuhan di PT Bank Maybank Indocorp (Feb 2009-Okt 2010) - Direktur Kepatuhan di Bank of Tokyo- Mitsubishi UFJ, Jakarta (Juli 2005-Nov 2008) - Head of Compliance Department di The Bank of TokyoMitsubishi UFJ, Jakarta (Sep 2001-Juli 2005) - Direktorat Hukum di Bank Indonesia (Juni 1995-Juni 2001)	Perbankan Banking



Keberagaman Komposisi Dewan Komisaris dan Direksi Diversity in Composition of Board of Commissioners and Directors

Nama Name	Kewarganegaraan Citizenship	Gender	Usia Age	Latar Belakang Pendidikan Educational Background	Pengalaman Profesional Professional Experience	Keahlian Expertise
(Director of Compliance)	Indonesia	Female	51	- Bachelor of Law - Airlangga University (1993) - Master of Law (LLM) Major in International Comparative Law from Southern Methodist University School of Law, Dallas, Texas, USA (1999)	- Director of Compliance at PT Maybank Syariah Indonesia (Oct 2010-Jan 2020) - Director of Compliance at PT Bank Maybank Indocorp (Feb 2009-Oct 2010) - Director of Compliance at Bank of Tokyo- Mitsubishi UFJ, Jakarta (July 2005-Nov 2008) - Head of Compliance Department at Bank of Tokyo Mitsubishi UFJ, Jakarta (Sep 2001-July 2005) - Legal Directorate at Bank Indonesia (June 1995-June 2001)	Perbankan Banking

PENILAIAN KINERJA DEWAN KOMISARIS DAN DIREKSI

Penilaian kinerja Dewan Komisaris dilakukan melalui beberapa jenis prosedur, antara lain sebagai berikut:

1. Penilaian oleh RUPS

RUPS merupakan mekanisme pengambilan keputusan tertinggi dalam perusahaan. Dewan Komisaris dan Direksi menyampaikan laporan pertanggungjawaban terhadap pelaksanaan tugas dan tanggung jawabnya pada tahun buku kepada Pemegang Saham pada RUPS Tahunan.'

Adapun hasil penilaian kinerja Dewan Komisaris dan Direksi untuk tahun 2022 adalah sebagaimana yang terlampir berikut ini:

- Efektivitas Peran Komisaris dan Direksi
- Efektivitas Pelaksanaan Strategi dan Pengelolaan Bank
- Komposisi Direksi
- Efektivitas Rapat, Etika Kerja dan Dinamika Direksi
- Penerapan Tata Kelola Perusahaan yang Baik dan Prinsip Keberlanjutan Efektivitas Penerapan Manajemen Risiko dan Pengendalian Intern

PERFORMANCE ASSESSMENT OF BOARD OF COMMISSIONERS AND DIRECTORS

Assessment of the performance of the Board of Commissioners is carried out through several types of procedures, including the following:

1. GMS Assessment

GMS is the highest decision-making mechanism in the company. The Board of Commissioners and the Board of Directors submit an accountability report on the implementation of their duties and responsibilities in the financial year to Shareholders at the Annual GMS.

The results of the performance assessment of the Board of Commissioners and Board of Directors for 2022 are as attached below:

- Effectiveness of the Role of Commissioners and Directors
- Effectiveness of Strategy Implementation and Bank Management
- Composition of the Board of Directors
- Meeting Effectiveness, Work Ethics and Board of Directors Dynamics
- Implementation of Good Corporate Governance and Sustainability Principles Effectiveness of Risk Management and Internal Control Implementation



2. Penilaian Berdasarkan *Self Assessment* GCG

Kinerja Dewan Komisaris dan Direksi berdasarkan self assessment mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah. Adapun hasil penilaian kinerja Dewan Komisaris dan Direksi untuk tahun 2022 adalah sebagaimana yang terlampir berikut ini:

- Pelaksanaan tugas dan tanggung jawab Direksi memperoleh peringkat 1.
- Pelaksanaan tugas dan tanggung jawab Dewan Komisaris memperoleh peringkat 1.

Pada tahun 2022, Dewan Komisaris dinilai telah melaksanakan tugas dan tanggung jawabnya terkait pengawasan dan pemberian nasihat kepada Direksi dengan baik dan bertanggung jawab demi kepentingan Bank dengan tetap berpedoman pada ketentuan yang berlaku. Fokus pengawasan dan pemberian nasihat oleh Dewan Komisaris mencakup pengadaaan rapat terkait pembahasan persoalan yang berhubungan dengan manajemen Bank dan mengevaluasi kinerja Bank. Selain merekomendasikan pelaksanaan prinsip-prinsip Good Corporate Governance dengan baik, Dewan Komisaris juga telah berupaya melakukan tindakan pengawasan terhadap kebijakan pengurusan Bank serta memberikan nasihat dan rekomendasi kepada Direksi guna memastikan bahwa bisnis dan usaha Bank berjalan dengan baik.

REMUNERASI DAN FASILITAS LAINNYA BAGI DEWAN KOMISARIS DAN DIREKSI SERTA DEWAN PENGAWAS SYARIAH

KEBIJAKAN PENETAPAN REMUNERASI

Kebijakan remunerasi dan fasilitas lainnya yang ditetapkan dalam Rapat Umum Pemegang Saham (RUPS), antara lain:

- Remunerasi yaitu penghasilan dalam bentuk uang (non natura) antara lain gaji, tunjangan (benefit), kompensasi dalam bentuk saham, bonus dan bentuk remunerasi lainnya, dan
- Fasilitas lain yaitu fasilitas yang diterima tidak dalam bentuk uang (natura), antara lain fasilitas perumahan, fasilitas transportasi, fasilitas asuransi kesehatan, fasilitas telekomunikasi, dan fasilitas lainnya yang dapat dimiliki maupun tidak dapat dimiliki.

STRUKTUR DAN JUMLAH REMUNERASI TAHUN 2022

Pada tahun 2022, pemberian remunerasi dan fasilitas lainnya tergambarkan dalam tabel berikut ini:

2. Assessment Based on GCG Self-Assessment

The performance of the Board of Commissioners and Board of Directors based on self-assessment refers to the Financial Services Authority Circular Letter No. 10/SEOJK.03/2014 concerning Soundness Rating of Sharia Commercial Banks and Sharia Business Units. The results of the performance assessment of the Board of Commissioners and Board of Directors for 2022 are as attached below.

- The implementation of the duties and responsibilities of the Board of Directors obtained rank 1.
- The implementation of the duties and responsibilities of the Board of Commissioners obtained rank 1.

In 2022, the Board of Commissioners is considered to have carried out its duties and responsibilities related to supervising and providing advice to the Board of Directors properly and responsibly for the benefit of Bank while still adhering to the applicable regulations. The focus of supervision and providing advice by the Board of Commissioners includes holding meetings related to discussing issues related to Bank management and evaluating Bank's performance. In addition to recommending the proper implementation of the principles of Good Corporate Governance, the Board of Commissioners has also endeavored to take oversight of Bank's management policies and provide advice and recommendations to the Board of Directors to ensure that the business and operations of Bank run well.

REMUNERATION AND OTHER FACILITIES FOR THE BOARD OF COMMISSIONERS AND DIRECTORS AS WELL AS THE SHARIA SUPERVISORY BOARD

POLICY OF REMUNERATION DETERMINATION

Remuneration policies and other facilities stipulated at the General Meeting of Shareholders (GMS), among others:

- Remuneration, namely income in the form of money (non-natura), including salaries, benefits, compensation in the form of shares, bonuses and other forms of remuneration, and
- Other facilities, namely facilities received not in the form of money (natura), including housing facilities, transportation facilities, health insurance facilities, telecommunications facilities, and other facilities that can be owned or cannot be owned.

STRUCTURE AND AMOUNT OF REMUNERATION FOR 2022

In 2022, the provision of remuneration and other facilities is described in the following table:

Jenis Remunerasi dan Fasilitas Lainnya Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year					
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Dewan Pengawas Syariah Sharia Supervisory Board	
	Orang Persons	Jutaan Rupiah Million Rupiah	Orang Persons	Jutaan Rupiah Million Rupiah	Orang Persons	Jutaan Rupiah Million Rupiah
Remunerasi Remuneration	5	3.155	4	11.052	2	771
Fasilitas lainnya*): 1. Yang dapat dimiliki 2. Yang tidak dapat dimiliki Other facilities*): 1. Possessable 2. Unpossessable	-	-	-	-	-	-
Total	5	3.155	4	11.052	2	771
*) Dinilai dalam ekuivalen Rupiah *) Valued in Rupiah equivalent						

Jumlah anggota Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah yang menerima remunerasi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan, sebagaimana tabel di bawah ini.

Number of members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board who receive remuneration in one year are grouped in the range of income levels, as shown in the table below.

Jumlah Remunerasi *) per orang dalam 1 tahun Total Remuneration *) per person in 1 year	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors	Jumlah Dewan Pengawas Syariah Number of Sharia Supervisory Board
Di atas Rp2 miliar Above IDR 2 billion	-	2	-
Di atas Rp1 miliar s.d. Rp2 miliar Above IDR 1 billion to IDR 2 billion	1	4	-
Di atas Rp500 juta s.d. Rp1 miliar Above IDR 500 million up to IDR 1 billion	1	-	-

RASIO GAJI TERTINGGI DAN GAJI TERENDAH

Informasi mengenai rasio gaji tertinggi dan terendah dalam skala perbandingan adalah sebagai berikut:

RATIO OF HIGHEST SALARY AND LOWEST SALARY

Information regarding the ratio of the highest and lowest salaries in the comparison scale is as follows:

Perihal Subject	2022	2021	2020
Rasio Gaji Pegawai yang Tertinggi dan Terendah Highest and Lowest Employee Salary Ratio	40,34 : 1	28,3 : 1	19,6 : 1
Rasio Gaji Direksi yang Tertinggi dan Terendah Ratio of the Highest and Lowest Directors' Salaries	2,4 : 1	2,2 : 1	1,3 : 1
Rasio Gaji Komisaris yang Tertinggi dan Terendah Highest and Lowest Commissioner Salary Ratio	2,2 : 1	2 : 1	2,0 : 1
Rasio Gaji Direksi Tertinggi dan Pegawai Tertinggi Ratio of the Highest Board of Directors and Highest Employee Salaries	1,1 : 1	1,4 : 1	1,2 : 1



RAPAT DEWAN KOMISARIS DAN DIREKSI

RAPAT DEWAN KOMISARIS

Dewan Komisaris menyelenggarakan rapat secara berkala sekurang-kurangnya 1 (satu) kali dalam 2 (dua) bulan atau setiap waktu bilamana dianggap perlu. Rapat Dewan Komisaris membahas permasalahan sesuai dengan agenda dan keputusan Rapat Dewan Komisaris harus diambil berdasarkan musyawarah untuk mufakat. Apabila tidak tercapai maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju paling sedikit lebih dari $\frac{1}{2}$ (satu per dua) dari jumlah suara yang dikeluarkan dalam rapat. Apabila suara yang setuju dan tidak setuju berimbang maka ketua Rapat Dewan Komisaris yang akan memutuskan. Setiap hasil Rapat Dewan Komisaris senantiasa dituangkan dalam risalah rapat dan didokumentasikan dengan baik, termasuk pengungkapan dissenting opinions secara jelas.

Sepanjang tahun 2022, Dewan Komisaris Bank telah menyelenggarakan rapat sebanyak 6 (enam) dengan rincian agenda dan frekuensi kehadiran sebagai berikut:

MEETINGS OF BOARD OF COMMISSIONERS AND DIRECTORS

BOARD OF COMMISSIONERS MEETING

Board of Commissioners holds regular meetings at least 1 (one) time in 2 (two) months or whenever deemed necessary. Meetings of the Board of Commissioners discuss issues according to the agenda and decisions of the Board of Commissioners' Meetings must be taken based on deliberation to reach a consensus. If it is not reached, the decision is taken by voting based on the affirmative votes of at least more than $\frac{1}{2}$ (one-half) of the total votes cast at the meeting. If the agreeing and disagreeing votes are balanced, the chairman of the Board of Commissioners meeting will decide. The results of each meeting of the Board of Commissioners are always recorded in the minutes of the meeting and are well documented, including a clear disclosure of dissenting opinions.

Throughout 2022, Bank's Board of Commissioners has held 6 (six) meetings with details of the agenda and frequency of attendance as follows:

Risalah dan Kehadiran Dewan Komisaris pada Rapat Internal
Minutes and Attendance of Board of Commissioners at Internal Meetings

Tanggal Date	Tempat Venue	Agenda Agenda	Peserta Participants	Alasan Ketidakhadiran Dewan Komisaris dalam Rapat Reasons for Absence of the Board of Commissioners at the Meeting
24 Februari 2022 February 24, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom and Head Office)	- Pembahasan Laporan Dewan Komisaris Semester II 2021 - Pembahasan Format Materi Rapat-rapat Dekom	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki.	-
15 Maret 2022 March 15, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom and Head Office)	- Pembahasan RBB 2022-2024; - Pembahasan Human Capital	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki.	-
23 Juni 2022 June 23, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom and Head Office)	Pembahasan Revisi RBB 2022	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki.	-



Risalah dan Kehadiran Dewan Komisaris pada Rapat Internal
Minutes and Attendance of Board of Commissioners at Internal Meetings

Tanggal Date	Tempat Venue	Agenda Agenda	Peserta Participants	Alasan Ketidakhadiran Dewan Komisaris dalam Rapat Reasons for Absence of the Board of Commissioners at the Meeting
12 Agustus 2022 August 12, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom and Head Office)	Pembahasan Laporan Pengawasan Rencana Bisnis oleh Dewan Komisaris periode Juni 2022 Discussion of the Business Plan Supervision Report by the Board of Commissioners for the June 2022 period	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki.	-
25 Oktober 2022 October 25, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom and Head Office)	- Laporan Keuangan Bank per 30 September 2022 dan Realisasi Rencana Bisnis Bank - Pembahasan Hasil Audit Mobile Banking & Perkembangan Audit OJK 2022 - Bank Financial Statements as of 30 September 2022 and Realization of Bank's Business Plan - Discussion of Mobile Banking Audit Results & 2022 OJK Audit Developments	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki.	-
28 November 2022 November 28, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom and Head Office)	Persetujuan Rencana Bisnis Bank ("RBB") Approval of Bank Business Plan ("RBB")	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki.	-

Rekapitulasi kehadiran anggota Dewan Komisaris pada rapat internal dapat dilihat di bawah ini.

Recapitulation of the attendance of members of the Board of Commissioners at internal meetings can be seen below.

Rekapitulasi Kehadiran Dewan Komisaris pada Rapat Internal
Recapitulation of Attendance of the Board of Commissioners at Internal Meetings

Dewan Komisaris Board of Commissioners	Masa Jabatan Term of Office	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran Percentage of Attendance
Rudy Hamdani (Presiden Komisaris Independen)* (Independent President Commissioner)	29 Juli – 31 Desember 2022 29 July – 31 December 2022	6	6	100,00%
Ationo Teguh Basuki (Komisaris) (Commissioner)	31 Januari 2020 – 31 Desember 2021 31 January 2020 – 31 December 2021	6	6	100,00%
Fransisca Ekawati (Komisaris Independen) (Independent Commissioner)	31 Januari 2020 – 31 Desember 2021 31 January 2020 – 31 December 2021	6	6	100,00%



Rekapitulasi Kehadiran Dewan Komisaris pada Rapat Internal Recapitulation of Attendance of the Board of Commissioners at Internal Meetings

Dewan Komisaris Board of Commissioners	Masa Jabatan Term of Office	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran Percentage of Attendance
Rata-rata Average				100,00%
*) Menjabat sejak 10 Februari 2022 *) Appointed since 10 February 2022				

RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Rapat gabungan Dewan Komisaris dan Direksi diselenggarakan sesuai dengan kebutuhan. Selama tahun 2022, rapat gabungan terselenggara sebanyak 4 (empat) kali dengan rincian agenda dan frekuensi kehadiran sebagai berikut:

JOINT MEETING OF BOARD OF COMMISSIONERS AND DIRECTORS

Joint meetings of the Board of Commissioners and the Board of Directors are held as needed. During 2022, the joint meeting was held 4 (four) times with details of the agenda and frequency of attendance as follows:

Risalah dan Kehadiran Dewan Komisaris dan Direksi pada Rapat Gabungan Minutes and Attendance of the Board of Commissioners and Directors at Joint Meetings

Tanggal Date	Tempat Place	Agenda	Peserta Participant	Alasan Ketidakhadiran Dewan Komisaris/Direksi dalam Rapat Reasons for Absence of the Board of Commissioners/ Directors at the Meeting
24 Februari 2022 February 24, 2022	Hybrid (Zoom & Kantor Pusat) (Zoom and Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki; - Dyota M. Marsudi; - Baiq Nadea Dzurriatin; - Firdila Sari.	-
28 April 2022 April 28, 2022	Hybrid (Zoom & Kantor Pusat) (Zoom and Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki; - Dyota M. Marsudi; - Baiq Nadea Dzurriatin; - Firdila Sari.	-
16 Juni 2022 June 16, 2022	Hybrid (Zoom & Kantor Pusat) (Zoom and Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki; - Dyota M. Marsudi; - Firdila Sari; - Mayang Ekaputri.	Baiq Nadea Dzurriatin tidak dapat hadir karena sakit Baiq Nadea Dzurriatin could not attend due to illness
25 Oktober 2022 October 25, 2022	Hybrid (Zoom & Kantor Pusat) (Zoom and Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Rudy Hamdani; - Fransisca Ekawati; - Ationo Teguh Basuki; - Dyota M. Marsudi; - Firdila Sari; - Mayang Ekaputri.	-



Rekapitulasi kehadiran anggota Dewan Komisaris dan Direksi pada Rapat Gabungan dapat dilihat di bawah ini.

Recapitulation of the attendance of members of the Board of Commissioners and Directors at the Joint Meeting can be seen below.

Rekapitulasi Kehadiran Dewan Komisaris dan Direksi pada Rapat Gabungan
Recapitulation of Board of Commissioners and Directors Attendance at Joint Meetings

Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage Presence
Dewan Komisaris Board of Commissioners			
Rudy Hmdani (Presiden Komisaris Independen)* (Independent President Commissioner) *	4	4	100,00%
Ationo Teguh Basuki (Komisaris) (Commissioner)	4	4	100,00%
Fransisca Ekawati (Komisaris Independen) (Independent Commissioner)	4	4	100,00%
Direksi Directors			
Dyota Marsudi (Presiden Direktur) (President Director)	4	4	100,00%
Firdila Sari (Direktur) (Director)	4	4	100,00%
Mayang Ekaputri (Direktur)** (Director)**	2	2	100,00%
Baiq Nadea Dzurriatin (Direktur Kepatuhan) (Director of Compliance)	4	3	75,00%
Rata-rata Average			96,15%

*) Efektif menjabat sejak 18 Februari 2022
**) Efektif menjabat Sejak 10 Juni 2022
*) Effectively served since 18 February 2022
**) Effectively served since 10 June 2022

RAPAT DIREKSI

Direksi menyelenggarakan rapat secara berkala sekurang-kurangnya 1 (satu) kali dalam sebulan yang menjadi bagian dari fungsi pengelolaan Perseroan. Merujuk Anggaran Dasar, Rapat Direksi adalah sah dan berhak mengambil keputusan yang mengikat apabila lebih dari $\frac{1}{2}$ (satu per dua) dari jumlah anggota Direksi hadir atau diwakili dalam rapat. Keputusan Rapat Direksi harus diambil berdasarkan musyawarah untuk mufakat. Apabila tidak tercapai maka keputusan diambil dengan pemungutan suara berdasarkan suara setuju paling sedikit lebih dari $\frac{1}{2}$ (satu per dua) dari jumlah suara yang sah yang dikeluarkan dalam rapat.

BOARD OF DIRECTORS MEETING

Board of Directors holds regular meetings at least 1 (one) time a month which is part of the Company's management function. Referring to the Articles of Association, the Board of Directors meeting is valid and has the right to make binding decisions if more than $\frac{1}{2}$ (one half) of the total members of the Board of Directors are present or represented at the meeting. Decisions of the Board of Directors meeting must be taken based on deliberation to reach a consensus. If it is not reached, decisions are taken by voting based on affirmative votes of at least more than $\frac{1}{2}$ (one-half) of the total valid votes cast at the meeting. If the votes agreeing and



Bilamana suara yang setuju dan yang tidak setuju berimbang maka ketua Rapat Direksi yang menentukan keputusan akhir. Setiap hasil Rapat Direksi senantiasa dituangkan dalam risalah rapat dan didokumentasikan dengan baik, termasuk pengungkapan dissenting opinions secara jelas.

Sepanjang tahun 2022, Direksi Bank telah menyelenggarakan rapat sebanyak 12 (dua belas) dengan rincian agenda dan frekuensi kehadiran sebagai berikut:

disagreeing are balanced, the chairman of the Board of Directors meeting determines the final decision. The results of each meeting of the Board of Directors are always recorded in the minutes of the meeting and are properly documented, including the clear disclosure of dissenting opinions.

Throughout 2022, Bank's Board of Directors have held 12 (twelve) meetings with details of the agenda and frequency of attendance as follows:

Risalah dan Kehadiran Direksi pada Rapat Internal Minutes and Attendance of Board of Directors at Internal Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Dewan Komisaris dalam Rapat Reasons for Absence of the Board of Commissioners at the Meeting
27 Januari 2022 January 27, 2022	Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Basuki Hidayat; - Mohammad Riza; - Willy Hambali; - Firdila Sari; - Baiq Nadea Dzurriatin.	-
24 Februari 2022 February 24, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari - Ibu Baiq Nadea Dzurriatin.	-
24 Maret 2022 March 24, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Baiq Nadea Dzurriatin.	-
21 April 2022 April 21, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Baiq Nadea Dzurriatin.	-
19 Mei 2022 May 19, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Baiq Nadea Dzurriatin.	-
16 Juni 2022 June 16, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Mayang Ekaputri.	Baiq Nadea Dzurriatin Tidak dapat hadir karena sakit Baiq Nadea Dzurriatin could not attend due to illness
21 Juli 2022 July 21, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Mayang Ekaputri; - Baiq Nadea Dzurriatin.	-



Risalah dan Kehadiran Direksi pada Rapat Internal Minutes and Attendance of Board of Directors at Internal Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Dewan Komisaris dalam Rapat Reasons for Absence of the Board of Commissioners at the Meeting
25 Agustus 2022 August 25, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Baiq Nadea Dzurriatin.	Mayang Ekaputri tidak dapat hadir karena Sakit Mayang Ekaputri could not attend due to illness
22 September 2022 September 22, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Mayang Ekaputri; - Baiq Nadea Dzurriatin.	-
20 Oktober 2022 October 20, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Firdila Sari; - Mayang Ekaputri; - Baiq Nadea Dzurriatin	-
24 November 2022 November 24, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Ibu Firdila Sari - Mayang Ekaputri; - Ibu Baiq Nadea Dzurriatin.	-
22 Desember 2022 December 22, 2022	Hybrid (Zoom & Kantor Pusat) Hybrid (Zoom & Kantor Pusat) (Zoom & Head Office)	Update Masing - Masing Direktorat Update of Each Directorate	- Dyota M. Marsudi; - Mayang Ekaputri; - Baiq Nadea Dzurriatin.	Firdila Sari tidak dapat hadir karena cuti Firdila Sari was unable to attend due to leave

Rekapitulasi kehadiran anggota Direksi pada rapat internal dapat dilihat di bawah ini.

The recapitulation of attendance of members of the Board of Directors at internal meetings can be seen below.

Rekapitulasi Kehadiran Direksi pada Rapat Internal Recapitulation of Board of Directors Attendance at Internal Meetings

Direksi Board of Directors	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage Presence
Dyota Marsudi (Presiden Direktur) (President Director)	12	12	100,00%
Basuki Hidayat** (Direktur Operasional) (Director of Operations)	1	1	100,00%
Mohammad Riza** (Direktur Bisnis) (Director of Business)	1	1	100,00%



Rekapitulasi Kehadiran Direksi pada Rapat Internal
Recapitulation of Board of Directors Attendance at Internal Meetings

Direksi Board of Directors	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage Presence
Willy Hambali (Direktur Keuangan dan Strategi)*** (Director of Finance and Strategy) ***	1	1	100,00%
Firdila Sari (Direktur) (Director)	12	11	91,67%
Mayang Ekaputri* (Direktur) (Director)	6	5	83,33%
Baiq Nadea Dzurriatin (Direktur Kepatuhan) (Director of Compliance)	12	11	91,67%
Rata-rata Average			93,33%
*) Efektif menjabat Sejak 10 Juni 2022 **) Masa Jabatan sampai 10 Februari 2022 ***) Masa Jabatan sampai 10 Februari 2022 *) Effectively served since June 10, 2022 **) Term of Office until February 10, 2022 ***) Term of Office until February 10, 2022			



TRANSPARANSI INFORMASI TERKAIT DEWAN KOMISARIS DAN DIREKSI SUPPORTING ORGANS OF BOARD OF COMMISSIONERS

Dalam rangka mendukung Dewan Komisaris dalam melakukan fungsi pengawasan, Dewan Komisaris dapat didukung oleh Komite yang meliputi Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

KOMITE AUDIT

Pembentukan Komite Audit Bank dilakukan berdasarkan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah dan POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka serta POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

DASAR HUKUM

Pembentukan Komite Audit didasarkan pada peraturan-peraturan sebagai berikut:

1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
2. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 Tentang Penerapan Tata Kelola Bagi Bank Umum.
5. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
6. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.
7. Piagam Komite Audit (Audit Committee Charter).

PIAGAM KOMITE AUDIT

Bank telah menetapkan dan mengesahkan Piagam Komite Audit dalam surat Keputusan Dewan Komisaris No. SK.002. BOC/07.2021 tanggal 29 Juli 2021. Piagam ini mengatur struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, rapat, masa tugas, waktu kerja dan pelaporan. Piagam Komite Audit terakhir dikinikan pada tanggal 18 September 2020 dan akan diperbaharui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

In order to support the Board of Commissioners in carrying out its supervisory function, Board of Commissioners may be supported by Committees which include Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

AUDIT COMMITTEE

The establishment of Bank's Audit Committee is carried out based on Bank Indonesia Regulation No. 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and POJK No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines and POJK No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Implementation of Audit Committee Work.

LEGAL BASIS

The establishment of Audit Committee is based on the following regulations:

1. Law no. 40 of 2007 concerning Limited Liability Companies.
2. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Bank Indonesia Circular No. 12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. Financial Services Authority Regulation No. 55/POJK.03/2016 Concerning Implementation of Governance for Commercial Banks.
5. Financial Services Authority Regulation No. 55/POJK.04/2015 dated 29 December 2015 concerning the Establishment and Guidelines for the Implementation of Audit Committee Work.
6. Bank's Articles of Association concerning the duties and authorities of the Board of Commissioners.
7. Audit Committee Charter.

AUDIT COMMITTEE CHARTER

Bank has established and ratified Audit Committee Charter in the Decree of the Board of Commissioners No. SK.002. BOC/07.2021 dated July 29, 2021. This charter regulates structure and membership, membership requirements, duties and responsibilities, authorities, meetings, term of office, working time and reporting. Audit Committee Charter was last updated on September 18, 2020 and will be updated in accordance with developments in applicable regulations and the current conditions of Bank.



KRITERIA KOMITE AUDIT

Persyaratan keanggotaan Komite Audit yang berasal dari Komisaris Independen dan Pihak Independen sebagaimana diatur dalam Piagam Komite Audit antara lain adalah:

1. Anggota Komite Audit wajib memiliki integritas yang tinggi, kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik;
2. Wajib memahami laporan keuangan, bisnis Perseroan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Perseroan, proses audit, manajemen risiko, dan peraturan perundang-undangan di bidang Pasar Modal serta peraturan perundang-undangan terkait lainnya;
3. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Perseroan;
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan;
5. Wajib memiliki paling sedikit satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan;
6. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa assurance, jasa non-assurance, jasa penilai dan/atau jasa konsultasi lain kepada Perseroan dalam waktu 6 (enam) bulan terakhir;
7. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen;
8. Tidak mempunyai saham langsung maupun tidak langsung pada Perseroan;
9. Dalam hal anggota Komite Audit memperoleh saham Perseroan baik langsung maupun tidak langsung akibat suatu peristiwa hukum, maka saham tersebut wajib dialihkan kepada pihak lain dalam jangka waktu paling lama 6 (enam) bulan setelah diperolehnya saham tersebut;
10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan; dan
11. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.

KETENTUAN MASA JABATAN KOMITE AUDIT

Masa tugas anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk satu periode berikutnya.

AUDIT COMMITTEE CRITERIA

The requirements for membership of Audit Committee from Independent Commissioners and Independent Parties as stipulated in Audit Committee Charter include:

1. Members of Audit Committee must have high integrity, ability, knowledge, experience in accordance with their field of work, and be able to communicate well;
2. Required to understand the financial statements, the Company's business, especially those related to the Company's services or business activities, the audit process, risk management, and laws and regulations in the Capital Market sector as well as other related laws and regulations;
3. Must comply with Audit Committee code of ethics established by the Company;
4. Willing to improve competency continuously through education and training;
5. Must have at least one member with an educational background and expertise in accounting and finance;
6. Not a member of a Public Accountant Office, Legal Consulting Firm, Public Appraisal Service Office or other party providing assurance services, non-assurance services, appraisal services and/or other consulting services to the Company within the last 6 (six) months;
7. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Company within the last 6 (six) months except for Independent Commissioner;
8. Do not have shares directly or indirectly in the Company;
9. In the event that a member of Audit Committee obtains the Company's shares either directly or indirectly as a result of a legal event, the shares must be transferred to another party within a maximum period of 6 (six) months after the acquisition of the shares;
10. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Company; And
11. Has no direct or indirect business relationship related to the Company's business activities.

TERMS OF SERVICE OF AUDIT COMMITTEE

The term of office of members of Audit Committee may not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and may be re-elected only for the next period.



JUMLAH, KOMPOSISI, DAN SUSUNAN KOMITE AUDIT TAHUN 2022

Berdasarkan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, Anggota Komite Audit paling kurang terdiri dari:

1. Seorang Komisaris Independen;
2. Seorang pihak independen yang memiliki keahlian di bidang akuntansi keuangan;
3. Seorang pihak independen yang memiliki keahlian di bidang perbankan Syariah;
4. Anggota Komite Audit Perseroan di tahun 2022 berjumlah 4 (empat) orang yang terdiri dari 1 (satu) Ketua dan 3 (tiga) anggota.

Pada tahun 2022, susunan Komite Audit Bank adalah sebagai berikut:

NUMBER, COMPOSITION AND COMPOSITION OF AUDIT COMMITTEE IN 2022

Based on Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, Members of Audit Committee shall at least consist of:

1. An Independent Commissioner;
2. An independent party with expertise in financial accounting;
3. An independent party with expertise in Sharia banking;
4. There are 4 (four) members of the Company's Audit Committee in 2022 consisting of 1 (one) chairman and 3 (three) members.

In 2022, the composition of Bank's Audit Committee is as follows:

Susunan Komite Audit Bank per 31 Desember 2022 Composition of Bank's Audit Committee as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Fransisca Ekawati	Ketua Komite Audit Chairman of Audit Committee	Surat Penunjukan Komite Audit Perseroan No. 164/SK.BOC/NET/2020 tanggal 9 Juli 2020. Company Audit Committee Appointment Letter No. 164/SK.BOC/NET/2020 dated July 9, 2020.
Rudy Hamdani	Anggota Komite Audit Audit Committee Member	Surat Keputusan Direksi No: SK.002.BOD/03.2022 Tentang Anggota Komite Pemantau Risiko, Komite Audit, dan Komite Remunerasi dan Nominasi Tanggal 09 Maret 2022. Board of Directors Decree No: SK.002.BOD/03.2022 Concerning Members of the Risk Monitoring Committee, Audit Committee, and Remuneration and Nomination Committee March 9, 2022.
Andreas Danny Soesanto	Anggota Komite Komite Audit Audit Committee Member	Surat Penunjukan Komite Audit Perseroan No. 164/SK.BOC/NET/2020 tanggal 9 Juli 2020. Company Audit Committee Appointment Letter No. 164/SK.BOC/NET/2020 dated July 9, 2020.
Jeffri Sugiarto	Anggota Komite Audit Audit Committee Member	Surat Keputusan Direksi No: SK.003.BOD/11.2022 tentang Pengangkatan Anggota Komite Audit dan Komite Pemantau Risiko Tanggal 1 Desember 2022. Board of Directors Decree No: SK.003.BOD/11.2022 concerning Appointment of Members of Audit Committee and Risk Monitoring Committee December 1, 2022.



PROFIL KOMITE AUDIT

AUDIT COMMITTEE PROFILE



Fransisca Ekawati

Ketua Komite Audit/Komisaris Independen
Chairman of Audit Committee/Independent Commissioner

Profil Ketua Komite Audit Fransisca Ekawati dapat dilihat bagian profil Dewan Komisaris pada bab Profil Perusahaan dalam Laporan Tahunan ini.
Profile of the Chairperson of Audit Committee Fransisca Ekawati can be seen in the profile section of the Board of Commissioners in the Company Profile chapter in this Annual Report.



Rudy Hamdani

Anggota Komite Audit /Presiden Komisaris Independen
Audit Committee Member / Independent President Commissioner

Profil Anggota Komite Audit Rudy Hamdani dapat dilihat bagian profil Dewan Komisaris pada bab Profil Perusahaan dalam Laporan Tahunan ini.
Profiles of Rudy Hamdani's Audit Committee Members can be seen in the profile section of the Board of Commissioners in the Company Profile chapter in this Annual Report.



Andreas Danny Soesanto

Anggota Komite Audit /Pihak Independen
Member of Audit Committee / Independent Party

Periode Jabatan: 9 Juli 2020 – RUPS Tahun 2023, Periode Ke-1
Term of Office: July 9, 2020 - Present

Data Pribadi

Warga negara Indonesia
Usia 68 tahun
Kelahiran Jakarta, 8 Agustus 1954

Domisili

Indonesia

Pendidikan

Sarjana Ekonomi Manajemen dari Universitas Kristen Djaja (1986)

Pengalaman Kerja

- Komite Audit dan Risk Management di PT. Bank Index Selindo (2018 - Saat ini)
- Direktur Operasional & Direktur Kepatuhan di PT. Bank Index Selindo (2008-2018)
- Direktur Operasional & Kepala Divisi Operasional di PT. Bank Harmoni International (2001-2008)
- Direktur Operasional di PT. Bank Patriot (2000-2001)
- Tim Penyelesaian DPK di BPPN (1999-2000)
- Kepala Divisi Operasional di PT Bank Metropolitan Raya (1997-1999)
- Kepala Divisi Operasional di PT. Bank Harmoni International (1991-1997)
- PT. Overseas Express Bank (1979-1991)
- Customer Support di PT. Bank Perkembangan Pelayaran Indonesia (1975-1979)

Personal Data

Indonesian citizens
Age 68 years old
Born in Jakarta, August 8, 1954

Domisili

Indonesia

Education

Bachelor of Management Economics from Djaja Christian University (1986)

Work experience

- Audit Committee and Risk Management at PT. Bank Index Selindo (2018 - Present)
- Director of Operations & Director of Compliance at PT. Bank Index Selindo (2008-2018)
- Director of Operations & Head of Operational Division at PT. Bank Harmoni International (2001-2008)
- Director of Operations at PT. Patriot Banks (2000-2001)
- DPK Settlement Team at IBRA (1999-2000)
- Head of Operational Division at PT Bank Metropolitan Raya (1997-1999)
- Head of Operational Division at PT. Harmoni International Bank (1991-1997)
- PT. Overseas Express Bank (1979-1991)
- Customer Support at PT. Indonesian Shipping Development Bank (1975-1979)



Jeffri Sugiarto

Anggota Komite Audit /Pihak Independen
Member of Audit Committee / Independent Party

Periode Jabatan: 12 Desember 2022 – RUPS Tahun 2023, Periode Ke-1
Term of Office: December 12, 2022 – Present

Data Pribadi

Warga negara Indonesia
Usia 35 Tahun
Kelahiran Jakarta, 5 Maret 1987

Domisili

Indonesia

Pendidikan

Sarjana (S1) Accounting, San Fransisco State University (2010)
Sarjana (S2) Business Administration Un, Argosy University (2015)

Pengalaman Kerja

- Tax dan accounting, Partner Evinco Mulia Consulting (2016 - Saat ini)
- Senior Tax Associate, PBTaxand Consulting (2015-2016)
- Staff Akunting & Auditor, Van Sloten & Laranang CPAs, California Amerika (2013-2015)
- Tax Preparer, Volunteer Income Tax Assistance, California Amerika (2008)

Personal Data

Indonesian citizens
Age 35 Years old
Born in Jakarta, March 5, 1987

Domicile

Indonesia

Education

Bachelor (S1) Accounting, San Francisco State University (2010)
Bachelor (S2) Business Administration Un, Argosy University (2015)

Work experience

- Tax and accounting, Partner Evinco Mulia Consulting (2016 - Present)
- Senior Tax Associate, PBTaxand Consulting (2015-2016)
- Accounting & Auditor Staff, Van Sloten & Laranang CPAs, California Amerika (2013-2015)
- Tax Preparer, Volunteer Income Tax Assistance, California Amerika (2008)

Diana Jaffar

Anggota Komite Pemantau Risiko/Pihak Independen
Member of the Risk Monitoring Committee/ Independent Party

Periode Jabatan: 1 Agustus 2021 – 8 Desember 2022, Periode Ke-1, Periode Ke-1
Term of Office: 1 August 2021 – 8 December 2022

Data Pribadi

Warga negara Indonesia
Usia 43 tahun

Domisili

Indonesia

Pendidikan

- Bellevue Community College, Bellevue, Washington, USA, (1998)
- Bachelor of Science, Accounting and Finance, University of Oregon (2000)
- Master of Accountancy, University of Oregon (2001)

Pengalaman Kerja

- Staff Accountant, Quality Naturally Food, City of Industry, California, USA (2001-2004)
- Risk and Portfolio Management – Card Business, Citibank N.A., Jakarta, Indonesia (2004-2007)
- Audit Partner, Richards & Associates, CPA, Yorba Linda, California, USA (2007 - sekarang)

Personal Data

Indonesian citizens
Age 43 years old

Domicile

Indonesia

Education

- Bellevue Community College, Bellevue, Washington, USA, (1998)
- Bachelor of Science, Accounting and Finance, University of Oregon (2000)
- Master of Accountancy, University of Oregon (2001)

Work experience

- Staff Accountant, Quality Naturally Food, City of Industry, California, USA (2001-2004)
- Risk and Portfolio Management – Card Business, Citibank N.A., Jakarta, Indonesia (2004-2007)
- Audit Partner, Richards & Associates, CPA, Yorba Linda, California, USA (2007 - present)



INDEPENDENSI KOMITE AUDIT

Seluruh anggota Komite Audit yang berasal dari Pihak Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya bertindak independensi.

AUDIT COMMITTEE INDEPENDENCE

All members of Audit Committee who come from Independent Parties do not have financial, management, share ownership and/or family relationships with the Board of Commissioners, Directors and/or Controlling Shareholders or relationships with Bank, which may affect their ability to act independently.

Nama Name	Hubungan Keluarga dengan Family Relationship with			Hubungan Keuangan dengan Financial Relationship with			Hubungan Kepengurusan dengan Perusahaan Lain Management Relations with Other Companies
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders	
Fransisca Ekawati	x	x	x	x	x	x	x
Rudy Hamdani	x	x	x	x	x	x	x
Andreas Danny Soesanto	x	x	x	x	x	x	x
Diana Jaffar*	x	x	x	x	x	x	x
Jeffri Sugianto	x	x	x	x	x	x	x

(* periode menjabat hingga 9 desember 2022)
(*Term of office until December 9, 2022)

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab antara lain sebagai berikut: Komite Audit melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit internal maupun eksternal serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern termasuk kecukupan proses pelaporan keuangan paling sedikit terhadap:

1. Pelaksanaan tugas Satuan Kerja Audit Intern (SKAI).
2. Kesesuaian pelaksanaan audit eksternal oleh Kantor Akuntan Publik dengan standar audit yang berlaku, sekurang-kurangnya Komite menjalankan hal-hal sebagai berikut:
 - a. Mengevaluasi kriteria Akuntan Publik dan Kantor Akuntan Publik yang akan ditunjuk untuk melakukan pemeriksaan;
 - b. Mengevaluasi cakupan audit dan hal-hal lain terkait dengan perencanaan audit laporan keuangan;
 - c. Mengevaluasi kesesuaian pelaksanaan audit oleh Akuntan Publik dan Kantor Akuntan Publik dengan standar audit yang berlaku, kecukupan waktu pekerjaan lapangan, pengkajian cakupan jasa yang diberikan dan kecukupan uji petik serta rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP;

DUTIES AND RESPONSIBILITIES OF AUDIT COMMITTEE

In carrying out its functions, Audit Committee has the following duties and responsibilities: Audit Committee monitors and evaluates the planning and implementation of internal and external audits as well as monitoring the follow-up of audit results in order to assess the adequacy of internal control including the adequacy of the financial reporting process at least to:

1. Implementation of the duties of the Internal Audit Work Unit (SKAI).
2. Compliance with the implementation of the external audit by the Public Accounting Firm with the applicable auditing standards, at least the Committee shall carry out the following matters:
 - a. Evaluate the criteria for a Public Accountant and a Public Accountant Office to be appointed to conduct an audit.
 - b. Evaluating the scope of the audit and other matters related to planning the audit of financial statements;
 - c. Evaluate the suitability of the audit implementation by the Public Accountant and Public Accounting Firm with the applicable auditing standards, adequacy of field work time, assessment of the scope of services provided and adequacy of sample tests as well as recommendations for improvement provided by the AP and/or KAP;



- d. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan;
- e. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan;
- f. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya;
- g. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan fee;
- h. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal;
- i. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pihak eksternal independen untuk melakukan kajian ulang terhadap kinerja Unit Audit Internal;
- j. Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Perseroan tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris;
- k. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan;
- l. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan; dan
- m. Menjaga kerahasiaan dokumen, data dan informasi Perseroan.

WEWENANG KOMITE AUDIT

Dalam melaksanakan tugasnya Komite Audit mempunyai wewenang sebagai berikut:

1. Mengakses dokumen, data dan informasi tentang karyawan, dana, aset, dan sumber daya Perseroan yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); dan
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris;
5. Memberikan rekomendasi penunjukan maupun pemberhentian Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) yang melakukan audit atas laporan keuangan Bank.

- d. Reviewing the financial information that will be released by the Company to the public and/or authorities, including financial reports, projections and other reports related to the Company's financial information;
- e. Conduct a review of compliance with laws and regulations related to the Company's activities;
- f. Provide an independent opinion in the event of a difference of opinion between management and the Accountant for the services provided;
- g. Provide recommendations to the Board of Commissioners regarding the appointment of an Accountant based on independence, scope of assignment, and fees;
- h. Reviewing the implementation of inspections by the internal auditors and supervising the implementation of follow-up actions by the Board of Directors on the findings of the internal auditors;
- i. Provide recommendations to the Board of Commissioners regarding the appointment of an independent external party to review the performance of the Internal Audit Unit;
- j. Reviewing the risk management implementation activities carried out by the Board of Directors, if the Company does not have a risk monitoring function under the Board of Commissioners;
- k. Examine complaints related to the Company's accounting and financial reporting processes;
- l. Review and provide advice to the Board of Commissioners regarding potential conflicts of interest; And
- m. Maintain the confidentiality of the Company's documents, data and information.

AUTHORITY OF AUDIT COMMITTEE

In carrying out its duties Audit Committee has the following authorities:

1. Access the necessary documents, data and information about employees, funds, assets and resources of the Company;
2. Communicate directly with employees, including the Board of Directors and parties carrying out the internal audit function, risk management and accountants regarding the duties and responsibilities of Audit Committee;
3. Involve independent parties outside the members of Audit Committee who are needed to assist in carrying out their duties (if needed); And
4. Carry out other authorities granted by the Board of Commissioners;
5. Provide recommendations for the appointment or dismissal of Public Accountants (AP) and Public Accountant Firms (KAP) that conduct audits of Bank's financial statements.



RAPAT KOMITE AUDIT

Komite Audit melakukan rapat secara periodik sekurang-kurangnya 1 (satu) kali setiap 3 (tiga) bulan dengan ketentuan kuorum kehadiran minimal 51% dari seluruh anggota Komite Audit. Setiap keputusan rapat diambil berdasarkan musyawarah untuk mufakat. Dalam hal terdapat suara yang berimbang, keputusan akhir diambil berdasarkan suara terbanyak.

Sepanjang tahun 2022, Komite Audit telah menyelenggarakan rapat sebanyak 6 (enam) dengan rincian agenda dan frekuensi kehadiran sebagai berikut:

AUDIT COMMITTEE MEETING

Audit Committee holds periodic meetings at least 1 (one) time every 3 (three) months with a minimum attendance quorum requirement of 51% of all members of Audit Committee. Each meeting decision is taken based on deliberation to reach a consensus. In the event that there are equal votes, the final decision is taken based on the majority vote.

Throughout 2022, Audit Committee has held 6 (six) meetings with details of the agenda and frequency of attendance as follows:

Risalah dan Kehadiran Rapat Komite Audit Minutes and Attendance of Audit Committee Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Komite Audit dalam Rapat Reasons for Absence of Audit Committee at the Meeting
17 Februari 2022 February 17, 2022	Online Meeting	- Tindak Lanjut Risalah Rapat Meeting Sebelumnya. - Audit Plan & Anggaran 2022 - Monitoring Tindak Lanjut Temuan Audit - Follow up on the Minutes of the Previous Meeting. 2022 Audit Plan & Budget - Follow-up Monitoring of Audit Findings	- Fransisca Ekawati - Rudy Hamdani - Andreas D. Soesanto - Diana Jaffar - BOD - BOC	-
11 Maret 2022 March 11, 2022	Online Meeting	Penyampaian Hasil Audit Laporan Keuangan 2021 oleh KAP EY Submission of 2021 Financial Report Audit Results by KAP	- Fransisca Ekawati - Rudy Hamdani - Andreas D. Soesanto - Diana Jaffa - Direktur Finance & Accounting - Tim Finance & Accounting - Tim Audit KAP	-



Risalah dan Kehadiran Rapat Komite Audit
Minutes and Attendance of Audit Committee Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Komite Audit dalam Rapat Reasons for Absence of Audit Committee at the Meeting
23 Juni 2022 June 23, 2022	Offline & Online	- Tindak Lanjut Risalah Rapat Meeting Sebelumnya - Pemaparan Hasil Audit - Usulan Perubahan Audit Plan Q3 & Q4 - Monitoring Tindak Lanjut Temuan Audit - Follow up on the Minutes of the Previous Meeting - Presentation of Audit Results - Proposed Changes to Q3 & Q4 Audit Plan - Follow-up Monitoring of Audit Findings	- Fransisca Ekawati - Rudy Hamdani - Andreas D. Soesanto - Diana Jaffar - BOD - BOC	-
18 Agustus 2022 August 18, 2022	Online	- Tindak Lanjut Risalah Rapat Meeting Sebelumnya - Pemaparan Laporan Pokok-Pokok & Pelaksanaan Audit Semester 1 2022 - Pemaparan Realisasi Pelaksanaan Audit - Monitoring Tindak Lanjut Temuan Audit - Follow up on the Minutes of the Previous Meeting - Presentation of Main Reports & Implementation of Semester 1 2022 Audit - Presentation of Realization of Audit Implementation - Follow-up Monitoring of Audit Findings	- Fransisca Ekawati - Andreas D. Soesanto - Diana Jaffar - BOD - BOC	Rudy Hamdani (Sakit) (Sick)



Risalah dan Kehadiran Rapat Komite Audit Minutes and Attendance of Audit Committee Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Komite Audit dalam Rapat Reasons for Absence of Audit Committee at the Meeting
28 November 2022 November 28, 2022	Online	- Tindak Lanjut Risalah Rapat Meeting Sebelumnya - Pemaparan Hasil Audit - Usulan Perubahan Audit Plan tahun 2022 - Monitoring Tindak Lanjut Temuan Audit - Rekomendasi Penunjukan KAP - Follow up on the Minutes of the Previous Meeting - Presentation of Audit Results - Proposed Changes to the Audit Plan for 2022 - Follow-up Monitoring of Audit Findings - KAP Appointment Recommendation	- Fransisca Ekawati - Rudy Hamdani - Andreas D. Soesanto - Diana Jaffar - BOD - BOC	-
28 Desember 2022 December 28, 2022	Online	- Pemaparan Rencana Proses Audit Laporan Keuangan 2022 oleh KAP - Presentation of the 2022 Financial Report Audit Process Plan by KAP	- Fransisca Ekawati - Rudy Hamdani - Andreas D. Soesanto - Jeffry Sugianto - BOD - BOC - Tim Finance & Accounting - Tim Audit KAP	-

Rekapitulasi kehadiran anggota Komite Audit pada rapat internal dapat dilihat di bawah ini.

Recapitulation of the attendance of members of Audit Committee at internal meetings can be seen below.



Rekapitulasi Kehadiran Komite Audit pada Rapat Internal Recapitulation of Audit Committee Attendance at Internal Meetings

Komite Audit Audit Committee	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage Presence
Fransisca Ekawati (Ketua/Komisaris Independen) (Chairman/Independent Commissioner)	6	6	100,00%
Rudy Hamdani (Anggota/Presiden Komisaris)* (Member/President Commissioner)*	6	5	83,33%
Andreas Danny Soesanto (Anggota) (Member)	6	6	100,00%
Diana Jaffar (Anggota)** (Member)**	5	5	100,00%
Jeffri Sugiarto (Anggota)*** (Member)***	1	1	100,00%
Rata-rata Average			95,83%

*) Menjabat sebagai anggota Komite efektif sejak 07 Maret 2022

**) Tidak lagi menjabat sebagai anggota Komite efektif sejak 12 Desember 2022

***) Menjabat sebagai anggota Komite Audit efektif sejak 12 Desember 2022

*) Has served as a member of the Committee effective since March 7, 2022

**) No longer served as a member of the Committee effective December 12, 2022

***) Appointed as a member of Audit Committee effective December 12, 2022

PROGRAM PENINGKATAN KOMPETENSI KOMITE AUDIT

Bank senantiasa mendorong Komite Audit untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Tentang kegiatan peningkatan kompetensi yang diikuti Komite Audit di sepanjang tahun 2022 dapat dilihat pada bab Profil Perseroan dalam laporan tahunan ini.

PELAKSANAAN TUGAS KOMITE AUDIT

Pada tahun 2022, Pelaksanaan tugas Komite Audit yang berpedoman kepada piagam Komite Audit dan berfungsi membantu Dewan Komisaris dalam menjalankan tugasnya, antara lain:

1. Review Terhadap Sistem Pengendalian Internal Bank
Melakukan review terhadap rancangan dan implementasi dari sistem pengendalian internal Bank dengan memperhatikan kecukupan control dan ketersediaan ketentuan Internal yang salah satunya melalui Laporan Hasil Audit Internal. Hasil review tersebut sebagai masukan kepada Dewan Komisaris untuk memberikan pengarahannya kepada manajemen dalam menyusun dan mengimplementasikan sistem pengendalian internal maupun melaksanakan operasional Bank secara efektif dan efisien serta memperhatikan ketentuan regulator.
2. Review Terhadap Fungsi Internal Audit
Komite Audit telah melakukan review dan proses penilaian terhadap atas peran dan pelaksanaan fungsi Audit Internal dalam mengevaluasi terhadap rancangan dan implementasi sistem pengendalian internal, manajemen risiko dan proses tata kelola Bank.

AUDIT COMMITTEE COMPETENCY IMPROVEMENT PROGRAM

Bank always encourages Audit Committee to carry out competency development through training. Regarding competency development activities that will be participated in by Audit Committee throughout 2022 can be seen in the Company Profile chapter in this annual report.

IMPLEMENTATION OF DUTIES OF AUDIT COMMITTEE

In 2022, the implementation of the duties of Audit Committee which is guided by Audit Committee charter and functions to assist the Board of Commissioners in carrying out their duties, among others:

1. Review of Bank's Internal Control System
Reviewing the design and implementation of Bank's internal control system by considering the adequacy of control and the availability of internal provisions, one of which is through the Internal Audit Results Report. The results of the review serve as input to the Board of Commissioners to provide guidance to management in developing and implementing an internal control system as well as carrying out Bank operations effectively and efficiently and taking into account regulatory provisions.
2. Review of the Internal Audit Function
Audit Committee has conducted a review and assessment process of the role and implementation of the Internal Audit function in evaluating the design and implementation of the internal control system, risk management and governance processes of Bank.



Proses review terhadap pelaksanaan fungsi internal audit diawali dengan penyusunan rencana kerja dan anggaran internal audit tahun 2022 yang dilakukan saat rapat komite audit. Rencana kerja dan anggaran Internal audit tersebut disusun secara risk based dengan mempertimbangkan rekomendasi dari pihak regulator, Dewan Komisaris, Direksi dan Manajemen untuk area-area yang ingin dilakukan audit. Pada rencana kerja tahun 2022 terdapat 8 (delapan) obyek yang harus dilakukan audit dimana aktivitasnya melekat kepada unit kerja dan sistem/aplikasi.

Selain proses penyusunan rencana kerja, Komite Audit juga melakukan review terhadap pelaksanaan audit. Pelaksanaan audit yang telah dilakukan oleh Satuan Kerja Audit Internal (SKAI) telah sesuai dengan Standar Pelaksanaan Fungsi Audit Internal Bank yang tercantum di dalam POJK No.1/POJK.03/2019 Tentang Penerapan Fungsi Audit Internal Pada Bank. Pada tahun 2022, dari 8 (delapan) obyek audit yang telah ditetapkan terdapat 2 (dua) obyek yang dilakukan carry forward dengan pertimbangan beberapa hal dan proses tersebut telah disampaikan dalam rapat komite audit.

Selain aktivitas tersebut, Komite Audit juga telah melaksanakan seluruh aktivitas yang telah terlaksana pada tahun 2022, yaitu:

- a. Pemberian rekomendasi dan Persetujuan Audit Plan 2022 kepada Dewan Komisaris Tahun 2022.
 - b. Kelemahan yang dijumpai dari hasil audit agar segera disampaikan kepada pihak manajemen untuk segera dilakukan tindak lanjutnya.
 - c. Tindak lanjut hasil audit agar selalu dimonitor pelaksanaannya sehingga memberikan nilai tambah bagi pencapaian tujuan Bank.
 - d. Pemberian rekomendasi kepada Dewan Komisaris terhadap proses Penunjukan KAP untuk Audit Laporan Keuangan Tahun 2022.
 - e. Pemberian evaluasi atas kinerja KAP audit Laporan Keuangan 2021 kepada Dewan Komisaris
3. Pengawasan Terhadap Pelaksanaan Eksternal Audit
Komite Audit melakukan pengawasan terhadap Pelaksanaan Audit Eksternal, melalui evaluasi terhadap proses pemilihan Kantor Akuntan Publik yang akan ditugaskan untuk melakukan audit laporan keuangan tahunan, mengawasi dan mereview pelaksanaan auditnya dan mereview hasil audit laporan keuangan. Laporan keuangan Bank untuk tahun yang berakhir 31 Desember 2022 telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja
 4. Review Penyajian Laporan Keuangan Publikasi
Komite Audit secara periodik melakukan review terhadap laporan keuangan sebelum dilakukan publikasi. Pelaksanaan review tersebut dimaksudkan untuk menilai kewajaran figure yang disajikan.

The review process for the implementation of the internal audit function begins with the preparation of the 2022 internal audit work plan and budget which will be carried out at Audit Committee meeting. The internal audit work plan and budget are prepared on a risk basis by considering recommendations from regulators, the Board of Commissioners, the Board of Directors and Management for the areas to be audited. In the 2022 work plan there are 8 (eight) objects that must be audited where the activities are attached to work units and systems/applications.

In addition to the work plan preparation process, Audit Committee also reviews the implementation of the audit. The implementation of the audit that has been carried out by the Internal Audit Work Unit (SKAI) is in accordance with the Standards for Implementation of Bank's Internal Audit Function which are listed in POJK No.1/POJK.03/2019 Concerning the Implementation of the Internal Audit Function in Banks. In 2022, of the 8 (eight) audit objects that have been determined, there are 2 (two) objects that will be carried forward by considering several matters and the process has been submitted at Audit Committee meeting.

In addition to these activities, Audit Committee has also carried out all activities that have been carried out in 2022, namely:

- a. Providing recommendations and approval of the 2022 Audit Plan to the Board of Commissioners for 2022.
 - b. Weaknesses found from the audit results should be immediately submitted to management for immediate follow-up.
 - c. Follow up on audit results so that their implementation is always monitored so as to provide added value to the achievement of Bank's goals.
 - d. Providing recommendations to the Board of Commissioners regarding the process of appointing a KAP for the 2022 Financial Statement Audit.
 - e. Providing an evaluation of KAP's performance in auditing the 2021 Financial Statements to the Board of Commissioners
3. Supervision of the Implementation of External Audit
Audit Committee supervises the Implementation of the External Audit, by evaluating the process of selecting a Public Accounting Firm to be assigned to audit the annual financial statements, overseeing and reviewing the implementation of the audit and reviewing the audit results of the financial statements. Bank's financial statements for the year ending 31 December 2022 have been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja
 4. Review of the Presentation of Published Financial Statements
Audit Committee periodically reviews the financial statements prior to publication. The implementation of the review is intended to assess the fairness of the figures presented.



5. Realisasi Rapat Komite Audit selama tahun 2022
Pelaksanaan Rapat Komite Audit selama tahun 2022 adalah sebanyak 6 (enam) kali dengan materi pembahasan yang dapat dilihat pada pembahasan rapat Komite Audit di Laporan Tahunan ini.

KOMITE PEMANTAU RISIKO

Bank membentuk Komite Pemantau Risiko dengan berpedoman pada Peraturan Bank Indonesia (PBI) No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance Bagi Bank Umum Syariah dan Unit Usaha Syariah. Dewan Komisaris membentuk Komite Nominasi dan Remunerasi dengan tujuan untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya khususnya pada hal-hal yang berkaitan dengan pelaksanaan kebijakan manajemen risiko.

PIAGAM KOMITE PEMANTAU RISIKO

Bank telah menetapkan dan mengesahkan Piagam Komite Pemantau Risiko dalam surat Keputusan Dewan Komisaris No. SK.001.BOC/10.2021 tanggal 1 Oktober 2021. Piagam ini mengatur tentang landasan pembentukan dan pelaksanaan tugas, maksud dan tujuan, struktur dan persyaratan keanggotaan, tugas, wewenang, hak dan kewajiban, rapat, serta masa tugas anggota.

KRITERIA KOMITE PEMANTAU RISIKO

1. Anggota Komite Pemantau Risiko paling kurang terdiri dari:
 - a. Seorang Komisaris Independen.
 - b. Seorang Pihak Independen yang memiliki keahlian di bidang keuangan.
 - c. Seorang Pihak Independen yang memiliki keahlian di bidang manajemen risiko.
2. Mayoritas anggota Dewan Komisaris yang menjadi anggota Komite Pemantau Risiko harus merupakan Komisaris Independen.
3. Anggota yang berasal dari Pihak Independen wajib direkomendasikan oleh Komite Nominasi dan Remunerasi.
4. Ketua Komite Pemantau Risiko adalah seorang Komisaris Independen merangkap sebagai anggota.
5. Anggota Komite Pemantau Risiko memiliki integritas dan reputasi keuangan yang baik.
6. Mantan anggota Direksi Perseroan tidak dapat menjadi Pihak Independen pada Perseroan sebelum menjalani masa tunggu (cooling off) paling kurang selama 6 (enam) bulan.
7. Komite Pemantau Risiko bekerja secara kolektif dalam melaksanakan tugasnya membantu Dewan Komisaris.

5. Realization of Audit Committee Meetings during 2022
Implementation of Audit Committee Meetings during 2022 is 6 (six) times with the discussion material that can be seen in the discussion of Audit Committee meetings in this Annual Report.

RISK MONITORING COMMITTEE

Bank forms a Risk Monitoring Committee based on Bank Indonesia Regulation (PBI) No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units. The Board of Commissioners established the Nomination and Remuneration Committee with the aim of supporting the effectiveness of the implementation of its duties and responsibilities, especially on matters relating to the implementation of risk management policies.

RISK MONITORING COMMITTEE CHARTER

Bank has established and ratified the Risk Monitoring Committee Charter in the Decree of the Board of Commissioners No. SK.001.BOC/10.2021 dated 1 October 2021. This Charter regulates the basis for the formation and implementation of tasks, aims and objectives, structure and membership requirements, duties, authorities, rights and obligations, meetings, and term of office of members.

RISK MONITORING COMMITTEE CRITERIA

1. Members of the Risk Monitoring Committee at least consist of:
 - a. An Independent Commissioner.
 - b. An Independent Party with expertise in finance.
 - c. An Independent Party with expertise in risk management.
2. The majority of members of the Board of Commissioners who are members of the Risk Monitoring Committee must be Independent Commissioners.
3. Members from Independent Parties must be recommended by the Nomination and Remuneration Committee.
4. The Chairman of the Risk Monitoring Committee is an Independent Commissioner who also serves as a member.
5. Members of the Risk Monitoring Committee have good financial integrity and reputation.
6. Former members of the Board of Directors of the Company cannot become Independent Parties in the Company before undergoing a cooling off period of at least 6 (six) months.
7. The Risk Monitoring Committee works collectively in carrying out its duties to assist the Board of Commissioners.



KETENTUAN MASA JABATAN KOMITE PEMANTAU RISIKO

1. Masa tugas anggota Komite Pemantau Risiko yang merupakan anggota Dewan Komisaris adalah sama dengan masa penunjukannya sebagai anggota Dewan Komisaris yang ditetapkan oleh Rapat Umum Pemegang Saham.
2. Anggota Komite Pemantau Risiko yang merupakan anggota Dewan Komisaris berhenti dengan sendirinya apabila masa jabatannya sebagai anggota Dewan Komisaris berakhir.
3. Penggantian anggota Komite Pemantau Risiko yang bukan berasal dari anggota Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari sejak anggota Komite Pemantau Risiko dimaksud tidak dapat lagi melaksanakan fungsinya.

JUMLAH, KOMPOSISI, DAN SUSUNAN KOMITE PEMANTAU RISIKO TAHUN 2022

Komite Pemantau Risiko Bank beranggotakan 4 (empat) orang yang terdiri dari 1 (satu) Ketua dan 3 (tiga) anggota. Susunan keanggotaan Komite Pemantau Risiko per 31 Desember 2022 adalah sebagai berikut:

TERMS OF SERVICE FOR THE RISK MONITORING COMMITTEE

1. The term of office for members of the Risk Monitoring Committee who are members of the Board of Commissioners is the same as their term of appointment as members of the Board of Commissioners determined by the General Meeting of Shareholders.
2. Members of the Risk Monitoring Committee who are members of the Board of Commissioners shall automatically resign when their term of office as a member of the Board of Commissioners ends.
3. Replacement of members of the Risk Monitoring Committee who are not members of the Board of Commissioners is carried out no later than 60 (sixty) days after the said member of the Risk Monitoring Committee can no longer perform their functions.

NUMBER, COMPOSITION AND COMPOSITION OF THE RISK MONITORING COMMITTEE IN 2022

Bank's Risk Monitoring Committee has 4 (four) members consisting of 1 (one) chairman and 3 (three) members. The composition of the Risk Monitoring Committee membership as of December 31, 2022 is as follows:

Susunan Komite Pemantau Risiko Bank per 31 Desember 2022
Composition of Bank's Risk Monitoring Committee as of December 31, 2022

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Fransisca Ekawati	Anggota/merangkap Ketua Komite Pemantau Risiko Member/concurrently Chairman of the Risk Monitoring Committee	Surat Keputusan Dewan Komisaris No. SK.002. BOD/04.2021 tanggal 7 April 2021 Decree of the Board of Commissioners No. SK. 002. BOD/04.2021 dated 7 April 2021
Rudy Hamdani	Anggota Komite Pemantau Risiko Risk Monitoring Committee Member	Surat Keputusan Dewan Komisaris No. SK.002.BOD/03.2022 tanggal 7 Maret 2022 Decree of the Board of Commissioners No. SK.002.BOD/03.2022 dated 7 March 2022
Andreas Danny Soesanto	Anggota Komite Pemantau Risiko/Pihak Independen Member of the Risk Monitoring Committee/ Independent Party	Surat Keputusan Dewan Komisaris No. SK.001. BOD/07.2020 tanggal 1 Juli 2020 Decree of the Board of Commissioners No. SK. 001. BOD/07.2020 dated 1 July 2020
Diana Jaffar	Anggota Komite Pemantau Risiko/Pihak Independen Member of the Risk Monitoring Committee/ Independent Party	Surat Keputusan Dewan Komisaris No. SK.002.BOD/07.2021 tanggal 26 Juli 2021. Decree of the Board of Commissioners No. SK.002.BOD/07.2021 dated 26 July 2021.
Jeffri Sugiarto	Anggota Komite Pemantau Risiko/Pihak Independen Member of the Risk Monitoring Committee/ Independent Party	Surat Keputusan Dewan Komisaris No. SK.002.BOD/11.2022 tanggal 1 Desember 2022. Decree of the Board of Commissioners No. SK.002.BOD/11.2022 dated 1 December 2022.



PROFIL KOMITE PEMANTAU RISIKO

RISK MONITORING COMMITTEE PROFILE



Fransisca Ekawati

Anggota Komite Pemantau Risiko /Komisaris Independen
Member of the Risk Monitoring Committee / Independent Commissioner

Profil Anggota Komite Pemantau Risiko Fransisca Ekawati dapat dilihat bagian profil Dewan Komisaris pada bab Profil Perusahaan dalam Laporan Tahunan ini.
Profiles of Risk Monitoring Committee Members Fransisca Ekawati can be seen in the Board of Commissioners profile section in the Company Profile chapter in this Annual Report



Rudy Hamdani

Anggota Komite Pemantau Risiko
Risk Monitoring Committee Member

Profil Anggota Komite Pemantau Risiko Rudy Hamdani dapat dilihat bagian profil Dewan Komisaris pada bab Profil Perusahaan dalam Laporan Tahunan ini.
Profiles of members of the Risk Monitoring Committee Rudy Hamdani can be seen in the profile section of the Board of Commissioners in the Company Profile chapter in this Annual Report

Andreas Danny Soesanto

Anggota Komite Pemantau Risiko/Pihak Independen
Member of the Risk Monitoring Committee/
Independent Party

Periode Jabatan : 9 Juli 2020 - Saat ini
Term of Office: July 9, 2020 - Present



Data Pribadi
Warga negara Indonesia
Usia 68 tahun
Kelahiran Jakarta, 8 Agustus 1954

Domisili
Indonesia

Pendidikan
Sarjana Ekonomi Manajemen dari Universitas Kristen Djaja (1986)

Pengalaman Kerja

- Komite Audit dan Risk Management di PT. Bank Index Selindo (2018 - Saat ini)
- Direktur Operasional & Direktur Kepatuhan di PT. Bank Index Selindo (2008-2018)
- Direktur Operasional & Kepala Divisi Operasional di PT. Bank Harmoni International (2001-2008)
- Direktur Operasional di PT. Bank Patriot (2000-2001)
- Tim Penyelesaian DPK di BPPN (1999-2000)
- Kepala Divisi Operasional di PT Bank Metropolitan Raya (1997-1999)
- Kepala Divisi Operasional di PT. Bank Harmoni International (1991-1997)
- PT. Overseas Express Bank (1979-1991)
- Customer Support di PT. Bank Perkembangan Pelayaran Indonesia (1975-1979)

Personal Data
Indonesian citizens
Age 68 years old
Born in Jakarta, August 8, 1954

Domicile
Indonesia

Education
Bachelor of Management Economics from Djaja Christian University (1986)

Work experience

- Audit Committee and Risk Management at PT. Bank Index Selindo (2018 - Present)
- Director of Operations & Director of Compliance at PT. Bank Index Selindo (2008-2018)
- Director of Operations & Head of Operational Division at PT. Bank Harmoni International (2001-2008)
- Director of Operations at PT. Patriot Banks (2000-2001)
- DPK Settlement Team at IBRA (1999-2000)
- Head of Operational Division at PT Bank Metropolitan Raya (1997-1999)
- Head of Operational Division at PT. Harmoni International Bank (1991-1997)
- PT. Overseas Express Bank (1979-1991)
- Customer Support at PT. Indonesian Shipping Development Bank (1975-1979)



Jeffri Sugiarto

Anggota Komite Pemantau Risiko/Pihak Independen
Member of the Risk Monitoring Committee/
Independent Party

Periode Menjabat : 9 Desember 2022 - Saat ini
Term of Office : December 9, 2022 - Present

Data Pribadi

Warga negara Indonesia
Usia 35 Tahun
Kelahiran Jakarta, 5 Maret 1987

Personal Data

Indonesian citizens
Age 35 Years old
Born in Jakarta, March 5, 1987

Domisili

Indonesia

Domicile

Indonesia

Pendidikan

- MBA in Business Administration, Argosy University.
- B.A. in Accounting, San Francisco State University.

Education

- MBA in Business Administration, Argosy University.
- B.A. in Accounting, San Francisco State University.

Pengalaman Kerja

- Staff Accountant / Staff Auditor, Van Sloten & Laranang CPAs, PC, Fremont, CA (2013-2015)
- Senior Tax Associate, PBTaxand, Jakarta Selatan, Indonesia (2015-2016)
- Partner, Evinco Mulia Consulting, Jakarta Selatan, Indonesia (2016-saat ini)

Work experience

- Staff Accountant / Staff Auditor, Van Sloten & Laranang CPAs, PC, Fremont, CA (2013-2015)
- Senior Tax Associate, PBTaxand, South Jakarta, Indonesia (2015-2016)
- Partner, Evinco Mulia Consulting, South Jakarta, Indonesia (2016-present)

Diana Jaffar

Anggota Komite Pemantau Risiko/Pihak Independen
Member of the Risk Monitoring Committee/
Independent Party

Periode Jabatan: 1 Agustus 2021 - 9 Desember 2022
Term of Office: August 1, 2021 - 9 December 2022

Data Pribadi

Warga negara Indonesia
Usia 43 tahun

Personal Data

Indonesian citizens
Age 43 years old

Domisili

Indonesia

Domicile

Indonesia

Pendidikan

- Bellevue Community College, Bellevue, Washington, USA, (1998)
- Bachelor of Science, Accounting and Finance, University of Oregon (2000)
- Master of Accountancy, University of Oregon (2001)

Education

- Bellevue Community College, Bellevue, Washington, USA, (1998)
- Bachelor of Science, Accounting and Finance, University of Oregon (2000)
- Master of Accountancy, University of Oregon (2001)

Pengalaman Kerja

- Staff Accountant, Quality Naturally Food, City of Industry, California, USA (2001-2004)
- Risk and Portfolio Management – Card Business, Citibank N.A., Jakarta, Indonesia (2004-2007)
- Audit Partner, Richards & Associates, CPA, Yorba Linda, California, USA (2007 - sekarang)

Work experience

- Staff Accountant, Quality Naturally Food, City of Industry, California, USA (2001-2004)
- Risk and Portfolio Management – Card Business, Citibank N.A., Jakarta, Indonesia (2004-2007)
- Audit Partner, Richards & Associates, CPA, Yorba Linda, California, USA (2007 - present)



INDEPENDENSI KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko wajib menjalankan tugas dan tanggung jawab secara profesional dan independen dalam bentuk opini dan rekomendasi yang objektif, independen dapat dipertanggungjawabkan dan tidak dibawah tekanan pihak manapun dalam melakukan evaluasi dan pengawasan terhadap potensi risiko agar praktik *Good Corporate Governance* berjalan dengan baik dan sesuai prosedur.

Seluruh anggota Komite Pemantau Risiko adalah pihak independen, yaitu tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan usaha dengan Bank yang dapat memengaruhi kemampuannya untuk bertindak independen.

RISK MONITORING COMMITTEE INDEPENDENCE

The Risk Monitoring Committee must carry out its duties and responsibilities professionally and independently in the form of opinions and recommendations that are objective, independent, accountable and not under pressure from any party in evaluating and supervising potential risks so that Good Corporate Governance practices run well and according to procedures.

All members of the Risk Monitoring Committee are independent parties, i.e. they do not have financial, management, share ownership and/or family relationships with members of the Board of Commissioners, members of the Board of Directors and/or Controlling Shareholders or business relationships with Bank which may affect their ability to act independently.

Nama Name	Hubungan Keluarga dengan Family Relationship with			Hubungan Keuangan dengan Financial Relationship with			Hubungan Kepengurusan dengan Perusahaan Lain Management Relations with Other Companies
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pemegang Saham Shareholders	
Fransisca Ekawati	x	x	x	x	x	x	x
Rudy Hamdani	x	x	x	x	x	x	x
Andreas Danny Soesanto	x	x	x	x	x	x	x
Diana Jaffar	x	x	x	x	x	x	x
Jeffri Sugiarto	x	x	x	x	x	x	x

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Tugas dan tanggung jawab Komite Pemantau Risiko sebagai berikut:

1. Melakukan evaluasi tentang kebijakan manajemen risiko;
2. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut;
3. Melakukan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko, guna memberikan rekomendasi kepada Dewan Komisaris.

RISK MONITORING COMMITTEE DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Risk Monitoring Committee are as follows:

1. Evaluate risk management policies;
2. Evaluate the suitability of the risk management policies and the implementation of these policies;
3. Evaluating the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit, in order to provide recommendations to the Board of Commissioners.

RAPAT KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko melakukan rapat secara periodik 1 (satu) kali setiap 3 (tiga) bulan dengan ketentuan kuorum kehadiran minimal 50% dari seluruh anggota Komite Pemantau Risiko. Setiap keputusan Rapat Komite diambil berdasarkan musyawarah untuk mufakat. Dalam hal terdapat suara yang berimbang, keputusan akhir diambil oleh Ketua Komite.

RISK MONITORING COMMITTEE MEETING

The Risk Monitoring Committee holds periodic meetings 1 (one) time every 3 (three) months with a minimum attendance quorum requirement of 50% of all members of the Risk Monitoring Committee. Each Committee Meeting decision is taken based on deliberation to reach a consensus. In the event that there are equal votes, the final decision is taken by the Chair of the Committee.



Sepanjang tahun 2022, Komite Pemantau Risiko telah menyelenggarakan rapat sebanyak 4 (empat) dengan rincian agenda dan frekuensi kehadiran sebagai berikut:

Throughout 2022, the Risk Monitoring Committee has held 4 (four) meetings with details of the agenda and frequency of attendance as follows:

Risalah dan Kehadiran Rapat Komite Pemantau Risiko
Minutes and Attendance of Risk Monitoring Committee Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Komite Pemantau Risiko dalam Rapat Reasons for Absence of the Risk Monitoring Committee at the Meeting
17 Februari 2022 February 17, 2022	Kantor Pusat Bank Aladin Syariah & Online Bank Aladin Syariah Head Office & Online	1. Informasi laporan penilaian tingkat kesehatan Bank 2. Informasi update parameter profil risiko dan indikator profil risiko 3. Informasi <i>Risk Appetite Statement</i> 4. Informasi rencana kerja <i>risk management</i>	16 orang 16 persons	-
21 Juni 2022 June 21, 2022	Kantor Pusat Bank Aladin Syariah & Online Bank Aladin Syariah Head Office & Online	1. Informasi Laporan Penilaian profil risiko triwulan I 2022 2. Informasi rencana kerja <i>risk management</i>	13 Orang 13 Persons	-
18 Agustus 2022 August 18, 2022	Kantor Pusat Bank Aladin Syariah & Online Bank Aladin Syariah Head Office & Online	1. Informasi laporan perbaikan metodologi profil risiko 2. Informasi laporan tingkat kesehatan Bank semester I 2022 3. Informasi laporan ICAAP semester I 2022.	12 orang 12 Persons	-
24 November 2022 November 24, 2022	Online	1. Informasi laporan profil risiko triwulan III 2022 2. Informasi <i>industry rating, industry limit</i> dan RAS 3. Informasi implementasi BCP	14 orang 14 Persons	-



Rekapitulasi kehadiran anggota Komite Pemantau Risiko pada rapat internal dapat dilihat di bawah ini.

Recapitulation of the attendance of members of the Risk Monitoring Committee at internal meetings can be seen below.

Rekapitulasi Kehadiran Komite Pemantau Risiko pada Rapat Internal
Recapitulation of the Attendance of the Risk Monitoring Committee at Internal Meetings

Komite Pemantau Risiko Risk Monitoring Committee	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage Presence
Fransisca Ekawati (Ketua/Komisaris Independen) (Chairman/Independent Commissioner)	4	4	100,00%
Rudy Hamdani (Anggota)* (Member)*	3	3	100,00%
Andreas Danny Soesanto (Anggota) (Member)	4	4	100,00%
Diana Jaffar (Anggota)** (Member)**	4	4	100,00%
Jeffri Sugiarto (anggota)*** (Member)***	0	0	0,00%
Rata-rata Average			100,00%

*) Menjabat sebagai anggota Komite efektif sejak 7 Maret 2022
**) Tidak lagi menjabat sebagai anggota Komite efektif sejak 8 Desember 2022
***) Menjabat sebagai anggota komite efektif sejak 9 Desember 2022
*) Has been serving as a member of the Committee effective since March 7, 2022
**) No longer served as a member of the Committee effective December 8, 2022
***) Has served as a member of the committee effective since December 9, 2022

PROGRAM PENINGKATAN KOMPETENSI KOMITE PEMANTAU RISIKO

Bank senantiasa mendorong Komite Pemantau Risiko untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Tentang kegiatan peningkatan kompetensi yang diikuti Komite Pemantau Risiko di sepanjang tahun 2022 dapat dilihat pada bab Profil Perseroan dalam laporan tahunan ini.

PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Berikut adalah tugas dan tanggung jawab Komite Pemantau Risiko Bank sepanjang tahun 2022:

- Melaksanakan rapat komite pemantau risiko sebanyak 4 (empat) kali sepanjang tahun 2022.
- Melakukan *review* atas kebijakan manajemen risiko.
- Melakukan *review* atas kertas kerja tingkat kesehatan Bank dan pelaporannya.
- Melakukan evaluasi atas kesesuaian kebijakan manajemen risiko dengan pelaksanaan kebijakan.

RISK MONITORING COMMITTEE COMPETENCY IMPROVEMENT PROGRAM

Bank always encourages the Risk Monitoring Committee to carry out competency development through training. Concerning the competency improvement activities that the Risk Monitoring Committee will participate in throughout 2022 can be seen in the Company Profile chapter in this annual report.

IMPLEMENTATION OF RISK MONITORING COMMITTEE DUTIES

Following are the duties and responsibilities of Bank's Risk Monitoring Committee throughout 2022:

- Conduct 4 (four) risk monitoring committee meetings throughout 2022.
- Reviewing risk management policies.
- Reviewing working papers on Bank's soundness level and reporting.
- Evaluate the conformity of risk management policies with policy implementation.



5. Meminta Bank untuk melakukan *monitoring* untuk memastikan tidak terjadi pelampauan limit sektor ekonomi dan industri.
6. Meminta Bank untuk melakukan *monitoring Risk Appetite Statement*.

KOMITE REMUNERASI DAN NOMINASI

Dewan Komisaris membentuk Komite Nominasi dan Remunerasi dengan tujuan untuk menilai, memantau, mengevaluasi dan memastikan pelaksanaan sistem nominasi dan remunerasi sesuai dengan Anggaran Dasar Perseroan dan peraturan yang berlaku.

PIAGAM KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi Bank telah memiliki Piagam Komite yang menjadi pedoman dalam pelaksanaan tugas dan tanggung jawab yang disusun berdasarkan peraturan dan perundang-undangan yang berlaku.

JUMLAH, KOMPOSISI, DAN SUSUNAN KOMITE REMUNERASI DAN NOMINASI TAHUN 2022

Komite Remunerasi dan Nominasi Bank beranggotakan 3 (tiga) orang yang terdiri dari 1 (satu) Ketua dan 2 (dua) anggota. Susunan keanggotaan Komite Remunerasi dan Nominasi per 31 Desember 2022 adalah sebagai berikut:

5. Requesting Bank to carry out monitoring to ensure that there is no excess in the economic and industrial sector limits.
6. Requesting Bank to monitor the Risk Appetite Statement.

REMUNERATION AND NOMINATION COMMITTEE

The Board of Commissioners established the Nomination and Remuneration Committee with the aim of assessing, monitoring, evaluating and ensuring the implementation of the nomination and remuneration system in accordance with the Company's Articles of Association and applicable regulations.

NOMINATION AND REMUNERATION COMMITTEE CHARTER

Bank's Nomination and Remuneration Committee has a Committee Charter which serves as a guideline in the implementation of duties and responsibilities which are prepared based on the applicable laws and regulations.

NUMBER, COMPOSITION AND COMPOSITION OF THE REMUNERATION AND NOMINATION COMMITTEE FOR 2022

Bank's Remuneration and Nomination Committee has 3 (three) members consisting of 1 (one) chairman and 2 (two) members. The membership composition of the Remuneration and Nomination Committee as of December 31, 2022 is as follows:

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment
Rudy Hamdani	Ketua Komite Remunerasi dan Nominasi Chairman of the Remuneration and Nomination Committee	Surat Keputusan Dewan Komisaris No. M.005/HCD/03.2022 tanggal 07 Maret 2022 Decree of the Board of Commissioners No. M.005/HCD/03.2022 dated March 07, 2022
Ationo Teguh Basuki	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	Surat Keputusan Dewan Komisaris No. M.017/HCA/02.2021 tanggal 05 Februari 2021 Decree of the Board of Commissioners No. M.017/HCA/02.2021 dated February 05, 2021
Linda Setiawan	Anggota Komite Remunerasi dan Nominasi Member of the Remuneration and Nomination Committee	Surat Keputusan Dewan Komisaris No. 156/HCD/09/2021 tanggal 14 September 2021 Decree of the Board of Commissioners No. 156/HCD/09/2021 dated September 14, 2021



PROFIL KOMITE REMUNERASI DAN NOMINASI

REMUNERATION AND NOMINATION COMMITTEE PROFILE



Rudy Hamdani

Ketua Komite Remunerasi dan Nominasi

Chairman of the Remuneration and Nomination Committee

Profil Ketua Komite Remunerasi dan Nominasi Rudy Hamdani dapat dilihat bagian profil Dewan Komisaris pada bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the Chairman of the Remuneration and Nomination Committee Rudy Hamdani can be seen in the profile section of the Board of Commissioners in the Company Profile chapter in this Annual Report.



Ationo Teguh Basuki

Anggota Komite Remunerasi dan Nominasi/Komisaris

Member of the Remuneration and Nomination Committee/Commissioner

Profil Anggota Komite Remunerasi dan Nominasi Ationo Teguh Basuki dapat dilihat bagian profil Dewan Komisaris pada bab Profil Perusahaan dalam Laporan Tahunan ini.

Profiles of members of the Remuneration and Nomination Committee, Ationo Teguh Basuki can be seen in the profile section of the Board of Commissioners in the Company Profile chapter of this Annual Report.



Linda Setiawan

Anggota Komite Remunerasi dan Nominasi

Member of the Remuneration and Nomination Committee

Periode Menjabat : 14 September 2021 - Saat Ini

Periode Menjabat : 14 September 2021 - Saat Ini

Data Pribadi

Warga negara Indonesia
Usia 45 tahun

Personal Data

Indonesian citizens
Age 45 years old

Domisili

Indonesia

Domicile

Indonesia

Pendidikan

- Master of Science dari Technische Universität Hamburg-Harburg (2005)
- Sarjana Teknik dari Institut Teknologi Bandung (2001)

Education

- Master of Science from Technische Universität Hamburg-Harburg (2005)
- Bachelor of Engineering from Bandung Institute of Technology (2001)

Pengalaman Kerja

- Head of People & Culture untuk General & Administration Functions, PT HM Sampoerna, Tbk. (2020-Mei 2021)
- Director People & Culture, Philip Morris Taiwan, S.A. (2017-2020)
- Head of Compensation & Benefits, PT HM Sampoerna, Tbk. (2013-2017)
- Manager Compensation & Benefits Asia, Philip Morris Asia Limited, Hong Kong (2011-2013)
- Organization Design dan Compensation dan Benefits di Human Resources, PT HM Sampoerna, Tbk. (2005-2011)

Work experience

- Head of People & Culture for General & Administration Functions, PT HM Sampoerna, Tbk. (2020-May 2021)
- Director People & Culture, Philip Morris Taiwan, S.A. (2017-2020)
- Head of Compensation & Benefits, PT HM Sampoerna, Tbk. (2013-2017)
- Manager of Compensation & Benefits Asia, Philip Morris Asia Limited, Hong Kong (2011-2013)
- Organization Design and Compensation and Benefits in Human Resources, PT HM Sampoerna, Tbk. (2005-2011)



TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

Anggota Komite Pemantau Risiko Perseroan per posisi 31 Desember 2021 adalah sebagai berikut:

1. Terkait Kebijakan Remunerasi:
 - a. Melakukan evaluasi terhadap kebijakan remunerasi.
 - b. Melakukan evaluasi terhadap kesesuaian antara kebijakan remunerasi dengan pelaksanaan kebijakan tersebut.
 - c. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Pejabat Eksekutif dan pegawai secara keseluruhan.
2. Terkait Kebijakan Nominasi:
 - a. Memberikan rekomendasi kepada Dewan Komisaris mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah.
 - b. Memberikan rekomendasi kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris, Direksi dan/atau Dewan Pengawas Syariah.
 - c. Memberikan rekomendasi kepada Dewan Komisaris mengenai calon pihak independen yang akan menjadi anggota Komite.

RAPAT KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi melakukan rapat secara periodik sekurang-kurangnya 1 (satu) kali setiap 3 (tiga) bulan dengan ketentuan kuorum kehadiran minimal 50% dari seluruh anggota Komite Remunerasi dan Nominasi. Setiap keputusan Remunerasi dan Nominasi diambil berdasarkan musyawarah untuk mufakat. Dalam hal terdapat suara yang berimbang, keputusan akhir diambil oleh Ketua Komite.

Sepanjang tahun 2022, Komite Audit telah menyelenggarakan rapat sebanyak 7 (tujuh) dengan rincian agenda dan frekuensi kehadiran sebagai berikut:

DUTIES AND RESPONSIBILITIES OF THE REMUNERATION AND NOMINATION COMMITTEE

The members of the Company's Risk Monitoring Committee as of December 31, 2021 are as follows:

1. Regarding Remuneration Policy:
 - a. Evaluate the remuneration policy.
 - b. Evaluate the suitability of the remuneration policy and the implementation of the policy.
 - c. Provide recommendations to the Board of Commissioners regarding remuneration policies for the Board of Commissioners, Directors, Sharia Supervisory Board, Executive Officers and employees as a whole.
2. Regarding the Nomination Policy:
 - a. Provide recommendations to the Board of Commissioners regarding the system and procedures for selecting and/or replacing members of the Board of Commissioners, Directors and Sharia Supervisory Board.
 - b. Provide recommendations to the Board of Commissioners regarding prospective members of the Board of Commissioners, Directors and/or Sharia Supervisory Board.
 - c. Provide recommendations to the Board of Commissioners regarding independent party candidates who will become members of the Committee.

REMUNERATION AND NOMINATION COMMITTEE MEETING

The Remuneration and Nomination Committee conducts meetings periodically at least 1 (one) time every 3 (three) months with a minimum attendance quorum requirement of 50% of all members of the Remuneration and Nomination Committee. Every Remuneration and Nomination decision is taken based on deliberation to reach a consensus. In the event that there are equal votes, the final decision is taken by the Chair of the Committee.

Throughout 2022, Audit Committee has held 7 (seven) meetings with details of the agenda and frequency of attendance as follows:



Risalah dan Kehadiran Rapat Komite Remunerasi dan Nominasi
Minutes and Attendance of Remuneration and Nomination Committee Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Komite Remunerasi dan Nominasi dalam Rapat Reasons for Absence of the Remuneration and Nomination Committee at the Meeting
2 Februari 2022 February 2, 2022	Online	Rekomendasi untuk calon pengurus Bank yang baru: Komisaris dan Direksi Recommendations for new Bank management candidates: Commissioners and Directors	• Fransisca Ekawati • Ationo Teguh Basuki • Linda Setiawan	-
7 Maret 2022 March 7, 2022	Online	Perubahan Komposisi Anggota Komite Pemantau Risiko, Komite Audit, dan Komite Remunerasi dan Nominasi PT Bank Aladin Syariah Tbk Changes in Composition of Risk Monitoring Committee, Audit Committee, and Remuneration and Nomination Committee Members of PT Bank Aladin Syariah Tbk	• Rudy Hamdani • Ationo Teguh Basuki • Linda Setiawan	-
14 Maret 2022 March 4, 2022	Online	1. Persetujuan Bonus Tahunan 2021 untuk Pengurus Bank (BOD, BOC, Komite Audit, dan DPS) 2. Konfirmasi Bonus Tahunan 2021 Karyawan Bank 1. Approval of the 2021 Annual Bonus for Bank Management (BOD, BOC, Audit Committee and SSB) 2. Confirmation of the 2021 Bank Employee Annual Bonus	• Rudy Hamdani • Ationo Teguh Basuki • Linda Setiawan	-
8 April 2022 April 8, 2022	Online	1. Persetujuan Penyesuaian Gaji Tahunan 2022 untuk Pengurus Bank (BOD, BOC, Komite Audit dan DPS) 2. Konfirmasi dan Persetujuan Penyesuaian Gaji Tahunan 2022 Karyawan Bank 1. Approval of 2022 Annual Salary Adjustment for Bank Management (BOD, BOC, Audit Committee and SSB) 2. Confirmation and Approval of the 2022 Annual Salary Adjustment for Bank Employees	• Rudy Hamdani • Ationo Teguh Basuki • Linda Setiawan	-



Risalah dan Kehadiran Rapat Komite Remunerasi dan Nominasi
Minutes and Attendance of Remuneration and Nomination Committee Meetings

Tanggal Date	Tempat Venue	Agenda	Peserta Participant	Alasan Ketidakhadiran Komite Remunerasi dan Nominasi dalam Rapat Reasons for Absence of the Remuneration and Nomination Committee at the Meeting
24 Juni 2022 June 24, 2022	Online	Persetujuan KRN untuk Perubahan <i>benefits program</i> biaya operasional mobil kantor dan <i>corporate mobile phone</i> <i>number</i> KRN approval for changes to the benefits program for office car operating costs and corporate mobile phone numbers	- Rudy Hamdani - Ationo Teguh Basuki - Linda Setiawan	-
25 Agustus 2022 August 25, 2022	Online	Update KRN mengenai jumlah karyawan Bank dan perkembangan terakhir rekrutmen di Bank Aladin Syariah Update KRN mengenai jumlah karyawan Bank dan perkembangan terakhir rekrutmen di Bank Aladin Syariah	- Rudy Hamdani - Ationo Teguh Basuki - Linda Setiawan	-
28 November 2022 November 28, 2022	Online	- Pembahasan calon anggota Komite Audit dan Komite Pemantau Risiko (Bapak Jeffri Sugiarto) - Persetujuan PPIP (Program Pensiun Iuran Pasti)/ <i>Defined Contribution Pension Plan</i> untuk karyawan Aladin - Discussion of prospective members of Audit Committee and Risk Monitoring Committee (Mr. Jeffri Sugiarto) - PPIP (Defined Contribution Pension Plan)/ <i>Defined Contribution Pension Plan</i> approval for Aladin employees	- Rudy Hamdani - Ationo Teguh Basuki - Linda Setiawan	-

Rekapitulasi kehadiran anggota Komite Remunerasi dan Nominasi pada rapat internal dapat dilihat di bawah ini.

Recapitulation of the attendance of members of the Remuneration and Nomination Committee at internal meetings can be seen below.



Rekapitulasi Kehadiran Komite Remunerasi dan Nominasi pada Rapat Internal Recapitulation of Remuneration and Nomination Committee Attendance at Internal Meetings

Komite Remunerasi dan Nominasi Remuneration and Nomination Committee	Jumlah Wajib Rapat Number of Mandatory Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage Presence
Fransisca Ekawati (Ketua/Komisaris Independen)** (Chairman/Independent Commissioner)**	1	1	100,00%
Rudy Hamdani (Anggota)* (Member)*	6	6	100,00%
Ationo Teguh Basuki (Anggota) (Member)	7	7	100,00%
Linda Setiawan (Anggota) Member)	7	7	100,00%
Rata-rata Average			100,00%

*) Menjabat sebagai anggota Komite efektif sejak 18 Februari 2022
**) Tidak lagi menjabat sebagai anggota Komite efektif sejak 18 Februari 2022
) Has been serving as a member of the Committee effective since 18 February 2022
) No longer served as a member of the Committee effective February 18, 2022

PROGRAM PENINGKATAN KOMPETENSI KOMITE REMUNERASI DAN NOMINASI

Bank senantiasa mendorong Komite Remunerasi dan Nominasi untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Tentang kegiatan peningkatan kompetensi yang diikuti Komite Remunerasi dan Nominasi di sepanjang tahun 2022 dapat dilihat pada bab Profil Perseroan dalam laporan tahunan ini.

PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

Pelaksanaan tugas dan tanggung jawab Komite Remunerasi dan Nominasi diwujudkan melalui rapat Komite Remunerasi dan Nominasi sebanyak 7 (tujuh) kali dengan agenda yang dapat dilihat dalam pembahasan rapat Komite Remunerasi dan Nominasi pada Laporan Tahunan ini.

Selama tahun 2022, Komite Remunerasi dan Nominasi juga telah melaksanakan kegiatan dan memberikan rekomendasi antara lain sebagai berikut:

1. Rekomendasi untuk calon pengurus Bank yang baru: Komisaris dan Direksi
2. Perubahan Komposisi Anggota Komite Pemantau Risiko, Komite Audit, dan Komite Remunerasi dan Nominasi PT Bank Aladin Syariah Tbk
3. Persetujuan Bonus Tahunan 2021 untuk Pengurus Bank (BOD, BOC, Komite Audit, dan DPS)
4. Konfirmasi Bonus Tahunan 2021 Karyawan Bank

REMUNERATION AND NOMINATION COMMITTEE COMPETENCY IMPROVEMENT PROGRAM

Bank always encourages the Remuneration and Nomination Committee to carry out competency development through training. Regarding competency development activities that the Remuneration and Nomination Committee will participate in throughout 2022 can be seen in the Company Profile chapter in this annual report.

IMPLEMENTATION OF DUTIES OF THE REMUNERATION AND NOMINATION COMMITTEE

The implementation of the duties and responsibilities of the Remuneration and Nomination Committee is realized through the Remuneration and Nomination Committee meeting 7 (seven) times with an agenda that can be seen in the discussion of the Remuneration and Nomination Committee meeting in this Annual Report.

During 2022, the Remuneration and Nomination Committee has also carried out activities and provided recommendations, including the following:

1. Recommendations for new Bank management candidates: Commissioners and Directors
2. Changes in the Composition of the Risk Monitoring Committee, Audit Committee, and Remuneration and Nomination Committee of PT Bank Aladin Syariah Tbk
3. Approval of the 2021 Annual Bonus for Bank Management (BOD, BOC, Audit Committee and SSB)
4. Confirmation of the 2021 Bank Employee Annual Bonus



5. Persetujuan Penyesuaian Gaji Tahunan 2022 untuk Pengurus Bank (BOD, BOC, Komite Audit dan DPS) 6. Konfirmasi dan Persetujuan Penyesuaian Gaji Tahunan 2022 Karyawan Bank 7. Persetujuan KRN untuk Perubahan benefits program biaya operasional mobil kantor dan corporate mobile phone number 8. Update KRN mengenai jumlah karyawan Bank dan perkembangan terakhir rekrutmen di Bank Aladin Syariah 9. Pembahasan calon anggota Komite Audit dan Komite Pemantau Risiko (Bapak Jeffri Sugiarto) 10. Persetujuan PPIP (Program Pensiun Iuran Pasti)/Defined Contribution Pension Plan untuk karyawan Aladin	5. Approval of 2022 Annual Salary Adjustment for Bank Management (BOD, BOC, Audit Committee and SSB) 6. Confirmation and Approval of the 2022 Annual Salary Adjustment for Bank Employees 7. Approval of KRN for changes to the benefits program for office car operating costs and corporate mobile phone numbers 8. Update on KRN regarding the number of Bank employees and the latest developments in recruitment at Bank Aladin Syariah 9. Discussion of prospective members of Audit Committee and Risk Monitoring Committee (Mr. Jeffri Sugiarto) 10. PPIP (Defined Contribution Pension Plan)/Defined Contribution Pension Plan approval for Aladin employees



KOMITE-KOMITE DI BAWAH DIREKSI COMMITTEES UNDER THE DIRECTORS

Direksi Bank memiliki 5 Komite Eksekutif yang dibentuk dengan tujuan untuk membantu tugas dan tanggung jawab dalam pengelolaan Bank sebagai berikut:

1. Komite Pengarah Teknologi Informasi/Information Technology Steering Committee (ITSC);
2. Komite Aset dan Liabilitas/Assets & Liabilities Committee (ALCO);
3. Komite Manajemen Risiko/Risk Management Committee (RMC); dan
4. Komite Pembiayaan/Credit Committee (CC); dan
5. Komite Eksekutif Keberlanjutan/Sustainability Executive Committee (SEC)

KOMITE PENGARAH TEKNOLOGI INFORMASI/ INFORMATION TECHNOLOGY STEERING COMMITTEE (ITSC)

Direksi membentuk Komite Pengarah Teknologi Informasi atau Information Technology Steering Committee (ITSC) dengan tujuan untuk memastikan penerapan sistem teknologi informasi (TI) sejalan dengan rencana strategis Perseroan serta meningkatkan kemampuan daya saing Perseroan melalui pemanfaatan teknologi informasi yang tepat guna.

DASAR HUKUM

Pembentukan ITSC didasarkan pada peraturan-peraturan antara lain sebagai berikut:

1. Undang-Undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
2. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan Nomor 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Peraturan Bank Indonesia Nomor 15/13/PBI/2013 tentang Perubahan Atas Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah.
5. Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah.
6. Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
7. POJK No.38/POJK.03/2016 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi oleh Bank Umum berikut segala perubahannya.

TERM OF REFERENCE (TOR) ITSC

Term of Reference yang dimiliki ITSC mengatur antara lain susunan keanggotaan, tanggung jawab dan wewenang, ketentuan dan mekanisme pelaksanaan rapat. Term of Reference (TOR) ITSC terakhir dikiniakan pada Maret 2022 dan akan diperbaharui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

The Board of Directors of Bank has 5 Executive Committees which were formed with the aim of assisting the duties and responsibilities in managing Bank as follows:

1. Information Technology Steering Committee (ITSC);
2. Assets & Liabilities Committee (ALCO);
3. Risk Management Committee (RMC); And
4. Credit Committee (CC); and
5. Sustainability Executive Committee (SEC)

INFORMATION TECHNOLOGY STEERING COMMITTEE (ITSC)

The Board of Directors formed an Information Technology Steering Committee (ITSC) with the aim of ensuring the application of information technology (IT) systems is in line with the Company's strategic plan and increasing the Company's competitiveness through the use of appropriate information technology.

LEGAL BASIS

The establishment of ITSC is based on the following regulations:

1. Law Number 21 of 2008 concerning Sharia Banking.
2. Law Number 40 of 2007 concerning Limited Liability Companies.
3. Regulation of the Financial Services Authority Number 65/POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
4. Bank Indonesia Regulation Number 15/13/PBI/2013 concerning Amendments to Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks.
5. Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks.
6. Bank Indonesia Regulation Number 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
7. POJK No.38/POJK.03/2016 concerning Application of Risk Management in the Use of Information Technology by Commercial Banks and all of its amendments.

ITSC TERMS OF REFERENCE (TOR).

The ITSC's Term of Reference regulates, among other things, the composition of membership, responsibilities and authorities, provisions and mechanisms for holding meetings. The ITSC Term of Reference (TOR) was last updated in March 2022 and will be updated in accordance with developments in applicable regulations and the current conditions of Bank.



STRUKTUR ITSC

ITSC STRUCTURE

Ketua Merangkap Anggota Chairman concurrently member	Presiden Direktur Presiden Direktur President Director
Anggota Voting Member Voting Members	1. Direktur yang membawahi bidang digital banking dan bisnis 2. Direktur yang membawahi bidang finance dan treasury 3. Chief technology officer 4. Chief strategy and operations officer 1. Director in charge of Digital Banking and Business 2. Director in charge of Finance and Treasury 3. Chief Technology Officer 4. Chief Strategy and Operations Officer
Anggota Non Voting Member Members of Non Voting Members	Direktur Kepatuhan Director of Compliance
Undangan Tetap Fixed Invitation	Internal Audit
Undangan Tidak Tetap Unstable Invitations	Komite dapat mengundang unit kerja lainnya terkait dengan topik yang diagendakan The Committee may invite other work units related to the topics on the agenda
Sekretaris Secretary	Information Security & Governance 1. Sekretaris akan menginformasikan jadwal rapat. 2. Membuat, mendokumentasikan, dan mensirkulasi risalah rapat. Risalah minimal harus ditandatangani oleh Ketua ITSC. Mendistribusikan keputusan Rapat ITSC Information Security & Governance 1. The secretary will inform the meeting schedule. 2. Create, document and circulate minutes of meetings. The minutes must be signed by the Head of ITSC. Distribute ITSC Meeting decisions

TUGAS DAN TANGGUNG JAWAB ITSC

ITSC bertanggung jawab memberikan rekomendasi kepada Direksi paling sedikit terkait dengan:

1. Rencana Strategis Teknologi Informasi yang sejalan dengan rencana strategis kegiatan usaha Bank;
2. Perumusan kebijakan, standar, dan prosedur Teknologi Informasi yang utama;
3. Kesesuaian antara proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi;
4. Kesesuaian antara pelaksanaan proyek Teknologi Informasi dengan rencana proyek yang disepakati (project charter);
5. Kesesuaian antara Teknologi Informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank;
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi Bank pada sektor Teknologi Informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank;

ITSC DUTIES AND RESPONSIBILITIES

ITSC is responsible for providing recommendations to the Board of Directors at least related to:

1. Information Technology Strategic Plan that is in line with the strategic plan for Bank's business activities;
2. Formulation of main Information Technology policies, standards and procedures;
3. Conformity between approved Information Technology projects and Information Technology Strategic Plans;
4. Conformity between the implementation of the Information Technology project and the agreed project plan (project charter);
5. Conformity between Information Technology and the needs of management information systems and the needs of Bank's business activities;
6. The effectiveness of steps in minimizing the risk of Bank's investment in the Information Technology sector so that Bank's investment in the Information Technology sector contributes to the achievement of Bank's business objectives;



7. Pemantauan atas kinerja Teknologi Informasi dan upaya peningkatan kinerja Teknologi Informasi;
8. Upaya penyelesaian berbagai masalah terkait Teknologi Informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, tepat waktu;
9. Kecukupan dan alokasi sumber daya yang dimiliki Perseroan.
10. Mendelegasikan kewenangan kepada pejabat yang ditunjuk untuk memutus dan melaksanakan kegiatan TI.

KETENTUAN DAN MEKANISME PELAKSANAAN RAPAT ITSC

ITSC melakukan rapat dengan ketentuan dan mekanisme sebagai berikut:

1. Rapat ITSC dipimpin oleh Ketua ITSC. Apabila Ketua berhalangan hadir (sakit, cuti tahunan, dinas luar kota) maka Rapat ITSC diagendakan kembali oleh Sekretaris ITSC.
2. Rapat ITSC dilaksanakan paling sedikit satu kali dalam satu bulan atau dapat dilakukan sewaktu-waktu apabila diperlukan.
3. Apabila Sekretaris ITSC berhalangan hadir (sakit, cuti tahunan, dinas luar kota), maka dapat digantikan oleh Kepala dari Unit Kerja lain yang ditunjuk oleh Ketua ITSC.
4. Rapat ITSC diselenggarakan apabila dihadiri oleh sekurang-kurangnya lebih dari 50% dari jumlah seluruh Anggota ITSC.
5. Direktur Voting Member yang dapat mengambil keputusan adalah Direktur yang telah lulus Fit & Proper Test Otoritas Jasa Keuangan.
6. Materi Rapat ITSC disiapkan dan dikumpulkan oleh Sekretaris ITSC.
7. Hasil keputusan Rapat ITSC adalah sah jika diputuskan oleh Anggota ITSC yang memiliki hak suara yang menghadiri Rapat ITSC.
8. Setiap Rapat ITSC dan hasil keputusannya dituangkan ke dalam Risalah Rapat ITSC yang disusun dan disampaikan oleh Sekretaris ITSC kepada Ketua ITSC untuk ditandatangani oleh Ketua ITSC dan Sekretaris ITSC.

Sepanjang tahun 2022, ITSC telah menyelenggarakan rapat sebanyak 12 (dua belas) dengan rincian agenda sebagai berikut:

7. Monitoring the performance of Information Technology and efforts to improve Information Technology performance;
8. Efforts to resolve various problems related to Information Technology that cannot be resolved by work units of Information Technology users and operators in an effective, efficient, timely manner;
9. Adequacy and allocation of resources owned by the Company.
10. Delegating authority to appointed officials to decide and carry out IT activities.

PROVISIONS AND MECHANISMS FOR IMPLEMENTING ITSC MEETINGS

ITSC conducts meetings with the following terms and mechanisms:

1. The ITSC meeting is chaired by the ITSC Chair. If the Chairman is unable to attend (sickness, annual leave, out of town service) then the ITSC Meeting is rescheduled by the ITSC Secretary.
2. ITSC meetings are held at least once a month or can be held at any time if necessary.
3. If the ITSC Secretary is unable to attend (sickness, annual leave, out of town service), then the Head of another Work Unit appointed by the ITSC Chair can be replaced.
4. An ITSC meeting is held if it is attended by at least more than 50% of the total number of ITSC Members.
5. Director Voting Members who can make decisions are Directors who have passed the Fit & Proper Test of the Financial Services Authority.
6. ITSC Meeting Materials are prepared and collected by the ITSC Secretary.
7. The decisions of the ITSC Meeting are valid if decided by ITSC Members who have voting rights who attend the ITSC Meeting.
8. Each ITSC Meeting and the results of the decisions are recorded in the ITSC Minutes of Meeting which are prepared and submitted by the ITSC Secretary to the ITSC Chair to be signed by the ITSC Chair and the ITSC Secretary.

Throughout 2022, ITSC has held 12 (twelve) meetings with detailed agenda as follows:



Rekapitulasi Kehadiran Direksi pada Rapat Recapitulation of Board of Directors Attendance at Meetings

Direksi Board of Directors	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage
Direktur Operasional (Ketua Merangkap Anggota) Director of Operations (Chairman concurrently member)	1	1	100,00%
Presiden Direktur (Ketua Merangkap Anggota) President Director (Chairman concurrently member)	11	11	100,00%
Direktur Kepatuhan (Anggota) Director of Compliance (Member)	12	11	91,67%
Rata-rata Average			95,83%

KOMITE ASET DAN LIABILITAS/ASSETS & LIABILITIES COMMITTEE (ALCO)

Pembentukan Komite Aset Dan Liabilitas atau *Assets & Liabilities Committee* (ALCO) oleh Direksi bertujuan untuk membantu pelaksanaan tugas direksi dalam memelihara struktur neraca yang kuat dari PT Bank Aladin Syariah Tbk secara menyeluruh yang meliputi penganalisaan dan perumusan kebijakan strategi, pengambilan keputusan serta pengawasan dalam pengelolaan risiko likuiditas, risiko pasar, dan permodalan sejalan dengan peraturan BI/OJK maupun strategi usaha.

DASAR HUKUM

Pembentukan ALCO didasarkan pada peraturan-peraturan antara lain sebagai berikut:

1. Undang-undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
2. Peraturan Bank Indonesia No. 15/13/PBI/2013 tentang Perubahan Atas Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah.
3. Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Peraturan Otoritas Jasa Keuangan No. 65/ POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Surat Edaran Bank Indonesia No. 12/13/DPbS perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
6. Surat keputusan Direksi Nomor: SK 003/BOD/03.2022 tentang *Asset & Liabilities Committee* (ALCO) tanggal 15 Maret 2022.
7. Kebijakan Manajemen Risiko PT Bank Aladin Syariah Tbk.
8. Piagam ALCO.

ASSETS & LIABILITIES COMMITTEE (ALCO)

The formation of the Assets and Liabilities Committee (ALCO) by the Directors aims to assist the implementation of Board of Directors duties in maintaining a strong balance sheet structure of PT Bank Aladin Syariah Tbk as a whole which includes analysis and formulation of strategic policies, decision-making and supervision in managing liquidity risk, market risk and capital in line with BI/OJK regulations and business strategy.

LEGAL BASIS

The establishment of ALCO was based on the following regulations:

1. Law Number 21 of 2008 concerning Islamic Banking.
2. Bank Indonesia Regulation No. 15/13/PBI/2013 concerning Amendments to Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks.
3. Bank Indonesia Regulation No. 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. Financial Services Authority Regulation No. 65/ POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
5. Bank Indonesia Circular No. 12/13/DPbS regarding Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
6. Decree of the Board of Directors Number: SK003/BOD/03.2022 concerning the Asset & Liabilities Committee (ALCO) dated 15 March 2022.
7. Risk Management Policy of PT Bank Aladin Syariah Tbk.
8. ALCO Charter.



PIAGAM ALCO

Piagam TOR yang dimiliki ALCO mengatur antara lain tugas dan wewenang, ketentuan dan mekanisme pelaksanaan rapat, pelaporan dan sekretariat. Piagam ALCO terakhir dikinikan pada 10 Oktober 2022 dan akan diperbaharui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

STRUKTUR ALCO

Ketua Chairman	Presiden Direktur (merangkap anggota) President Director (concurrently as a member)
Pengganti Ketua Substitute Chairman	Direktur Lainnya (merangkap anggota) Other Directors (concurrently as a member)
Anggota Member	1. Presiden Direktur 2. Direktur yang membidangi Fungsi Digital Banking 3. Direktur yang membidangi Fungsi Manajemen Risiko 4. Direktur yang membidangi Fungsi Keuangan 5. Direktur/Chief yang membidangi Fungsi Operasional 6. Direktur/Chief yang membidangi Fungsi Bisnis 7. Group Head/Kepala Divisi Finance 8. Group Head/Kepala Divisi Treasury 9. Group Head/Kepala Manajemen Risiko
Sekretaris Secretary	Divisi yang membidangi fungsi Enterprise Risk Management Division in charge of Enterprise Risk Management function
Terundang Invited	Group Head/Kepala Divisi lainnya apabila diperlukan atau diwakili oleh pejabat level di bawahnya. Other Group Heads/Division Heads if needed or represented by lower level officials.

TUGAS DAN TANGGUNG JAWAB ALCO

Tugas Komite Aset dan Liabilitas sesuai Piagam Komite Aset dan Liabilitas paling kurang meliputi:

1. Melakukan kajian atau tinjauan (*review*) terhadap kebijakan dan strategi pengelolaan aset dan kewajiban Bank secara keseluruhan.
2. Memberikan rekomendasi kepada Direksi Bank terkait kebijakan dan strategi pengelolaan aset dan kewajiban Bank.
3. Melakukan evaluasi terhadap implementasi/pelaksanaan kebijakan dan strategi pengelolaan aset dan kewajiban Bank dalam rangka memenuhi peraturan perundang-undangan yang berlaku terkait dengan pelaksanaan prinsip kehati-hatian oleh Bank selaku Bank Umum Syariah.
4. Memastikan kecukupan sumber daya dan system terkait pengelolaan aset dan kewajiban serta aktivitas terkait dengan pengendalian risiko pasar, risiko likuiditas, risiko imbal hasil dan risiko investasi.

ALCO CHARTER

The TOR Charter owned by ALCO regulates, among other things, duties and authorities, provisions and mechanisms for implementing meetings, reporting and the secretariat. The ALCO Charter was last updated on October 10, 2022 and will be updated in accordance with developments in applicable regulations and the current conditions of Bank.

ALCO STRUCTURE

ALCO DUTIES AND RESPONSIBILITIES

The duties of the Asset and Liability Committee according to the Asset and Liability Committee Charter at least include:

1. Conduct a study or review (*review*) of the policies and strategies for managing Bank's assets and liabilities as a whole.
2. Provide recommendations to Bank's Directors regarding policies and strategies for managing Bank's assets and liabilities.
3. Evaluate the implementation/implementation of policies and strategies for managing Bank's assets and liabilities in order to comply with applicable laws and regulations related to the implementation of the precautionary principle by Bank as an Sharia Commercial Bank.
4. Ensuring the adequacy of resources and systems related to managing assets and liabilities as well as activities related to controlling market risk, liquidity risk, yield risk and investment risk.



5. Mengkaji eksposur risiko dan komposisi portfolio khususnya risiko pasar dan risiko likuiditas baik pada *trading book* maupun *banking book*.
6. Mengkaji dan merumuskan strategi secara luas dalam mengelola risiko pasar, risiko likuiditas, risiko imbal hasil dan risiko investasi terkait dengan profil neraca dan struktur pendanaan Bank.
7. Mengkaji dan memastikan bahwa eksposur risiko dan komposisi portfolio khususnya risiko pasar, risiko likuiditas, risiko imbal hasil dan risiko investasi berada pada tingkat risiko yang disetujui Bank.
8. Mengkaji dan memonitor sumber daya, risiko pasar, risiko likuiditas dan *stress test* melalui pelaporan risiko secara berkala.
9. Mengkaji dan memonitor kepatuhan terhadap regulasi internal, eksternal dan limit.
10. Mengkaji dan merekomendasikan prosedur terkait pengelolaan risiko pasar dan risiko likuiditas baik pada *trading book* maupun *banking book*.
11. Mengkaji dan merekomendasikan metodologi atau strategi untuk mengelola portofolio Bank terkait dengan:
 - a. Perubahan *pricing* untuk produk pendanaan dan pembiayaan termasuk wewenang pemberian special *pricing* dan perubahan nisbah.
 - b. Portofolio produk *treasury* (*trading* dan *non trading*) dan produk Bank lainnya termasuk volume dan *pricing*-nya.
 - c. Proyeksi pendapatan/net imbalan berdasarkan simulasi dan asumsi.
12. Meratifikasi deviasi/pelampauan limit internal dan merekomendasikan program mitigasinya.
13. Berperan sebagai *Liquidity Crisis Management Center* sesuai *Contingency Funding Plan*.
14. Melakukan evaluasi terhadap kinerja ALCO.

RAPAT KOMITE ALCO

ALCO melakukan rapat dengan ketentuan dan mekanisme sebagai berikut:

1. Rapat ALCO dipimpin oleh Ketua ALCO atau Ketua pengganti dalam hal Ketua berhalangan hadir.
2. Rapat ALCO dilaksanakan paling sedikitnya satu kali dalam satu bulan pada jadwal dan agenda yang telah ditetapkan oleh Sekretaris ALCO atau dapat dilaksanakan sewaktu-waktu jika diperlukan.
3. Setiap Anggota ALCO diwajibkan untuk menghadiri Rapat ALCO. Dalam hal Anggota ALCO berhalangan untuk menghadiri Rapat ALCO, maka harus diwakili oleh pejabat di level bawahnya.
4. Kuorum Rapat ALCO hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya Ketua dan/atau Pengganti Ketua ALCO dan 1 (satu) Direksi lainnya, dan 50% (lima puluh) persen dari jumlah seluruh anggota lainnya selain Direksi.

5. Review risk exposure and portfolio composition, especially market risk and liquidity risk in both the trading book and banking book.
6. Review and formulate a broad strategy in managing market risk, liquidity risk, yield risk and investment risk related to Bank's balance sheet profile and funding structure.
7. Review and ensure that risk exposure and portfolio composition, especially market risk, liquidity risk, yield risk and investment risk are at the risk level approved by Bank.
8. Review and monitor resources, market risk, liquidity risk and stress tests through regular risk reporting.
9. Review and monitor compliance with internal, external and limit regulations.
10. Review and recommend procedures related to the management of market risk and liquidity risk in both the trading book and banking book.
11. Review and recommend methodologies or strategies for managing Bank's portfolio in relation to:
 - a. Changes in pricing for funding and financing products including the authority to grant special pricing and changes in ratios.
 - b. Portfolio of treasury products (trading and non-trading) and other Bank products including their volume and pricing.
 - c. Projection of income/net of rewards based on simulations and assumptions.
12. Ratify internal limit deviation/exceeding and recommend its mitigation program.
13. Serves as a Liquidity Crisis Management Center according to the Contingency Funding Plan.
14. Evaluate the performance of ALCO.

ALCO COMMITTEE MEETING

ALCO conducts meetings with the following terms and mechanisms:

1. The ALCO meeting is chaired by the ALCO Chair or alternate Chair in the event that the Chair is unable to attend.
2. ALCO meetings are held at least once a month on a schedule and agenda determined by the ALCO Secretary or can be held at any time if necessary.
3. Every ALCO Member is required to attend ALCO Meetings. In the event that an ALCO Member is unable to attend the ALCO Meeting, he must be represented by an official at a lower level.
4. A quorum for an ALCO meeting can only be held if it is attended by at least the Chairman and/or Substitute Chair of ALCO and 1 (one) other Directors, and 50% (fifty) percent of the total number of members other than the Directors.



5. Pengambilan keputusan Rapat ALCO hanya dapat dilaksanakan apabila dihadiri 50% (lima puluh) persen + 1 (satu) dari seluruh anggota Direksi.
6. Materi Rapat ALCO disiapkan dan dikumpulkan oleh Sekretaris ALCO.
7. Hasil keputusan Rapat ALCO adalah sah jika diputuskan oleh Anggota ALCO yang memiliki hak suara yang menghadiri Rapat ALCO.
8. Mekanisme pengambilan keputusan oleh Komite ALCO selain melalui forum rapat dapat dilakukan melalui mekanisme sirkulasi.
9. Setiap Rapat ALCO dan hasil keputusannya dituangkan ke dalam Risalah Rapat ALCO yang dibuat dan disampaikan oleh Sekretaris ALCO kepada Ketua ALCO untuk ditandatangani oleh Ketua ALCO dan Sekretaris ALCO.
10. Risalah Rapat ALCO yang telah ditandatangani oleh Ketua ALCO dan Sekretaris ALCO selanjutnya didistribusikan oleh Sekretaris ALCO kepada unit kerja terkait.
11. Seluruh dokumen Rapat ALCO dikumpulkan dan didokumentasikan oleh Sekretaris ALCO.
12. Hasil keputusan Rapat ALCO yang terkait dengan seluruh unit kerja ditindaklanjuti oleh ALCO dengan menyampaikan memorandum kepada seluruh unit kerja dengan diketahui oleh Direksi. Hasil keputusan Rapat ALCO yang ditindaklanjuti oleh unit kerja terkait disampaikan melalui memorandum khusus.

5. Decision making at the ALCO Meeting can only be carried out if it is attended by 50% (fifty) percent + 1 (one) of all members of the Board of Directors.
6. ALCO Meeting Materials are prepared and submitted by the ALCO Secretary.
7. The decisions of the ALCO Meeting are valid if decided by ALCO Members who have voting rights who attend the ALCO Meeting.
8. The decision-making mechanism by the ALCO Committee other than through a meeting forum can be made through a circulation mechanism.
9. Every ALCO meeting and the results of the decisions are recorded in the ALCO Minutes of Meeting which are prepared and submitted by the Secretary of ALCO to the Chair of ALCO to be signed by the Chair of ALCO and the Secretary of ALCO.
10. Minutes of ALCO meeting signed by ALCO Chair and ALCO Secretary will then be distributed by ALCO Secretary to related work units.
11. All ALCO meeting documents are collected and documented by the ALCO Secretary.
12. The results of ALCO Meeting decisions related to all work units are followed up by ALCO by submitting a memorandum to all work units which are known by the Board of Directors. The results of ALCO Meeting decisions which are followed up by the relevant work units are submitted through a special memorandum.

Sepanjang tahun 2022, ALCO telah menyelenggarakan rapat sebanyak 12 (dua belas) dengan rincian agenda dan rekapitulasi kehadiran sebagai berikut:

Throughout 2022, ALCO has held 12 (twelve) meetings with detailed agenda and attendance recapitulation as follows:

Agenda dan Peserta Rapat ALCO ALCO Meeting Agenda and Participants

No.	Tanggal Pelaksanaan Implementation Date	Agenda Rapat Meeting agenda	Peserta Rapat Meeting participants
	25 Januari 2022 January 25, 2022	1. Proposal pembelian SBSN 2. Pemaparan Divisi Treasury 3. Pemaparan Divisi Finance 1. Proposal to purchase SBSN 2. Presentation of the Treasury Division 3. Exposure of the Finance Division	100%
	23 Februari 2022 February 23, 2022	1. Pemaparan Divisi Treasury 2. Pemaparan Divisi Finance 3. Pemaparan Divisi Enterprise Risk Management 1. Exposure of the Treasury Division 2. Exposure of the Finance Division 3. Exposure to the Enterprise Risk Management Division	100%



Agenda dan Peserta Rapat ALCO ALCO Meeting Agenda and Participants

No.	Tanggal Pelaksanaan Implementation Date	Agenda Rapat Meeting agenda	Peserta Rapat Meeting participants
	22 Maret 2022 March 22, 2022	1. Proposal investasi reksa dana (redemption & pengalihan reksa dana syariah) 2. Pemaparan Divisi Treasury 3. Pemaparan Divisi Finance 4. Regulatory update	80%
	20 April 2022 April 20, 2022	1. Mutual fund investment proposal (redemption & transfer of sharia mutual funds) 2. Presentation of the Treasury Division 3. Exposure of the Finance Division 4. Regulatory updates	100%
	31 Mei 2022 May 31, 2022	1. Proposal realisasi income hasil rebate/sharing management fee 2. Proposal perubahan nisbah funding & range equivalent rate tabungan 3. Pemaparan Divisi Treasury 4. Pemaparan Divisi Finance	100%
	21 Juni 2022 June 21, 2022	1. Proposal for the realization of income resulting from rebates/sharing management fees 2. Proposal to change the funding ratio & range of savings equivalent rate 3. Presentation of the Treasury Division 4. Exposure of the Finance Division	100%
	21 Juli 2022 July 21, 2022	1. Proposal revisi piagam ALCO 2. Proposal perubahan nisbah deposito korporasi 3. Pemaparan Divisi Treasury 4. Pemaparan Divisi Finance	100%
		1. Proposal to revise the ALCO charter 2. Proposal to change the corporate deposit ratio 3. Presentation of the Treasury Division 4. Exposure of the Finance Division	
		1. Proposal pembelian reksadana <i>money market fund & redemption</i> 2. Proposal realisasi profit mark to market reksadana pengaturan maksimum limit kepemilikan Bank terhadap total AUM reksadana 3. Pemaparan Divisi Treasury 4. Pemaparan Divisi Finance	100%
		1. Proposal to purchase money market funds & redemption mutual funds 2. Proposal for the realization of profit mark to market mutual funds setting the maximum limit for bank ownership of the total AUM of mutual funds. 3. Presentation of the Treasury Division 4. Exposure of the Finance Division	
		1. Proposal perhitungan BFR 2. Pemaparan Divisi Enterprise Risk Management 3. Pemaparan Divisi Treasury	100%
		1. BFR calculation proposal 2. Exposure to the Enterprise Risk Management Division 3. Presentation of the Treasury Division	



Agenda dan Peserta Rapat ALCO ALCO Meeting Agenda and Participants

No.	Tanggal Pelaksanaan Implementation Date	Agenda Rapat Meeting agenda	Peserta Rapat Meeting participants
	18 Agustus 2022 August 18, 2022	1. Proposal RSD <i>new classification</i> dan proposal <i>range</i> ERG for <i>incoming smoothing</i> 2. Proposal kerjasama transaksi SIPA 3. Pemaparan Divisi Treasury 1. Proposal RSD <i>new classification</i> dan proposal <i>range</i> ERG for <i>incoming smoothing</i> 2. Proposal kerjasama transaksi SIPA 3. Pemaparan Divisi Treasury	87%
	21 September 2022 September 21, 2022	1. Proposal pembelian reksadana 2. Pemaparan Divisi Treasury 3. Pemaparan Divisi BPRA - Liabilities 1. Mutual fund purchase proposal. 2. Presentation of the Treasury Division 3. Presentation of BPRA Division - Liabilities	87%
	26 Oktober 2022 October 26, 2022	1. Proposal pembelian reksadana 1. Mutual fund purchase proposal	87%
	23 November 2022 November 23, 2022	1. Proposal perhitungan bagi hasil - ERG di tahun 2023 2. Proposal perubahan piagam Komite ALCO 3. Pemaparan Divisi Treasury 1. Proposal for calculation of profit sharing - ERG in 2023 2. Proposal to change the charter of the ALCO Committee 3. Presentation of the Treasury Division	87%
	20 Desember 2022 December 20, 2022	1. Proposal <i>pricing</i> pembiayaan 2. Proposal margin pembiayaan multiguna karyawan dan pendelegasian kewenangan 3. Pemaparan Divisi Treasury 1. Financing pricing proposals 2. Proposal for employee multipurpose financing margins and delegation of authority 3. Exposure of the Treasury Division	58%

Rekapitulasi Kehadiran pada Rapat Recapitulation of Attendance at Meetings

Direksi Board of Directors	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage
Dyota Mahottama Marsudi (Presiden Direktur) (President Director)	12	12	100,00%
Firdila Sari (Anggota) (Member)	12	10	83,33%
Mayang Ekaputri (Anggota) (Member)	12	12	100,00%
Baiq Nadea Dzurriatin (Anggota) (Member)	12	11	91,67%



Rekapitulasi Kehadiran pada Rapat Recapitulation of Attendance at Meetings

Direksi Board of Directors	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage
Willy Hambali (Anggota) (Member)	12	11	91,67%
Stefen Loekito (anggota) (Member)	2	2	100%
Rata-rata Average			94,44%

PELAKSANAAN TUGAS ALCO

Pada tahun 2022, kegiatan yang dilaksanakan oleh ALCO adalah sebagai berikut:

1. Melaksanakan rapat komite ALCO sebanyak 12 (dua belas) kali pada tahun 2022.
2. Melakukan ratifikasi piagam ALCO sebanyak 3 (tiga) kali pada tahun 2022.
3. Melakukan *review*, rekomendasi dan evaluasi terhadap kebijakan dan strategi pengelolaan aset dan kewajiban yang disampaikan oleh unit kerja terkait.
4. Memberikan rekomendasi atas proposal pembelian SBSN, realisasi *income* hasil *rebate/sharing management fee*, perubahan nisbah *funding & range ekuivalent rate* tabungan, pembelian reksadana syariah, realisasi *profit mark to market* reksa dana, biaya *overhead cost*, ERG, BFR & COF, perhitungan RSD, kerjasama SIPA, pricing pembiayaan untuk komersial dan retail.
5. Mengkaji eksposur risiko dan komposisi portofolio yang disampaikan oleh unit kerja terkait secara berkala.
6. Mengkaji dan memonitoring kepatuhan terhadap regulasi internal, eksternal dan limit.

KOMITE MANAJEMEN RISIKO/RISK MANAGEMENT COMMITTEE (RMC)

Direksi membentuk Komite Manajemen Risiko atau Risk Management Committee untuk membantu pelaksanaan tugas dan wewenang Dewan Direksi terkait dengan penerapan manajemen risiko secara efektif di Perseroan.

DASAR HUKUM

Pembentukan Komite Manajemen Risiko didasarkan pada peraturan-peraturan antara lain sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate

IMPLEMENTATION OF ALCO DUTIES

In 2022, the activities carried out by ALCO are as follows:

1. Holding 12 (twelve) ALCO committee meetings in 2022.
2. Ratify the ALCO charter 3 (three) times in 2022.
3. Reviewing, recommending and evaluating the policies and strategies for asset and liability management submitted by the relevant work units.
4. Provide recommendations on proposals to purchase SBSN, realization of income resulting from rebate/sharing management fees, changes in funding ratios & equivalent range of savings rates, purchase of sharia mutual funds, realization of mutual fund profit mark to market, overhead costs, ERG, BFR & COF, calculations RSD, SIPA collaboration, financing pricing for commercial and retail.
5. Review the risk exposure and composition of the portfolio submitted by the relevant work units on a regular basis.
6. Review and monitor compliance with internal, external and limit regulations.

RISK MANAGEMENT COMMITTEE (RMC)

The Board of Directors forms a Risk Management Committee to assist the implementation of the duties and authorities of the Board of Directors related to the implementation of effective risk management in the Company.

LEGAL BASIS

The establishment of the Risk Management Committee is based on the following regulations:

1. Financial Services Authority Regulation No. 65/POJK.03/2016 dated 23 December 2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 concerning Implementation of Good



Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.

3. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Kebijakan Manajemen Risiko PT Bank Aladin Syariah Tbk.
5. Term of Reference (TOR) RMC.

TERM OF REFERENCE (TOR) RMC

Term of Reference yang dimiliki RMC mengatur antara lain struktur dan keanggotaan Komite Manajemen Risiko, ketentuan dan mekanisme pelaksanaan rapat, dan sekretariat. Term of Reference (TOR) RMC terakhir dikiniakan pada bulan Oktober 2022 dan akan diperbaharui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

3. Bank Indonesia Circular No. 12/13/DPbS dated 30 April 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. Risk Management Policy of PT Bank Aladin Syariah Tbk.
5. RMC Terms of Reference (TOR).

TERM OF REFERENCE (TOR) RMC

The RMC's Term of Reference regulates, among other things, the structure and membership of the Risk Management Committee, provisions and mechanisms for implementing meetings, and the secretariat. The RMC Term of Reference (TOR) was last updated in October 2022 and will be updated in accordance with developments in applicable regulations and the current conditions of Bank.

STRUKTUR RMC

Ketua Chairman	Presiden Direktur President Director
Pengganti Ketua Substitute Chairman	Direktur Lainnya Another Director
Anggota Member	1. Presiden Direktur 2. Direktur/Chief yang membidangi fungsi Bisnis 3. Direktur/Chief yang membidangi fungsi satuan kerja operasional 4. Direktur yang membidangi fungsi manajemen risiko 1. President Director 2. Direktur/Chief charge of Business functions 3. Director/Chief in charge of operational work unit functions 4. Director in charge of risk management function
Undangan Tetap Fixed Invitation	1. Direktur Kepatuhan 2. <i>Group Head/Kepala</i> divisi yang membidangi fungsi enterprise risk management. 3. <i>Group Head/Kepala</i> divisi yang membidangi fungsi kepatuhan 4. <i>Group Head/Kepala</i> divisi lainnya atau diwakili oleh pejabat di level bawahnya. 1. Director of Compliance 2. Group Head/Head of division in charge of enterprise risk management function. 3. Group Head/Head of division in charge of the compliance function 4. Group Heads/Heads of other divisions or represented by officials at lower levels.
Kuorum Quorum	Sekurang-kurangnya Ketua dan/atau pengganti ketua KMR dan 1 (satu) direksi lainnya. At least the chairman and/or replacement for the chairman of KMR and 1 (one) other director.
Frekuensi Rapat Meeting Frequency	Triwulan, atau lebih cepat jika diperlukan oleh Ketua Rapat/Anggota. Quarterly, or sooner if required by the Chairman of the Meeting/Members.
Sekretaris Secretary	Divisi yang membidangi fungsi <i>Enterprise Risk Management</i> . Division in charge of Enterprise Risk Management function.

TUGAS DAN TANGGUNG JAWAB RMC

1. Mengevaluasi penyusunan kerangka, strategi, kebijakan dan pedoman penerapan Manajemen Risiko.
2. Perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko;

RMC Duties and Responsibilities

1. Evaluate the preparation of risk management frameworks, strategies, policies and guidelines.
2. Improvement or improvement of the implementation of Risk Management based on the evaluation results of the implementation of Risk Management;



3. Mengevaluasi eksposur risiko dan profil risiko Bank;
4. Mengevaluasi penetapan kebijakan dan/atau keputusan bisnis yang tidak sesuai dengan prosedur Normal.

RAPAT RMC

RMC melakukan rapat dengan frekuensi rapat triwulanan atau jika diperlukan sesuai ketentuan kuorum kehadiran sekurang-kurangnya Ketua dan/atau pengganti ketua KMR dan 1 (satu) direksi lainnya. Sepanjang tahun 2022, RMC telah menyelenggarakan rapat sebanyak 5 (lima) dengan rincian agenda dan rekapitulasi kehadiran sebagai berikut:

3. Evaluate the risk exposure and risk profile of Bank;
4. Evaluate policy decisions and/or business decisions that are not in accordance with normal procedures.

RMC MEETING

The RMC conducts meetings with the frequency of quarterly meetings or if necessary according to the quorum provisions, the presence of at least the Chairperson and/or replacement for the chairman of the KMR and 1 (one) another director. Throughout 2022, the RMC has held 5 (five) meetings with detailed agenda and attendance recapitulation as follows:

Agenda dan Peserta Rapat RMC RMC Meeting Agenda and Participants

No.	Tanggal Pelaksanaan Implementation date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
1.	24 Januari 2022 January 24, 2022	Pemaparan Divisi Enterprise Risk Management Presentation of the Enterprise Risk Management Division	100%
2.	29 Maret 2022 March 29, 2022	Pemaparan Divisi Enterprise Risk Management Presentation of the Enterprise Risk Management Division	100%
3.	20 April 2022 April 20, 2022	Pemaparan Divisi Enterprise Risk Management Presentation of the Enterprise Risk Management Division	100%
4.	25 Juli 2022 July 25, 2022	1. Pemaparan Divisi <i>Enterprise Risk Management</i> 2. Proposal <i>financing score</i> 3. Proposal <i>Risk Acceptance Criteria</i> 4. Proposal <i>risk premium</i>	100%
5.	17 Oktober 2022 October 17, 2022	1. Exposure to the Enterprise Risk Management Division 2. Proposal <i>financing score</i> 3. Proposal <i>Risk Acceptance Criteria</i> 4. Risk premium proposals	100%
		1. Pemaparan Divisi <i>Enterprise Risk Management</i> 2. Revisi parameter <i>risk appetite statement</i> 3. Proposal <i>industry rating, industry limit</i> 4. Proposal pendelagasan pencatatan risiko operasional 5. Proposal <i>financing policy</i>	100%
		1. Presentation of Enterprise Risk Management Division 2. Revise the parameters of the risk appetite statement 3. Industry rating proposals, industry limits 4. Proposal for the delegation of operational risk recording 5. Proposals for financing policies	

Rekapitulasi Kehadiran Direksi pada Rapat Recapitulation of Board of Directors Attendance at Meetings

Direksi Board of Directors	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage
Dyوتا Marsudi (Presiden Direktur) (President Director)	5	5	100,00%
Firdila Sari (Anggota) (Member)	5	5	100,00%



Rekapitulasi Kehadiran Direksi pada Rapat Recapitulation of Board of Directors Attendance at Meetings

Direksi Board of Directors	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage
Mayang Ekaputri (Anggota) (Member)	1	1	100,00%
Baiq Nadea Dzurriatin (Anggota) (Member)	5	5	100,00%
Willy Hambali (Anggota) (Member)	2	2	100,00%
Rata-rata Average			100,00%

PELAKSANAAN TUGAS RMC

Pada tahun 2022, kegiatan yang dilaksanakan oleh RMC adalah sebagai berikut:

1. Melaksanakan rapat komite KMR sebanyak 5 (lima) kali pada tahun 2022.
2. Melakukan ratifikasi piagam komite KMR sebanyak 1 (satu) kali pada tahun 2022.
3. Mengevaluasi penyusunan pedoman penerapan manajemen risiko.
4. Memantau dan mengevaluasi laporan tingkat kesehatan Bank dan ICAAP per semester dan laporan profil risiko per triwulan.
5. Menetapkan dan merekomendasi metodologi, evaluasi dan pengukuran risiko.
6. Memberikan rekomendasi atas risk acceptance criteria atas pembiayaan channeling, agen channeling & working capital, financing triggers, perhitungan risk premium, penetapan industry rating, industri limit, Risk Appetite Statement, kewenangan pendelegasian pencatatan kerugian operasional, kewenangan persetujuan pembiayaan commercial & retail financing dan financing to value (FTV).

IMPLEMENTATION OF RMC DUTIES

In 2022, the activities carried out by the RMC are as follows:

1. Conduct 5 (five) KMR committee meetings in 2022.
2. Ratify the KMR committee charter 1 (one) time in 2022.
3. Evaluate the preparation of risk management implementation guidelines.
4. Monitor and evaluate reports on the soundness of Bank and ICAAP per semester and risk profile reports per quarter.
5. Define and recommend the methodology, evaluation and risk measurement.
6. Provide recommendations on risk acceptance criteria for channeling financing, channeling agents & working capital, financing triggers, risk premium calculations, setting industry ratings, industry limits, Risk Appetite Statements, delegating authority to record operational losses, authority to approve commercial & retail financing and financing to value (FTV).

KOMITE PEMBIAYAAN/CREDIT (CC)

Pembentukan Komite Pembiayaan atau Credit Committee (CC) oleh Direksi bertujuan untuk membantu Direksi dalam pelaksanaan fungsi pengawasan terkait pembiayaan.

DASAR HUKUM

Pembentukan Credit Committee melalui ketentuan dan peraturan antara lain sebagai berikut:

1. Undang-undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
2. Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.

FINANCING/CREDIT COMMITTEE (CC)

The establishment of the Financing Committee or Credit Committee (CC) by the Board of Directors aims to assist the Board of Directors in implementing the supervisory function related to financing.

LEGAL BASIS

Establishment of Credit Committee through rules and regulations, among others, as follows:

1. Law Number 21 of 2008 concerning Sharia Banking.
2. Law Number 40 of 2007 concerning Limited Liability Companies.



3. Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana telah diubah dengan Peraturan Bank Indonesia No.15/13/PBI/2013.
4. Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.03/2017 Tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Pembiayaan atau Pembiayaan Bank Bagi Bank Umum.
5. Peraturan Otoritas Jasa Keuangan Nomor 26/POJK.03/2021 tentang Batas Maksimum Penyaluran Dana Dan Penyaluran Dana Besar Bagi Bank Umum Syariah.
6. Piagam Credit Committee.

PIAGAM CREDIT COMMITTEE

Term of Reference yang dimiliki CC mengatur antara lain struktur dan Keanggotaan, tugas dan tanggung jawab, ketentuan limit kewenangan dan sekretariat. Piagam Komite akan dikinakan dan akan diperbaharui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

3. Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks as amended by Bank Indonesia Regulation No.15/13/PBI/2013.
4. Regulation of the Financial Services Authority Number 42/POJK.03/2017 concerning Obligations to Prepare and Implement Bank Financing or Financing Policies for Commercial Banks.
5. Financial Services Authority Regulation Number 26/POJK.03/2021 concerning Maximum Limits for Distribution of Funds and Distribution of Large Funds for Sharia Commercial Banks.
6. Credit Committee Charter.

CREDIT COMMITTEE CHARTER

CC's Term of Reference regulates, among other things, structure and membership, duties and responsibilities, limits on authority and secretariat. The Committee Charter will be updated and will be updated in accordance with developments in the regulations in force and the current conditions of Bank.

STRUKTUR KOMITE CREDIT

Ketua Chairman	Direktur Utama President director
Anggota (Voting Member) Members (Voting Members)	1. Direktur. 2. Direktur atau Chief yang membawahi satuan kerja Bisnis. 1. Director. 2. Director or Chief in charge of the Business work unit.
Undangan Invitation	Komite dapat menunjuk undangan dalam rapat Komite Pembiayaan sesuai dengan materi dan agenda rapat The Committee may designate invitations to the Financing Committee meeting in accordance with the material and agenda of the meeting
Sekretaris Secretary	Unit Kerja yang membidangi Financing Risk Assessment Work Unit in charge of Financing Risk Assessment

CREDIT COMMITTEE STRUCTURE

TUGAS DAN TANGGUNG JAWAB CREDIT COMMITTEE

- a. Memberikan review independen dan persetujuan/penolakan pembiayaan sesuai limit kewenangan yang dimiliki.
- b. Melakukan koordinasi dengan Komite Aset dan Kewajiban/ Asset and Liability Committee (ALCO).
- c. Memberi persetujuan pembiayaan berdasarkan kompetensinya secara jujur, objektif, cermat serta seksama.
- d. Menolak permintaan dan/atau pengaruh pihak yang berkepentingan dengan pemohon Pembiayaan untuk memberikan persetujuan Pembiayaan yang hanya bersifat formalitas.
- e. Tunduk dan patuh terhadap Kode Etik dan Pedoman Perilaku PT Bank Aladin Syariah Tbk (d/h PT Bank Net Indonesia Syariah).
- f. Memastikan setiap saat kehati-hatian dan analisa yang mendalam dalam memberikan persetujuan pembiayaan

CREDIT COMMITTEE DUTIES AND RESPONSIBILITIES

- a. Provide independent reviews and approval/rejection of financing according to the limits of authority possessed.
- b. Coordinate with the Asset and Liability Committee (ALCO).
- c. Give approval for financing based on competence in an honest, objective, careful and thorough manner.
- d. Refuse requests and/or influence from parties with an interest in the Financing applicant to provide Financing approval which is only a formality.
- e. Submit and comply with the Code of Ethics and Code of Conduct of PT Bank Aladin Syariah Tbk (formerly PT Bank Net Indonesia Syariah).
- f. Ensuring prudence and in-depth analysis at all times in granting financing approvals while taking into account the



- dengan tetap memperhatikan target pertumbuhan pembiayaan serta standard dan kebijakan risiko pembiayaan yang berlaku.
- g. Mendukung bisnis untuk membentuk praktik manajemen risiko pembiayaan dalam proses persetujuan, pengukuran, pelaporan, monitoring, pembatasan dan analisa risiko.
 - h. Mendukung bisnis dalam melakukan identifikasi, klarifikasi dan pengelolaan pembiayaan bermasalah.

Wewenang Komite Credit Committee adalah sebagai berikut:

financing growth targets as well as the applicable financing risk standards and policies.

- g. Supporting businesses to establish financing risk management practices in the process of approval, measurement, reporting, monitoring, limiting and risk analysis.
- h. Supporting businesses in identifying, clarifying and managing non-performing financing.

The authority of the Credit Committee is as follows:

Wewenang Authority	Limit
Menyetujui fasilitas pembiayaan sebagai berikut: 1. Baru. 2. Penambahan. 3. Perpanjangan. - a 4. <i>Review</i>. Approved the following financing facilities: 1. New. 2. Addition. 3. Extension. 4. Reviews.	
b Menyetujui Restrukturisasi Pembiayaan. Approve the Financing Restructuring.	
c Menyetujui Investasi kepada Surat Berharga Korporasi. Approve Investments in Corporate Securities.	1. Pemilik wewenang untuk memutus pembiayaan adalah ketua dan anggota komite voting member 2. Dalam memutuskan pembiayaan Komite memperhatikan batas BMPK/BMPD.
d Menyetujui Pemberian Limit Transaksi Penempatan Antar Bank Approved the Granting of Interbank Placement Transaction Limits	1. The owner of the authority to decide on financing is the chairman and members of the voting member committee 2. In deciding on financing, the Committee pays attention to the BMPK/BMPD limits.
Menyetujui Fasilitas Transaksi Trade Finance sebagai berikut: 1. Letter of Credit (L/C). 2. Surat Kredit Berdokumen Dalam Negeri (SKBDN). - e 3. Bank Garansi. Approve the Trade Finance Transaction Facility as follows: 1. Letter of Credit (L/C). 2. Letter of Credit with Domestic Documentation (SKBDN). 3. Bank Guarantee.	
f Menyetujui Action Plan dan Proposal untuk pembiayaan bermasalah (macet dan hapus buku). Approve Action Plans and Proposals for non-performing financing (losses and write-offs).	



Wewenang Authority	Limit
Mendelegasikan kewenangannya dalam pemberian keputusan pembiayaan yang diatur dalam ketentuan dan atau dokumen tersendiri. g Delegating authority in granting termination of financing which is regulated in separate provisions and or documents.	

KETENTUAN LIMIT KEWENANGAN KOMITE CREDIT

Ketentuan limit kewenangan Komite Credit adalah sebagai berikut:

1. Limit memutus adalah untuk per nasabah dan/atau per kelompok nasabah tergantung pada limit keseluruhan nasabah/kelompok nasabah. Standalone facilities (contoh: fasilitas yang dijamin penuh dengan jaminan likuid) tetap dapat disetujui atas dasar standalone basis.
2. Fasilitas pembiayaan yang melampaui wewenang Direksi (tidak tercantum dalam daftar diatas) wajib tunduk pada anggaran dasar perusahaan.
3. Wewenang limit yang diatur dalam dokumen ini berlaku untuk semua fasilitas pembiayaan kecuali ditentukan berbeda berdasarkan ketentuan tersendiri.
4. Seluruh proposal pembiayaan dan restrukturisasi wajib melalui proses review oleh Unit Kerja Independen (selain Departemen Pengusul) sebelum disetujui oleh Komite Pembiayaan.
5. Pembiayaan (baru, penambahan, perpanjangan, review dan restrukturisasi) kepada pihak terkait wajib memperoleh persetujuan Dewan Komisaris agar tidak melanggar ketentuan BMPD.
6. Persetujuan pemberian pembiayaan harus memenuhi kuorum anggota komite pembiayaan yang memiliki kewenangan limit pemutus pembiayaan.

KETENTUAN DAN MEKANISME KOMITE CREDIT

Mekanisme Komite Credit adalah sebagai berikut :

1. Mekanisme pengambilan keputusan oleh komite pembiayaan dapat dilakukan melalui forum rapat, atau sirkulasi, yang ditetapkan oleh ketua komite pembiayaan.
2. Rapat komite adalah rapat yang wajib dihadiri (secara langsung/online) oleh ketua komite dan anggota komite sesuai kuorum untuk membahas materi dalam rapat komite.
3. Peserta rapat komite adalah ketua komite, anggota komite, sekretaris komite, dan undangan bilamana dianggap perlu sesuai undangan khusus yang disampaikan oleh ketua atau sekretaris komite.
4. Rapat komite dapat dilangsungkan dan dapat mengambil keputusan apabila memenuhi kuorum, yaitu dihadiri ketua dan seluruh anggota komite.

PROVISIONS FOR CREDIT COMMITTEE AUTHORITY LIMITS

The limit provisions for the authority of the Credit Committee are as follows:

1. The cutoff limit is per customer and/or per customer group depending on the total limit of customers/groups of customers. Standalone facilities (for example: fully guaranteed facilities with liquid collateral) can still be approved on a standalone basis.
2. Financing facilities that exceed the authority of the Board of Directors (not listed in the list above) must comply with the company's articles of association.
3. The authority limits set forth in this document apply to all financing facilities unless otherwise specified under separate provisions.
4. All financing and restructuring proposals must go through a review process by an Independent Work Unit (other than the Proposing Department) before being approved by the Financing Committee.
5. Financing (new, addition, extension, review and restructuring) to related parties must obtain approval from the Board of Commissioners so as not to violate BMPD provisions.
6. Approval of granting financing must meet the quorum of members of the financing committee who have the authority to decide on financing.

CREDIT COMMITTEE PROVISIONS AND MECHANISMS

The Credit Committee mechanism is as follows:

1. The decision-making mechanism by the financing committee can be carried out through a meeting forum, or circulation, which is determined by the chairman of the financing committee.
2. A committee meeting is a meeting that must be attended (in person/online) by the committee chairman and committee members according to the quorum to discuss material in the committee meeting.
3. Committee meeting participants are the committee chairman, committee members, committee secretary, and invitees if deemed necessary according to a special invitation conveyed by the committee chairman or secretary.
4. Committee meetings can be held and decisions can be made if a quorum is met, which is attended by the chairperson and all committee members.



5. Rapat dipimpin oleh ketua komite credit. Apabila Ketua berhalangan hadir (sakit, cuti tahunan, dinas luar kota) maka rapat komite diagendakan kembali oleh sekretaris komite, atau ketua komite menunjuk alternate yang merupakan Direktur atau chief lainnya, dan dicatat dalam risalah rapat komite.
6. Apabila Sekretaris Komite berhalangan hadir (sakit, cuti tahunan, atau dinas luar kota) maka dapat digantikan oleh Head Unit Kerja lain yang ditunjuk oleh ketua komite.

Mekanisme pengambilan keputusan Komite Credit adalah sebagai berikut :

1. Masing-masing ketua dan anggota komite memiliki satu hak suara dalam pengambilan keputusan.
2. Apabila salah satu anggota komite berhalangan hadir (sakit, cuti tahunan, dinas luar kota) sehingga tidak dapat memberikan hak suaranya, maka anggota komite dengan hak suara (Voting Member) dapat digantikan oleh Direktur/Chief/Group Head yang ditunjuk oleh ketua komite, untuk menjalankan fungsi sebagai voting member komite pembiayaan dan kemudian dicatat dalam risalah rapat komite.
3. Pengambilan keputusan diupayakan secara musyawarah mufakat. Dalam hal diperlukan voting, maka keputusan dianggap sah apabila didukung oleh suara terbanyak.
4. Komite dapat juga mengambil keputusan yang sah tanpa mengadakan Rapat Komite atau dilakukan secara sirkulasi, dengan ketentuan:
 - a. Keputusan untuk mengajukan pengambilan keputusan secara sirkulasi ditentukan oleh ketua komite yang disampaikan melalui sekretaris komite.
 - b. Materi komite yang diajukan telah memenuhi syarat untuk diusulkan sebagai agenda rapat komite yang disampaikan oleh sekretaris komite.
 - c. Ketua dan anggota komite menyetujui usul yang diajukan secara tertulis dengan menandatangani form persetujuan.

RAPAT ATAU SIRKULASI KEPUTUSAN KOMITE CREDIT

Credit Committee melakukan rapat atau sirkulasi dengan frekuensi bulanan atau jika diperlukan sesuai ketentuan kuorum kehadiran minimal 50% dari seluruh anggota Komite Credit. Selama tahun 2022 Credit Committee telah mengadakan rapat atau sirkulasi sebanyak 30 (tiga puluh) kali dengan risalah dan rekapitulasi kehadiran rapat atau sirkulasi sebagai berikut:

5. The meeting is chaired by the chairman of the credit committee. If the chairman is unable to attend (illness, annual leave, out of town service) then the committee meeting is rescheduled by the committee secretary, or the committee chairman appoints an alternate who is a director or other chief, and is recorded in the minutes of the committee meeting.
6. If the Committee Secretary is unable to attend (sickness, annual leave, or out of town service) then he can be replaced by another Work Unit Head appointed by the committee chairman.

The Credit Committee decision-making mechanism is as follows:

1. Each chairman and committee member have one vote in making decisions.
2. If one member of the committee is unable to attend (illness, annual leave, out of town service) so that he cannot cast his vote, then a member of the committee with voting rights (Voting Member) can be replaced by the Director/Chief/Group Head appointed by the chairman of the committee, to carry out the function as a voting member of the financing committee and then recorded in the minutes of the committee meeting.
3. Decision making is pursued by consensus deliberation. In the event that voting is required, a decision is deemed valid if it is supported by the majority of votes.
4. The Committee may also make valid decisions without holding a Committee Meeting or by circulation, provided that:
 - a. The decision to propose decision-making by circulation is determined by the chairman of the committee which is conveyed through the committee secretary.
 - b. The proposed committee material meets the requirements to be proposed as a committee meeting agenda submitted by the committee secretary.
 - c. The chairman and committee members approve the proposal submitted in writing by signing the approval form.

MEETING OR CIRCULATION OF CREDIT COMMITTEE DECISIONS

The Credit Committee conducts meetings or circulations with a monthly frequency or if necessary according to the minimum attendance quorum requirement of 50% of all members of the Credit Committee. During 2022 the Credit Committee has held 30 (thirty) meetings or circulations with the minutes and recapitulation of meeting attendance or circulation as follows:



Agenda dan Peserta Rapat Credit Committee Agenda and Participants of the Credit Committee Meeting

Tanggal Pelaksanaan Implementation Date		Peserta Rapat Meeting participants
26 April 2022 April 26, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
29 Juni 2022 June 29, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
05 Juli 2022 July 05, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
26 Agustus 2022 August 26, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
26 Agustus 2022 August 26, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
30 Agustus 2022 August 30, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
27 September 2022 September 27, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
11 Oktober 2022 October 11, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
15 November 2022 November 15, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
23 September 2022 September 23, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
05 Oktober 2022 October 05, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
11 Oktober 2022 October 11, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
19 Oktober 2022 October 19, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
26 September 2022 September 26, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
11 Oktober 2022 October 11, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
20 Oktober 2022 October 20, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
31 Oktober 2022 October 31, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
28 Oktober 2022 October 28, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
21 November 2022 November 21, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
22 November 2022 November 22, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
30 November 2022 November 30, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%



Agenda dan Peserta Rapat Credit Committee
Agenda and Participants of the Credit Committee Meeting

Tanggal Pelaksanaan Implementation Date		Peserta Rapat Meeting participants
12 Desember 2022 December 12, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
12 Desember 2022 December 12, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
19 Desember 2022 December 19, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
20 Desember 2022 December 20, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
29 Desember 2022 December 29, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
29 Desember 2022 December 29, 2022	Sirkuler proposal pembiayaan Calon Nasabah Prospective Customer financing proposal circular	100%
26 September 2022 September 26, 2022	Sirkuler proposal pengajuan baru Counterparty Limit/ Interbank Limit Circular proposal for submitting a new Counterparty Limit/Interbank Limit	100%
19 Oktober 2022 October 19, 2022	Sirkuler proposal pengajuan perpanjangan dan penambahan interbank/ counterparty limit BUS dan UUS Circular proposal for extending and adding interbank/counterparty limits to BUS and UUS	100%
11 November 2022 November 11, 2022	Permohonan Counterparty Limit BUK, Perusahaan Sekuritas dan Manajer Investasi Application for Counterparty Limit BUK, Securities Companies and Investment Managers	100%

Rekapitulasi Kehadiran Direksi pada Rapat
Recapitulation of Board of Directors Attendance at Meetings

Direksi Board of Directors	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage
Dyota Marsudi (Presiden Direktur) (President Director)	25	25	100,00%
Willy Hambali (Anggota) (Member)	30	30	100,00%
Stefen Loekito (Anggota) (Member)	24	24	100,00%
Firdila Sari (Anggota) (Member)	6	6	100,00%
Rata-rata Average			100,00%



PELAKSANAAN TUGAS CREDIT COMMITTEE

Pada tahun 2022, kegiatan yang dilaksanakan oleh Credit Committee adalah sebagai berikut:

1. Pemutusan pengajuan pembiayaan baru dan top up fasilitas pembiayaan
2. Pemutusan pengajuan baru Counterparty limit/Interbank limit
3. Pemutusan perpanjangan dan penambahan interbank/counterparty limit BUS dan UUS
4. Pemutusan Counterparty Limit BUK, Perusahaan Sekuritas dan Manajer Investasi

KOMITE EKSEKUTIF KEBERLANJUTAN (SEC)

Komite Eksekutif Keberlanjutan (SEC) dan Kelompok Kerja (*Working Group/Champions*) Keberlanjutan dibentuk untuk memastikan penerapan prinsip-prinsip keberlanjutan pada seluruh aspek operasional Bank sejalan dengan strategi dan rencana kerja keberlanjutan guna mencapai target-target keberlanjutan yang telah ditetapkan.

DASAR HUKUM

Komite Eksekutif Keberlanjutan (SEC) dibentuk melalui ketentuan, peraturan dan pedoman keberlanjutan internasional yang antara lain meliputi:

1. Undang-undang Nomor 21 Tahun 2008 tentang Perbankan Syariah.
2. Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Presiden Republik Indonesia Nomor 59 Tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan.
4. Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik beserta lampiran-lampirannya.
5. Peraturan Otoritas Jasa Keuangan Nomor 60/POJK.04/2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (Green Bond).
6. Taksonomi Hijau Indonesia Edisi 1.0 Tahun 2022.
7. Peraturan Bank Indonesia Nomor 15/13/PBI/2013 tentang Perubahan Atas Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah.
8. Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah.
9. Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
10. Kerangka Kerja Sustainability UN Global Compact dan UN Principles for Responsible Banking.
11. Sustainability Roadmap PT Bank Aladin Syariah Tbk.

IMPLEMENTATION OF CREDIT COMMITTEE DUTIES

In 2022, the activities carried out by the Credit Committee are as follows:

1. Termination of new financing applications and top up financing facilities
2. Termination of application for new Counterparty limit/Interbank limit
3. Termination of the extension and addition of interbank/counterparty limits for BUS and UUS
4. Termination of Counterparty Limit of BUK, Securities Companies and Investment Managers

SUSTAINABILITY EXECUTIVE COMMITTEE (SEC)

The Sustainability Executive Committee (SEC) and the Sustainability Working Group/Champions were formed to ensure the application of sustainability principles to all aspects of Bank's operations in line with the sustainability strategy and work plan to achieve the established sustainability targets.

LEGAL BASIS

The Sustainability Executive Committee (SEC) was established through international sustainability rules, regulations and guidelines which include among others:

1. Law Number 21 of 2008 concerning Sharia Banking.
2. Law Number 40 of 2007 concerning Limited Liability Companies.
3. Regulation of the President of the Republic of Indonesia Number 59 of 2017 concerning Implementation of the Achievement of Sustainable Development Goals.
4. Financial Services Authority Regulation Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies and their attachments.
5. Regulation of the Financial Services Authority Number 60/POJK.04/2017 concerning Issuance and Requirements for Green Bonds.
6. Indonesia's Green Taxonomy 1.0 Edition 2022.
7. Bank Indonesia Regulation Number 15/13/PBI/2013 concerning Amendments to Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks.
8. Bank Indonesia Regulation Number 11/3/PBI/2009 concerning Sharia Commercial Banks.
9. Bank Indonesia Regulation Number 11/33/PBI/2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
10. UN Global Compact Sustainability Framework and UN Principles for Responsible Banking.
11. Sustainability Roadmap PT Bank Aladin Syariah Tbk.



TUGAS DAN TANGGUNG JAWAB SEC

1. Memastikan terintegrasinya prinsip keberlanjutan di seluruh aktivitas operasional dan komunikasi Perseroan.
2. Mengevaluasi program-program keberlanjutan di seluruh Unit Kerja sesuai dengan rencana kerja yang telah disetujui oleh Direksi.
3. Mengevaluasi indikator-indikator kinerja utama (*Key Performance Indicators*) dan target keberlanjutan yang telah ditetapkan, dan memutuskan penyesuaian bilamana dianggap perlu.
4. Mengevaluasi pencapaian target untuk setiap indikator keberlanjutan pada setiap triwulan dan tahun.
5. Mengusulkan pembuatan/pengkinian pedoman internal bank untuk mencapai target-target keberlanjutan yang sudah ditetapkan.
6. Melakukan upaya penyelesaian terhadap isu-isu yang berhubungan dengan aspek keberlanjutan yang tidak dapat diselesaikan oleh satuan kerja terkait.
7. Memastikan kecukupan dan alokasi sumber daya yang dimiliki Perseroan untuk pelaksanaan program-program keberlanjutan sesuai dengan rencana kerja yang telah disetujui oleh Direksi.

SEC DUTIES AND RESPONSIBILITIES

1. Ensuring the integration of sustainability principles in all of the Company's operational and communication activities.
2. Evaluate sustainability programs in all Work Units in accordance with the work plan approved by the Board of Directors.
3. Evaluate the key performance indicators (*Key Performance Indicators*) and sustainability targets that have been set, and decide on adjustments if deemed necessary.
4. Evaluate target achievement for each sustainability indicator every quarter and year.
5. Propose the creation/updating of Bank's internal guidelines to achieve predetermined sustainability targets.
6. Make efforts to resolve issues related to sustainability aspects that cannot be resolved by the relevant work unit.
7. Ensuring the adequacy and allocation of resources owned by the Company for the implementation of sustainability programs in accordance with the work plan approved by the Board of Directors.

STRUKTUR SEC

Ketua merangkap anggota Chairman concurrently Member		Direktur Utama President Director	
Anggota Member	Seluruh direksi dan chief All directors and chief		
Sekretaris Secretary	Unit Kerja Sustainability Sustainability Work Unit		
Sekretaris Secretary	Unit Kerja yang membidangi <i>Financing Risk Assessment</i> Work Unit in charge of <i>Financing Risk Assessment</i>		
		Sekretaris akan menginformasikan jadwal rapat, membuat, mendokumentasikan dan mensirkulasi notulen rapat. Notulen rapat harus ditandatangani oleh Ketua Komite atau anggota Komite lainnya apabila Ketua Komite berhalangan. The secretary will inform the meeting schedule, create, document and circulate the meeting minutes. The meeting minutes must be signed by the Committee Chair or other Committee members in the absence of the Committee Chair.	

SEC STRUCTURE

KETENTUAN DAN MEKANISME SEC

1. Rapat SEC dipimpin oleh Ketua atau anggota SEC lain yang ditunjuk oleh Ketua sebagai wakil apabila Ketua berhalangan.
2. Rapat SEC dilaksanakan baik secara langsung ataupun online paling sedikit sekali dalam setiap triwulan atau dapat dilakukan sewaktu-waktu apabila diperlukan.
3. Rapat SEC diselenggarakan apabila dihadiri oleh sekurang-kurangnya lebih dari 50% (lima puluh persen) dari jumlah seluruh anggota SEC.
4. Apabila salah seorang anggota berhalangan hadir dalam Rapat SEC, maka yang bersangkutan dapat menunjuk orang lain untuk mewakili dalam rapat tersebut.

SEC TERMS AND MECHANISMS

1. SEC meetings are chaired by the Chair or other SEC members appointed by the Chair as representatives in the absence of the Chair.
2. SEC meetings are held either in person or online at least once every quarter or can be held at any time if necessary.
3. An SEC meeting is held when attended by at least more than 50% (fifty percent) of the total number of SEC members.
4. If one of the members is unable to attend the SEC Meeting, the person concerned may appoint another person to represent at the meeting.



5. Materi Rapat SEC disiapkan dan dikumpulkan oleh Sekretaris SEC.
6. Hasil keputusan Rapat SEC dianggap sah jika diputuskan oleh mayoritas (di atas 50%) anggota SEC yang hadir pada Rapat SEC.

RAPAT SEC

Selama tahun 2022 Komite Eksekutif Keberlanjutan telah mengadakan rapat atau sirkulasi sebanyak 4 kali dengan risalah sebagai berikut:

5. SEC Meeting Materials are prepared and submitted by the Secretary of the SEC.
6. The decisions of the SEC Meeting are deemed valid if decided by a majority (above 50%) of the SEC members present at the SEC Meeting.

SEC MEETING

During 2022 the Sustainability Executive Committee has held 4 meetings or circulations with the following minutes:

No.	Tanggal Pelaksanaan Implementation Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
1.	Februari 2022 February 2022	Pilar Strategi, Tata Kelola, Roadmap, Rencana Kerja, dan Target Keberlanjutan Strategy Pillars, Governance, Roadmaps, Work Plans, and Sustainability Targets	• Komisaris • Seluruh direksi dan chief • <i>Corporate Secretary</i> • <i>Head of Sustainability</i> • Commissioner • All directors and chiefs • Corporate Secretary • Head of Sustainability
2.	Juni 2022 June 2022	Implementasi Taksonomi Hijau Indonesia dan SP Pengelolaan Risiko Kegiatan Usaha Berwawasan Sosial dan Lingkungan Implementation of Indonesian Green Taxonomy and SP on Risk Management of Social and Environmental Business Activities	• Seluruh direksi dan chief • <i>Corporate Secretary</i> • <i>Head of Sustainability</i> • All directors and chiefs • Corporate Secretary • Head of Sustainability
3.	23 Agustus 2022 August 23, 2022	Tambahan Target Keberlanjutan Additional Sustainability Target	• Seluruh direksi dan chief • <i>Corporate Secretary</i> • <i>Head of Sustainability</i> • All directors and chiefs • Corporate Secretary • Head of Sustainability
4.	Desember 2022 December 2022	Tinjauan Keberlanjutan 2022 2022 Sustainability Review	• Seluruh direksi dan chief • <i>Corporate Secretary</i> • <i>Head of Sustainability</i> • All directors and chiefs • Corporate Secretary • Head of Sustainability



SEKRETARIS PERUSAHAAN CORPORATE SECRETARY

Bank memiliki Sekretaris Perusahaan yang berfungsi sebagai penghubung antara Perseroan dengan Pemegang Saham serta Pemangku Kepentingan lainnya, serta memastikan kepatuhan Perseroan terhadap peraturan dan perundang-undangan, khususnya di bidang pasar modal.

DASAR HUKUM

Sekretaris Perusahaan dibentuk sesuai dengan ketentuan dan peraturan yang berlaku yaitu POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik. Direksi dapat mengangkat seorang Sekretaris Perusahaan untuk mendukung tugas-tugas Direksi dan memastikan Perusahaan telah mematuhi peraturan tentang persyaratan keterbukaan sejalan dengan penerapan prinsip-prinsip GCG.

PEJABAT DAN PROFIL SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan saat ini dijabat oleh Indira Indah Prameshwari yang diangkat sejak 15 Juli 2022, berdasarkan Surat Keputusan Direksi No. SK.001.BOD/07.2022 tanggal 15 Juli 2022 tentang Penunjukan Sekretaris Perusahaan (Corporate Secretary).

Bank has a Corporate Secretary who functions as a liaison between the Company and Shareholders and other Stakeholders, as well as ensuring the Company's compliance with laws and regulations, particularly in the capital market sector.

LEGAL BASIS

The Corporate Secretary is formed in accordance with applicable rules and regulations, namely POJK No. 35/POJK.04/2014 about Corporate Secretary for Public Listed Company. The Board of Directors may appoint a Corporate Secretary to support the duties of the Board of Directors and ensure that the Company complies with regulations regarding disclosure requirements in line with the implementation of GCG principles.

OFFICIALS AND PROFILE OF THE CORPORATE SECRETARY

The current position of Corporate Secretary is Indira Indah Prameshwari who was appointed on July 15, 2022, based on Directors Decree No. SK.001.BOD/07.2022 dated 15 July 2022 concerning Appointment of Corporate Secretary.



Indira Indah Prameshwari

Sekretaris Perusahaan
Corporate Secretary

Data Pribadi

Warga Negara Indonesia
Usia 36 tahun

Domisili

Indonesia

Pendidikan

- Bachelor of Business in Marketing & International Trade, Victoria University (2007)
- Master of Science (MSc) in International Business Management, The University of Nottingham (2009)

Pengalaman Kerja

- Head of Corporate Secretary di Mandiri Manajemen Investasi (2018-2021)
- Corporate Secretary Manager di Bakrie & Brothers Tbk. (2013-2018)
- Investor Relations Manager di Adhi Karya (Persero) Tbk. (2011-2013)
- Business Development di Pemeringkat Efek Indonesia (2009-2011)

Personal Data

Indonesian citizens
Age 36 years old

Domicile

Indonesia

Education

- Bachelor of Business in Marketing & International Trade, Victoria University (2007)
- Master of Science (MSc) in International Business Management, The University of Nottingham (2009)

Work experience

- Head of Corporate Secretary at Mandiri Manajemen Investasi (2018-2021)
- Corporate Secretary Manager at Bakrie & Brothers Tbk. (2013-2018)
- Investor Relations Manager at Adhi Karya (Persero) Tbk. (2011-2013)
- Business Development at Indonesian Rating Agency (2009-2011)



TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

Fungsi dan Tugas Sekretaris Perusahaan Mengacu pada Pasal 5 POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, fungsi Sekretaris Perusahaan adalah melaksanakan tugas paling kurang meliputi:

1. Mengikuti perkembangan pasar modal khususnya peraturan perundangan yang berlaku di bidang pasar modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundangan di bidang pasar modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
 - a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Perseroan;
 - b. Penyampaian laporan-laporan kepada Regulator secara tepat waktu;
 - c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham;
 - d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Dewan Komisaris; dan
4. Sebagai penghubung antara Perseroan dengan pemegang saham, OJK dan pemangku kepentingan lainnya.

Sejalan dengan Peraturan OJK tersebut, Sekretaris Perusahaan Bank juga memiliki Kebijakan dan Standar Pedoman sebagai landasan Sekretaris Perusahaan dalam melaksanakan fungsi dan tugasnya. Aktivitas yang menjadi ruang lingkup tanggung jawab Sekretaris Perusahaan, mencakup:

1. Aktivitas Bank sebagai Perusahaan Terbuka:
 - a. Melaksanakan Keterbukaan Informasi termasuk pelaporan-pelaporan kepada Regulator sehubungan status Bank sebagai perusahaan terbuka.
 - b. Menyelenggarakan dan mendokumentasikan Rapat Umum Pemegang Saham.
 - c. Melaksanakan pelaporan-pelaporan sesuai ketentuan perundangan lainnya yang menjadi kewenangan unit kerja Sekretaris Perusahaan.
 - d. Mengelola administrasi pemegang saham Bank
 - e. Menyelenggarakan kegiatan-kegiatan lainnya yang berkaitan dengan Aksi Korporasi dan/atau keterbukaan informasi lainnya.
 - f. Melaksanakan fungsi kepatuhan Bank terhadap peraturan-peraturan di bidang pasar modal.

DUTIES AND RESPONSIBILITIES OF THE CORPORATE SECRETARY

Functions and Duties of Corporate Company Referring to Article 5 of POJK No. 35/POJK.04/2014 concerning Corporate Secretary of Issuers or Public Companies, the functions of the Corporate Secretary is as follows:

1. Following the development of the capital market, especially the applicable laws and regulations of the capital markets.
2. Providing input to the Board of Directors and the Board of Commissioners to comply with the rules and regulations of the capital market.
3. Assisting the Board of Directors and the Board of Commissioners in implementing corporate governance which includes:
 - a. Disclosure of information to the public, including the availability of information on the Company's Website;
 - b. Timely submission of reports to the Regulator;
 - c. Organizing and documenting the General Meeting of Shareholders;
 - d. Organizing and documenting the Meetings of the Board of Directors and/or Board of Commissioners.
4. As a liaison between the Company and shareholders, the OJK and other stakeholders.

In line with OJK Regulation, the Corporate Secretary also has in place the Policy and Standard of Guidelines as the foundation in carrying out its functions and duties. The scope of responsibility of the Corporate Secretary includes:

1. Bank Activities as a Public Company:
 - a. Carrying out Information Disclosure including reporting to Regulators regarding the Bank status as a Public Company.
 - b. Organizing and documenting the General Meeting of Shareholders.
 - c. Carrying out report submissions according to the provisions of other laws under the authority of the Corporate Secretary unit.
 - d. Managing the administration of Bank shareholders.
 - e. Organizing other activities related to the Corporate Actions and/or other information disclosures.
 - f. Carrying out the Bank's compliance with the capital market regulations.



2. Aktivitas Komunikasi Korporasi
 - a. Menetapkan strategi serta mengatur penyelenggaraan komunikasi korporasi yang mempresentasikan citra perusahaan kepada seluruh pemangku kepentingan/ stakeholders bank.
 - b. Melaksanakan fungsi pengelolaan risiko reputasi.
 - c. Mengadakan dan melaksanakan kegiatan tertentu (e.g. event/acara/ sponsorship) sebagai pelaksanaan strategi komunikasi yang bersifat korporasi.
3. Aktivitas Kesekretariatan
 - a. Menyelenggarakan dan mendokumentasikan Rapat Direksi dan Rapat Dewan Komisaris.
 - b. Mengadministrasikan dokumen perusahaan termasuk mengatur atau menetapkan peraturan tentang persuratan dan pengelolaan dokumen perusahaan.
 - c. Melaksanakan kegiatan-kegiatan untuk mendukung fungsi dan kegiatan kerja Dewan Komisaris dan Direksi.
4. Aktivitas Tanggung Jawab Sosial dan Lingkungan
 - a. Bersama Unit Sustainability Menetapkan strategi dan melaksanakan kegiatan-kegiatan Aktivitas Tanggung Jawab Sosial dan Lingkungan.

STRUKTUR SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan di Perseroan bertanggung jawab langsung kepada Direktur atas pelaksanaan tugas dan tanggung jawabnya.

PROGRAM PENINGKATAN KOMPETENSI SEKRETARIS PERUSAHAAN

Bank senantiasa mendorong Sekretaris Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Tentang kegiatan peningkatan kompetensi yang diikuti Sekretaris Perusahaan di sepanjang tahun 2022 dapat dilihat pada bab Profil Perseroan dalam laporan tahunan ini.

2. Corporate Communication Activities:
 - a. Establishing strategies and managing the implementation of corporate communications that present the company's image to all bank stakeholders.
 - b. Carrying out reputational risk management functions.
 - c. Organizing and carrying out certain activities (e.g. events/ sponsorships) as the implementation of a corporate communication strategy.
3. Secretarial Activities:
 - a. Organizing and documenting the Meetings of the Board of Directors Meetings and Board of Commissioners.
 - b. Administration of the company documents including regulating or stipulating the regulations concerning letters and management of the company documents.
 - c. Organizing activities to support the functions and work activities of the Board of Commissioners and Board of Directors.
4. Social and Environmental Responsibility Activities:
 - a. Establishing strategies and perform Social and Environmental Responsibility Activities together with Sustainability Unit

CORPORATE SECRETARY STRUCTURE

The Corporate Secretary in the Company is directly responsible to the Director for the implementation of his duties and responsibilities.

CORPORATE SECRETARY COMPETENCY IMPROVEMENT PROGRAM

Bank always encourages the Corporate Secretary to carry out competency development through training. Regarding competency development activities that the Corporate Secretary will participate in throughout 2022, see the Company Profile chapter in this annual report.



PELAKSANAAN TUGAS SEKRETARIS PERUSAHAAN

Sepanjang tahun 2022, Sekretaris Perusahaan telah melakukan beberapa kegiatan sebagai berikut:

1. Menyelenggarakan dan menghadiri pelaksanaan Rapat Direksi, Rapat Dewan Komisaris dan membuat risalah hasil Rapat Direksi dan Komisaris.
2. Membantu Direksi dan Komisaris dalam menyelenggarakan RUPS Tahunan Bank dan RUPSLB yang telah diselenggarakan secara sirkuler.
3. Melakukan Public Expose tahunan dan Bertanggungjawab atas penyelenggaraan *Corporate Action*
4. Melakukan pelaporan-pelaporan yang menjadi kewajiban Bank sebagai perusahaan terbuka kepada regulator.
5. Melakukan kegiatan Tanggung Jawab Sosial Perusahaan/ *Corporate Social Responsibility* (CSR) melalui dukungan terhadap *Green Tourism* untuk pemberian akses terhadap energi terbarukan, khususnya pembangkit listrik tenaga surya berskala kecil.
6. Pengumpulan 20 ribu kg sampah plastik dengan kontribusi sebesar Rp177,045 juta bekerjasama dengan Plastic Bank Indonesia.
7. Penanaman 100 rumpun bambu di Magelang, Jawa Tengah.
8. Menerbitkan siaran pers.

HUBUNGAN INVESTOR

Setiap investor atau calon investor diberikan akses untuk mengirimkan pertanyaan kepada Divisi Investor Relations & Corporate Secretary. Kepala Investor Relations dijabat oleh Indira Indah Prameshwari. Pertanyaan juga dapat ditujukan kepada Perusahaan melalui situs website [https:// aladinbank.id/](https://aladinbank.id/) Hubungi Kami atau melalui info di bawah ini:

INVESTOR RELATIONS & CORPORATE SECRETARY

Gedung Millennium Centennial Center, Lt 7,
Jl. Jenderal Sudirman Kav. 25.
Jakarta Selatan, Indonesia. Kode Pos: 12920
Tel : +62 21 39708008
Fax : +62 21 39708007
Email : ir@aladinbank.id
Email corsec : corsec@aladinbank.id

IMPLEMENTATION OF CORPORATE SECRETARY DUTIES

Throughout 2022, the Corporate Secretary has carried out the following activities:

1. Organizing and attending the Board of Directors Meetings, Board of Commissioners Meetings and preparing minutes of the Board of Directors and Commissioners Meetings.
2. Assist the board of Directors and Commissioners in holding Bank's Annual GMS and EGMS which have been held circularly.
3. Carry out annual Public Expose and responsible for organizing corporate actions.
4. Performing reports which are the obligations of Bank as a public company to regulators.
5. Carry out Corporate Social Responsibility (CSR) activities through support for Green Tourism to provide access to renewable energy, especially small-scale solar power plants.
6. Collection of 20 thousand kg of plastic waste with a contribution of IDR 177.045 million in collaboration with Plastic Bank Indonesia.
7. Planting of 100 bamboo clumps in Magelang, Central Java.
8. Publish a press release.

INVESTOR RELATIONS

Every investor or potential investor is given access to send inquiries to the Investor Relations & Corporate Secretary Division. The current position of Head of Investor Relations is Indira Indah Prameshwari. Inquiries can also be addressed to the Company via the website [https:// aladinbank.id/](https://aladinbank.id/) Contact Us or via the info below:

INVESTOR RELATIONS & CORPORATE SECRETARY

Millennium Centennial Center Building, 7th Floor,
Jl. Jendral Sudirman Kav. 25.
South Jakarta, Indonesia. Postal Code: 12920
Tel : +62 21 39708008
Fax : +62 21 39708007
Email : ir@aladinbank.id
Email corsec : corsec@aladinbank.id



SATUAN KERJA AUDIT INTERNAL

INTERNAL AUDIT WORK UNIT

Satuan Kerja Audit Internal (SKAI) memiliki fungsi untuk memastikan pelaksanaan sistem pengendalian internal dalam lingkungan usaha Bank berjalan secara efektif melalui adanya proses audit yang meliputi seluruh aspek keuangan dan operasional di dalam Bank. SKAI Bank dibentuk untuk memeriksa efektivitas sistem pengendalian Intern yang berfokus pada risiko bisnis yang signifikan dan rekomendasi dari regulator, Direksi, Chief Executive Officer, Dewan Komisaris dan Komite Audit dengan mengidentifikasi potensi risiko internal yang dapat mempengaruhi kinerja Bank, termasuk kepatuhan terhadap hukum dan peraturan yang berlaku, kecukupan proses tata kelola, manajemen risiko, dan sistem pengendalian internal Bank, serta memberikan rekomendasi untuk perbaikan.

INTERNAL AUDIT CHARTER

Untuk mendukung pelaksanaan tugas, fungsi pengendalian internal, SKAI memiliki pedoman kerja yang disusun berdasarkan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum. Piagam Audit Internal (Internal Audit Charter) Bank dengan nomor No. KB-O/014/PRES DIR, telah disetujui dan ditandatangani oleh Direksi dan telah mendapatkan persetujuan dan ditandatangani oleh Dewan Komisaris pada tanggal 05 Agustus 2022.

Piagam Audit ini sebagai wujud komitmen Perseroan dalam mengimplementasikan GCG secara konsisten dalam mencapai visi dan misi yang telah ditetapkan. Piagam Audit juga merupakan pedoman dan acuan akan kedudukan Internal Audit, visi dan misi, ruang lingkup dan tujuan, wewenang, tugas serta tanggung jawab yang harus dilaksanakan oleh staf satuan Unit Internal Audit.

VISI DAN MISI SKAI

Visi Vision	Menjadi mitra kerja Direksi yang independen, objektif, terpercaya dan tanggap dalam upayanya untuk mendukung tugas Direksi mencapai sasarannya. Become a working partner of Board of Directors who is independent, objective, trusted and responsive in its efforts to support the Board of Directors' tasks in achieving its goals.
	1. Melaksanakan audit internal atas aktivitas dan kegiatan operasional Perseroan. 2. Melaksanakan pemeriksaan dan evaluasi terhadap proses pengendalian manajemen operasional dan keuangan agar prinsip-prinsip tata kelola Perseroan yang baik dapat terlaksana. 3. Memberikan pelayanan konsultasi dan rekomendasi secara independen, transparan, accountable, responsible untuk meningkatkan efektivitas dan efisiensi kinerja serta memberikan nilai tambah guna meningkatkan kualitas pengelolaan operasional Perseroan.
Misi Mission	4. Senantiasa meningkatkan kompetensi sehingga menjadi auditor internal yang profesional.
	1. Carry out an internal audit of the activities and operational activities of the Company. 2. Carry out inspections and evaluations of operational and financial management control processes so that the principles of good corporate governance can be implemented. 3. Providing consulting services and recommendations independently, transparently, accountably, responsibly to improve performance effectiveness and efficiency as well as provide added value to improve the quality of the Company's operational management. 4. Constantly improve competence so as to become a professional internal auditor.

Internal Audit Work Unit (SKAI) has a function to ensure the implementation of the internal control system within Bank's business environment runs effectively through an audit process that covers all financial and operational aspects within Bank. Bank's SKAI was formed to examine the effectiveness of the Internal control system which focuses on significant business risks and recommendations from regulators, Directors, Chief Executive Officer, Board of Commissioners and Audit Committee by identifying potential internal risks that can affect Bank's performance, including compliance with laws and regulations that applicable, the adequacy of governance processes, risk management, and Bank's internal control system, as well as providing recommendations for improvement.

INTERNAL AUDIT CHARTER

To support the implementation of duties, the internal control function, SKAI has a work guideline that was prepared based on the Financial Services Authority Regulation No. 1/POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks. Bank's Internal Audit Charter with number No. KB-O/014/PRES DIR, approved and signed by the Board of Directors and approved and signed by the Board of Commissioners on August 05, 2022.

This Audit Charter is a form of the Company's commitment to implementing GCG consistently in achieving the vision and mission that has been set. The Audit Charter is also a guideline and reference for the position of Internal Audit, vision and mission, scope and objectives, authorities, duties and responsibilities that must be carried out by the staff of the Internal Audit Unit.

VISION AND MISSION OF SKAI



DASAR HUKUM DAN PENGANGKATAN

Kepala SKAI Satuan Kerja Audit Intern (SKAI) dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum.

PIHAK YANG MENGANGKAT DAN MEMBERHENTIKAN KEPALA AUDIT INTERNAL

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama atas pertimbangan Dewan Komisaris. Dalam pelaksanaannya, Direktur Utama dapat memberhentikan Kepala SKAI setelah mendapat persetujuan Dewan Komisaris, bilamana Kepala SKAI tidak memenuhi persyaratan sebagai Auditor SKAI dan/atau gagal atau tidak cakap dalam menjalankan tugas dan tanggung jawabnya.

PROFIL DAN PEJABAT KEPALA SKAI

Senof Gremaldy ditetapkan sebagai Kepala SKAI sesuai dengan Surat Keputusan Direksi No. 183/SKDir.NET/HCD/07-2020 tanggal 15 Juli 2020, serta telah dilaporkan kepada Otoritas Jasa Keuangan dengan surat No. 184/BOD.NET/07-2020 tanggal 20 Juli 2020 tentang Laporan Pengangkatan Kepala Satuan Kerja Audit Intern (SKAI) PT. Bank Net Indonesia Syariah

LEGAL BASIS AND APPOINTMENT

Head of SKAI Internal Audit Work Unit (SKAI) was formed in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks.

PARTIES APPOINTING AND DISMISSING THE HEAD OF INTERNAL AUDIT

The Head of SKAI is appointed and dismissed by the President Director at the discretion of the Board of Commissioners. In practice, the President Director can dismiss the Head of SKAI after obtaining approval from the Board of Commissioners, if the Head of SKAI does not meet the requirements as an SKAI Auditor and/or fails or is incompetent in carrying out his duties and responsibilities.

PROFILE AND OFFICIALS OF THE HEAD OF SKAI

Senof Gremaldy was appointed as Head of SKAI in accordance with Directors Decree No. 183/SKDir.NET/HCD/07-2020 dated 15 July 2020, and has been reported to the Financial Services Authority with letter No. 184/BOD.NET/07-2020 dated 20 July 2020 concerning Report on the Appointment of the Head of the Internal Audit Work Unit (SKAI) of PT. Bank Net Indonesia Syariah.



Senof Gremaldy

Kepala Audit Internal
Head of Internal Audit

Data Pribadi

Warga Negara Indonesia
Usia 40 tahun

Domisili

Indonesia

Pendidikan

- Magister Ekonomi Syariah, Universitas Trisakti, (2019)
- Sarjana Ekonomi, Universitas Trisakti, (2006)

Pengalaman Kerja

- Head Of Internal Audit/ Kepala Internal Audit, PT Bank Aladin Syariah Tbk (2020-saat ini)
- Head Of Information Technology & Head Office, PT Bhinneka Life Indonesia (2019-2020)
- Head of IT Auditor, PT Bank Muamalat Indonesia (2016-2019)
- Area Auditor, Head Office Audit & IT Audit, PT Bank Muamalat Indonesia (2012-2016)
- Coordinator of Area Auditor Regional SKAI, PT Bank Panin (2009-2012)
- Junior Auditor Eksternal, Kantor Akuntan Publik Maksum & Rekan (2008)
- Finance & Purchasing, PT Emax Fortune International (2006 – 2008)

Personal Data

Indonesian citizens
40 years old

Domicile

Indonesia

Education

- Master of Sharia Economics, Trisakti University, (2019)
- Bachelor of Economics, Trisakti University, (2006)

Work Experience

- Head of Internal Audit/ Head of Internal Audit, PT Bank Aladin Syariah Tbk (2020-present)
- Head of Information Technology & Head Office, PT Bhinneka Life Indonesia (2019-2020)
- Head of IT Auditor, PT Bank Muamalat Indonesia (2016-2019)
- Area Auditor, Head Office Audit & IT Audit, PT Bank Muamalat Indonesia (2012-2016)
- Coordinator of SKAI Regional Auditor Area, PT Bank Panin (2009-2012)
- Junior External Auditor, Public Accounting Firm Infallible & Partners (2008)
- Finance & Purchasing, PT Emax Fortune International (2006 – 2008)

TUGAS DAN TANGGUNG JAWAB SKAI

Tugas dan tanggung jawab SKAI tercantum dalam Piagam Audit Intern Perseroan yaitu:

1. Menyusun dan melaksanakan rencana audit tahunan dan alokasi anggaran dengan penekanan pada bidang/aktivitas yang mempunyai risiko tinggi serta mengevaluasi prosedur/ control system yang ada, untuk memperoleh keyakinan bahwa tujuan dan sasaran BANK dapat dicapai secara optimal dan berkesinambungan.
2. Rencana Audit tahunan dan alokasi anggaran harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit.
3. Menguji dan mengevaluasi pelaksanaan pengendalian intern dan sistem manajemen risiko sesuai dengan kebijakan Bank.

DUTIES AND RESPONSIBILITIES OF SKAI

The duties and responsibilities of SKAI are listed in the Company's Internal Audit Charter, namely:

1. Develop and implement an annual audit plan and budget allocation with an emphasis on areas/activities that have high risk and evaluate existing procedures/control systems, to gain confidence that the goals and objectives of Bank can be achieved optimally and sustainably.
2. The annual audit plan and budget allocation must be approved by the President Director and the Board of Commissioners considering the recommendations of Audit Committee.
3. Test and evaluate the implementation of internal control and risk management systems in accordance with Bank policies.



4. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan maupun pemantauan hasil audit. 5. Membuat analisis dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya melalui pemeriksaan langsung dan pengawasan secara tidak langsung. 6. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana. 7. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen. 8. Memantau, menganalisis dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan. 9. Berkoordinasi dengan Direktur Utama dan Komite Audit yang meliputi perencanaan audit, ruang lingkup audit, proses audit dan pelaporan hasil audit. 10. Menyusun program untuk mengevaluasi mutu kegiatan Audit Intern yang dilakukannya. 11. Melakukan pemeriksaan khusus apabila diperlukan. 12. Memastikan rekomendasi diimplementasikan secara efektif, diterima dan tepat waktu. 13. Melakukan review strategi, rencana, kebijakan, prosedur, hukum, peraturan dan petunjuk pelaksanaan, prinsip dan fatwa yang diterbitkan oleh Dewan Pengawas Syariah (DPS) yang akan berdampak secara signifikan terhadap operasional Bank. 14. Melakukan review terhadap sistem teknologi, kebijakan, prosedur dan infrastruktur guna memastikan kecukupannya, control yang tepat diimplementasikan dan sistem yang memiliki fungsi sesuai dengan kebutuhan Perseroan dan ketentuan yang berlaku.	4. Assisting the duties of the President Director and the Board of Commissioners in carrying out supervision by operationally elaborating the planning, implementation and monitoring of audit results. 5. Make an analysis and assessment of the efficiency and effectiveness in finance, accounting, operations, human capital, marketing, information technology and other activities through direct inspection and indirect supervision. 6. Identify all possibilities to improve and increase the efficiency of the use of resources and funds. 7. Provide suggestions for improvement and objective information about the activities examined at all levels of management. 8. Monitor, analyze and report on the implementation of follow-up improvements that have been suggested. 9. Coordinate with the President Director and Audit Committee which includes audit planning, audit scope, audit process and reporting of audit results. 10. Develop a program to evaluate the quality of the Internal Audit activities it does. 11. Carry out special inspections if necessary. 12. Ensure recommendations are implemented effectively, accepted and timely. 13. Reviewing strategies, plans, policies, procedures, laws, regulations and implementing guidelines, principles and fatwas issued by the Sharia Supervisory Board (SSB) which will have a significant impact on Bank's operations. 14. Reviewing technology systems, policies, procedures and infrastructure to ensure their adequacy, proper controls are implemented and systems that have functions according to the needs of the Company and applicable regulations.

SERTIFIKASI SEBAGAI PROFESI AUDIT INTERNAL

Sertifikasi profesi menjadi sebuah aspek penting bagi auditor untuk memahami perkembangan audit, khususnya terkait kepatuhan terhadap peraturan serta perkembangan industri. Berikut disampaikan sertifikasi profesi yang dimiliki SKAI hingga akhir tahun 2022.

CERTIFICATION AS INTERNAL AUDIT PROFESSION

Professional certification is an important aspect for auditors to understand audit developments, particularly in relation to regulatory compliance and industry developments. The following is the professional certification held by SKAI until the end of 2022.

Nama dan Jabatan Name and Position	Jenis Sertifikasi Profesi Audit Internal Type of Internal Audit Professional Certification
Senof Gremaldy (Kepala SKAI) (Head of SKAI)	<i>Qualified Internal Audit (QIA)</i>
	Internal Audit Banking Level Supervisor
	Internal Audit Banking Supervisor Level
	Banking Manajemen Risiko Level 3 Banking Risk Management Level 3



Nama dan Jabatan Name and Position	Jenis Sertifikasi Profesi Audit Internal Type of Internal Audit Professional Certification
Dwima Sulistyowati (Manager Genaral Auditor)	Banking Manajemen Risiko Level 2 Banking Risk Management Level 2
	Internal Audit Bank Level Supervisor Internal Audit Banking Supervisor Level
	<i>Certified Accountant (CA)</i>
Rhiza Ayuningtyas (General Auditor)	Banking Manajemen Risiko Level 2 Banking Risk Management Level 2
	Internal Audit Bank Level Auditor Internal Audit Bank Auditor Level
Tommy Regia (IT Auditor)	Banking Manajemen Risiko Level 1 Banking Risk Management Level 1
	Internal Audit Bank Level Auditor Internal Audit Bank Auditor Level

STRUKTUR DAN KEDUDUKAN SKAI

SKAI bertanggung jawab langsung kepada kepada Direktur Utama dan dapat berkomunikasi dengan Dewan Komisaris secara langsung atau melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan pelaksanaan audit dan dalam menjalankan fungsi pengawasan untuk mewujudkan visi dan misi Bank. Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama Bank dengan persetujuan Dewan Komisaris melalui rekomendasi Komite Audit dan kemudian dilaporkan kepada Otoritas Jasa Keuangan (OJK).

PROGRAM PENGEMBANGAN KOMPETENSI

Dalam rangka mendukung pelaksanaan tugas dan tanggung jawab serta pengembangan SKAI, Bank terus berupaya untuk memberikan program pengembangan kompetensi untuk mengikuti perkembangan isu-isu seputar audit dan fungsi-fungsi di bawah SKAI. Tentang kegiatan peningkatan kompetensi yang diikuti Kepala SKAI di sepanjang tahun 2022 dapat dilihat pada bab Profil Perusahaan dalam laporan tahunan ini.

KEBIJAKAN DAN PELAKSANAAN RAPAT SATUAN PENGAWASAN INTERN

SKAI memiliki kewenangan untuk mengadakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris, dan Komite Audit, serta Dewan Pengawas Syariah. Selama tahun 2022, SKAI telah melaksanakan rapat sebanyak 19 (sembilan belas) kali rapat, meliputi 11 (sebelas) kali rapat dengan Direksi, 6 (enam) kali rapat dengan Komite Audit yang dihadiri oleh Dewan Komisaris, dan 2 (dua) kali rapat dengan Dewan Pengawas Syariah.

Adapun rapat SKAI, dengan Direksi, Dewan Komisaris dan/ atau Komite Audit, serta Dewan Pengawas Syariah, adalah sebagai berikut:

SKAI STRUCTURE AND POSITION

SKAI is directly responsible to the President Director and can communicate with the Board of Commissioners directly or through Audit Committee to inform various matters related to audit implementation and in carrying out the oversight function to realize Bank's vision and mission. The Head of SKAI is appointed and dismissed by the President Director of Bank with the approval of the Board of Commissioners through the recommendation of Audit Committee and then reported to the Financial Services Authority (OJK).

COMPETENCY DEVELOPMENT PROGRAM

In order to support the implementation of duties and responsibilities as well as the development of SKAI, Bank continues to strive to provide competency development programs to keep abreast of developments in audit issues and functions under SKAI. Regarding competency development activities that will be attended by the Head of SKAI throughout 2022 can be seen in the Company Profile chapter in this annual report.

POLICY AND IMPLEMENTATION OF INTERNAL AUDIT UNIT MEETINGS

SKAI has the authority to hold regular and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee, as well as the Sharia Supervisory Board. During 2022, SKAI held 19 (nineteen) meetings, including 11 (eleven) meetings with the Board of Directors, 6 (six) meetings with Audit Committee attended by the Board of Commissioners, and 2 (two) meetings with Sharia Supervisory Board.

The SKAI meetings, with the Board of Directors, Board of Commissioners and/or Audit Committee, as well as the Sharia Supervisory Board, are as follows:



Agenda dan Peserta Rapat SKAI SKAI Meeting Agenda and Participants

Tanggal Pelaksanaan Implementation Date	Rapat Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
13 Januari 2022 January 13, 2022	Dewan Pengawas Syariah (DPS) Sharia Supervisory Board (SSB)	- Laporan Aktivitas & Opini Sharia Compliance - Fitur & Akad produk baru Bank - Sharia Compliance Activity and Opinion Report - New product features & contracts of Bank	Direksi, SKAI, Unit Kerja Produk, Unit Kerja Kepatuhan dan DPS Board of Directors, SKAI, Product Work Unit, Compliance Work Unit and SSB
27 Januari 2022 January 27, 2022	Direksi Directors	- Update Pelaksanaan & Pelaporan audit - Monitoring Tindak Lanjut Temuan Audit - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
17 Februari 2022 February 17, 2022	Komite Audit Audit Committee	- Tindak lanjut Risalah Rapat 28 November 2022 - Rencana Kerja & Anggaran Tahun 2022 - Monitoring Tindak Lanjut Temuan Audit - Follow-up to the Minutes of Meeting 28 November 2022 2022 Work Plan & Budget - Follow-up Monitoring of Audit Findings	Komite Audit, Direksi, Chief Executive, Dan Komisaris, Audit Committee, Board of Directors, Chief Executive, and Board of Commissioners,
24 Februari 2022 February 24, 2022	Direksi Dan Komisaris Directors and Commissioners	- Update Pelaksanaan & Pelaporan Audit - Monitoring Tindak Lanjut - Update on Audit Implementation and Reporting - Follow-Up Monitoring	Direksi, Chief Executive, SKAI, Dan Komisaris Board of Directors, Chief Executive, SKAI, and Board of Commissioners
11 Maret 2022 March 11, 2022	Komite Audit Audit Committee	Penyampaian Hasil Audit Laporan Keuangan per 31 Desember 2021 oleh Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (KAP EY) Submission of Financial Statement Audit Results as of December 31, 2021 by the Public Accounting Firm Purwantono, Sungkoro and Surja (KAP EY)	Komite Audit, Komisaris, Direksi, Dan Unit Kerja Finance & Accounting, Audit Committee, Board of Commissioners, Board of Directors, and Finance & Accounting Work Units
24 Maret 2022 March 24, 2022	Direksi Directors	- Update Pelaksanaan & Pelaporan Audit - Monitoring Tindak Lanjut Temuan Audit - Penyampaian Informasi Terkait Persetujuan Rencana Kerja & Anggaran Internal Audit 2022 - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings - Submission of Information Regarding the Approval of the 2022 Internal Audit Work Plan & Budget	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
21 April 2022 April 21, 2022	Direksi Directors	- Update Pelaksanaan & Pelaporan Audit - Monitoring Tindak lanjut Temuan Audit - Penyampaian Informasi Hasil Audit Atas Laporan Keuangan Per Posisi 31 Desember Tahun 2021 oleh KAP EY - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings - Submission of Information on Audit Results on the Financial Statements as of December 31, 2021 by KAP EY	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
19 Mei 2022 May 19, 2022	Direksi Directors	- Update Pelaksanaan & Pelaporan Audit - Monitoring Tindak Lanjut Temuan Audit - Rencana Penyampaian Evaluasi Pelaksanaan Audit KAP Laporan Keuangan - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings - Submission Plan for KAP Financial Report Audit Implementation Evaluation	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI



Agenda dan Peserta Rapat SKAI SKAI Meeting Agenda and Participants

Tanggal Pelaksanaan Implementation Date	Rapat Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
23 Juni 2022 June 23, 2022	Komite Audit Audit Committee	- Tindak Lanjut Risalah Rapat 17 Februari 2022 - Pemaparan Hasil Audit - Penyampaian Realisasi Rencana Kerja Audit 2022 <i>Monitoring</i> Tindak lanjut Temuan Audit - Follow-up to the Minutes of Meeting 17 February 2022 - Presentation of Audit Results - Submission of the Realization of the 2022 Audit Work Plan - Follow-up Monitoring of Audit Findings	Komite Audit, Komisaris, Direksi, Chief Executive & SKAI Audit Committee, Board of Commissioners, Board of Directors, Chief Executive & SKAI
21 Juli 2022 July 21, 2022	Direksi Directors	<i>Update</i> Pelaksanaan & Pelaporan Audit <i>Monitoring</i> Tindak Lanjut Temuan Audit - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
18 Agustus 2022 August 18, 2022	Komite Audit Audit Committee	- Tindak Lanjut Risalah Rapat Komite Audit 23 Juni 2022 - Laporan Pelaksanaan & Pokok-Pokok Temuan Audit Semester 1 2022 - Realisasi & Rencana Perubahan Rencana Kerja Audit 2022 <i>Monitoring</i> Tindak Lanjut Temuan Audit - Follow up on the Minutes of June 23, 2022 Audit Committee Meeting - Implementation Report & Principal Findings of the 1st Semester 2022 Audit - Realization & Planned Changes to the 2022 Audit Work Plan - Follow-up Monitoring of Audit Findings	Komite Audit, Komisaris, Direksi, Chief Executive & SKAI Audit Committee, Board of Commissioners, Board of Directors, Chief Executive & SKAI
25 Agustus 2022 August 25, 2022	Direksi Directors	<i>Update</i> Pelaksanaan & Pelaporan Audit <i>Monitoring</i> Tindak Lanjut Temuan Audit - Penyampaian Informasi Terkait proses pelaporan Pelaksanaan & Pokok-Pokok Temuan Audit Semester 1 2022 - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings - Submission of Information Regarding the reporting process of Implementation & Principal Findings of the 1st Semester 2022 Audit	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
22 September 2022 September 22, 2022	Direksi Directors	<i>Update</i> Pelaksanaan & Pelaporan Audit <i>Monitoring</i> Tindak Lanjut Temuan Audit - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
20 Oktober 2022 October 20, 2022	Direksi Directors	<i>Update</i> Pelaksanaan & Pelaporan Audit <i>Monitoring</i> Tindak Lanjut Temuan Audit - Update on Audit Implementation and Reporting - Follow-up Monitoring of Audit Findings	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI



Agenda dan Peserta Rapat SKAI SKAI Meeting Agenda and Participants

Tanggal Pelaksanaan Implementation Date	Rapat Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting participants
24 November 2022 November 24, 2022	Direksi Directors	- Update Pelaksanaan & Pelaporan Audit - Monitoring Tindak Lanjut Temuan Audit - Penyampain Informasi Terkait Penunjukan KAP Audit Laporan Keuangan 2022 - Penyampain Hasil Audiensi Dengan Regulator - Update on Audit Implementation & Reporting - Follow-up Monitoring of Audit Findings - Presenting Information Regarding the Appointment of KAP to Audit the 2022 Financial Statements - Submission of Hearing Results with Regulators	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
28 November 2022 November 28, 2022	Komite Audit Audit Committee	- Tindak Lanjut Risalah Rapat Komite Audit 18 Agustus 2022 - Pemaparan Hasil Audit - Komposisi SDM Internal Audit, Realisasi & Usulan Perubahan Audit Plan - Monitoring Tindak Lanjut Temuan Audit - Rekomendasi Penunjukan KAP - Follow up on the Minutes of Audit Committee Meeting August 18, 2022 - Presentation of Audit Results - Composition of Internal Audit HR, Realization & Proposed Changes to the Audit Plan - Follow-up Monitoring of Audit Findings - KAP Appointment Recommendation	Komite Audit, Komisaris, Direksi, Chief Executive & SKAI Audit Committee, Board of Commissioners, Board of Directors, Chief Executive & SKAI
21 Desember 2022 December 21, 2022	Dewan Pengawas Syariah Sharia Supervisory Board	Penyampaian Uji Petik DPS Submission of SSB Pick Test	Direksi, SKAI, Unit Unit Kerja Kepatuhan dan DPS Board of Directors, SKAI, Compliance Work Unit and SSB
22 Desember 2022 December 22, 2022	Direksi Directors	- Update Pelaksanaan & Pelaporan Audit - Monitoring Tindak Lanjut Temuan Audit - Penyampaian Tindak Lanjut Atas Risalah Rapat 28 November 2022 - Penyampaian Informasi Terkait Proses Penunjukan KAP Audit Laporan Keuangan 2022 - Update on Audit Implementation & Reporting - Follow-up Monitoring of Audit Findings - Submission of Follow-up on the Minutes of Meeting 28 November 2022 - Submission of Information Related to the Appointment Process of KAP to Audit the 2022 Financial Statements	Direksi, Chief Executive dan SKAI Board of Directors, Chief Executive and SKAI
28 Desember 2022 December 28, 2022	Komite Audir Audit Committee	- Pemaparan Rencana Audit Laporan Keuangan PT Bank Aladin Syariah, Tbk per 31 Desember 2022 oleh Kantor Akuntan Publik Purwantono, Sungkoro dan Surja (EY) kepada Dewan Komisaris, Direksi dan Komite Audit. - Presentation of the Financial Report Audit Plan of PT Bank Aladin Syariah, Tbk as of 31 December 2022 by the Purwantono, Sungkoro and Surja (EY) Public Accounting Firm to the Board of Commissioners, Directors and Audit Committee.	Komite Audit, Direksi, Chief Executive, Komisaris, Unit Kerja Finance & Accounting Dan SKAI Audit Committee, Board of Directors, Chief Executive, Board of Commissioners, Finance & Accounting Work Unit and SKAI



PELAKSANAAN TUGAS SKAI

Sepanjang tahun 2022, SKAI telah melakukan beberapa kegiatan sebagai berikut:

1. Pelaksanaan Proses Audit Atas Kepatuhan Bank Terhadap Pelaksanaan Sistem Pembayaran Bank Indonesia Tahun 2021 (LHPK)
2. Pelaksanaan Proses Audit Atas Human Capital Process
3. Pelaksanaan Proses Audit Atas Mobile Banking
4. Pelaksanaan Proses Audit Atas Proses Internal Capital Adequacy Assessment Process (ICAAP)
5. Pelaksanaan Proses Audit Atas Proses Regulatory Reporting (LPS & SLIK)
6. Pelaksanaan Proses Audit Atas Proses Alat Pembayaran Menggunakan Kartu (APMK) Debit
7. Pelaksanaan Monitoring Tindak lanjut Temuan Audit
8. Pelaksanaan Audiensi Dengan Regulator

KEGIATAN PEMANTAUAN DAN TINDAKAN KOREKSI PENYIMPANGAN

Sesuai ketentuan Pedoman Kerja Satuan Pengawas Internal mengenai Standar Implementasi tentang Pemantauan Tindak Lanjut, salah satu tugas dari Kepala SKAI adalah menyusun dan memantau tindak lanjut hasil penugasan yang telah disampaikan kepada manajemen. Monitoring tindak lanjut temuan auditor adalah rangkaian kegiatan yang dilaksanakan secara sistematis oleh SKAI untuk menentukan bahwa obyek audit (auditee) telah melaksanakan rekomendasi hasil pemeriksaan, baik yang berasal dari auditor internal maupun auditor eksternal, dalam tenggang waktu yang telah disepakati sebelumnya.

Monitoring tindak lanjut bertujuan untuk menilai secara obyektif sejauh mana pelaksanaan rekomendasi temuan dilaksanakan dan memastikan kebenaran data baik tertulis maupun fisik di lapangan atas laporan tindak lanjut yang pernah disampaikan auditee.

Kegiatan monitoring tindak lanjut temuan auditor di tahun 2022 dilaksanakan sepanjang tahun dengan melakukan reminder tindak lanjut kepada auditee secara bulanan jika ada temuan audit yang akan jatuh tempo pada bulan tersebut. Kemudian laporan tersebut disampaikan kepada Direksi, Dewan Komisaris dan Komite Audit secara berkala.

IMPLEMENTATION OF SKAI'S DUTIES

Throughout 2022, SKAI has carried out the following activities:

1. Implementation of the Audit Process for Bank Compliance with the Implementation of the 2021 Bank Indonesia Payment System (LHPK)
2. Implementation of the Audit Process on the Human Capital Process
3. Implementation of the Audit Process for Mobile Banking
4. Implementation of the Audit Process on the Internal Capital Adequacy Assessment Process (ICAAP)
5. Implementation of Audit Process on Regulatory Reporting Process (LPS & SLIK)
6. Implementation of an audit process for payment instruments using a debit card (APMK).
7. Implementation of Follow-up Monitoring on Audit Findings
8. Conducting Hearings with Regulators

MONITORING ACTIVITIES AND CORRECTION OF DEVIATIONS

In accordance with the provisions of the Internal Audit Unit Work Guidelines regarding Implementation Standards regarding Follow-up Monitoring, one of the duties of the Head of SKAI is to compile and monitor the follow-up of assignment results that have been submitted to management. Monitoring the follow-up of the auditor's findings is a series of activities carried out systematically by SKAI to determine that the audit object (auditee) has carried out the audit recommendations, both from the internal auditors and external auditors, within a pre-agreed timeframe.

Follow-up monitoring aims to objectively assess the extent to which the findings of recommendations have been implemented and to ensure the accuracy of both written and physical data in the field on the follow-up reports that have been submitted by the auditee.

Follow-up monitoring activities for auditor findings in 2022 are carried out throughout the year by conducting follow-up reminders to auditees on a monthly basis if there are audit findings that are due in that month. Then the report is submitted to the Board of Directors, Board of Commissioners and Audit Committee on a regular basis.



AKUNTAN PUBLIK PUBLIC ACCOUNTANT

Sebagai organ eksternal Bank, Akuntan Publik berfungsi memberikan opini terkait kesesuaian penyajian laporan keuangan Bank terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia. Dalam pelaksanaan fungsinya, Akuntan Publik menjadi bagian dari sistem pengendalian internal Perseroan yang berfungsi untuk memberikan keyakinan yang memadai mengenai validitas/audit pelaporan keuangan sesuai dengan prinsip akuntansi yang berlaku umum, kepatuhan terhadap peraturan perundang-undangan dan sistem pengendalian internal.

KEBIJAKAN PENUNJUKAN

Dalam hal penunjukan Kantor Akuntan Publik (KAP) yang akan melakukan audit terhadap laporan keuangan Perseroan ditetapkan melalui Rapat Umum Pemegang Saham (RUPS) dengan tetap memperhatikan pertimbangan rekomendasi dari Dewan Komisaris.

Ketentuan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) dalam Pelaporan Laporan Keuangan dan Laporan Tahunan diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa AP dan KAP dalam Kegiatan Jasa Keuangan. Penunjukan AP dan/atau KAP yang akan memberikan jasa audit atas informasi keuangan historis tahunan diputuskan oleh Rapat Umum Pemegang Saham Pihak yang Melaksanakan Kegiatan Jasa Keuangan dengan mempertimbangkan usulan Dewan Komisaris.

NAMA DAN TAHUN KANTOR AKUNTAN PUBLIK SERTA AKUNTAN PUBLIK

Bank telah menunjuk Kantor Akuntan Publik (KAP) Purwanto, Sungkoro & Surja. Sebagai bentuk komitmen dalam penerapan prinsip GCG khususnya transparansi, berikut disampaikan daftar Kantor Akuntan Publik, Akuntan dan biaya yang diberikan dalam mengaudit laporan keuangan Bank untuk periode 6 (enam) tahun terakhir, adalah sebagai berikut ini:

As an external organ of Bank, the function of Public Accountant is to provide opinions regarding the conformity of the presentation of Bank's financial statements against the Financial Accounting Standards (SAK) applicable in Indonesia. In carrying out its functions, the Public Accountant becomes part of the Company's internal control system which functions to provide adequate assurance regarding the validity/audit of financial reporting in accordance with generally accepted accounting principles, compliance with laws and regulations and the internal control system.

APPOINTMENT POLICY

In case of the appointment of a Public Accounting Firm (KAP) to conduct an audit of the Company's financial statements, it is determined through the General Meeting of Shareholders (GMS) with due regard to the consideration of recommendations from the Board of Commissioners.

Provisions for Public Accountant Services (AP) and Public Accountant Offices (KAP) in Reporting Financial Statements and Annual Reports are regulated in Financial Services Authority Circular Letter No. 36/SEOJK.03/2017 concerning Procedures for Using AP and KAP Services in Financial Services Activities. The appointment of AP and/or KAP to provide audit services on annual historical financial information is decided by the General Meeting of Shareholders of the Parties Carrying Out Financial Services Activities by considering the proposal of the Board of Commissioners.

NAME AND YEAR OF PUBLIC ACCOUNTING FIRM AND PUBLIC ACCOUNTANT

Bank has appointed a Public Accounting Firm (KAP) Purwanto, Sungkoro & Surja. As a form of commitment to implementing GCG principles, especially transparency, the following is a list of Public Accounting Firms, Accountants and fees paid in auditing Bank's financial statements for the last 6 (six) year period, as follows:

Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Accountant Name	Penugasan Assignment
2022	Purwanto, Sungkoro & Surja	Christophorus Alvin Kossim	Melaksanakan audit laporan keuangan berdasarkan standard auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Auditing financial report based on auditing standards set by the Indonesian Institute of Public Accountants.
2021	Purwanto, Sungkoro & Surja	Christophorus Alvin Kossim	Melaksanakan audit laporan keuangan berdasarkan standard auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Auditing financial report based on auditing standards set by the Indonesian Institute of Public Accountants.
2020	Tanubrata Sutanto Fahmi Bambang dan Rekan	Sutomo	Melaksanakan audit laporan keuangan berdasarkan standard auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Auditing financial report based on auditing standards set by the Indonesian Institute of Public Accountants.



Tahun Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Accountant Name	Penugasan Assignment
2019	Purwantono, Sungkoro dan Surja	Muhammad Kurniawan	Melaksanakan audit laporan keuangan berdasarkan standard auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Auditing financial report based on auditing standards set by the Indonesian Institute of Public Accountants
2018	Purwantono, Sungkoro dan Surja	Yasir	Melaksanakan audit laporan keuangan berdasarkan standard auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Auditing financial report based on auditing standards set by the Indonesian Institute of Public Accountants.
2017	Purwantono, Sungkoro dan Surja	Yasir	Melaksanakan audit laporan keuangan berdasarkan standard auditing yang ditetapkan oleh Institut Akuntan Publik Indonesia. Auditing financial report based on auditing standards set by the Indonesian Institute of Public Accountants.



MANAJEMEN RISIKO

RISK MANAGEMENT

Bank Aladin Syariah menyusun sistem manajemen risiko sesuai dengan POJK No. 65/ POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah dan POJK No. 08/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

Bank menerapkan Manajemen Risiko dengan melakukan pengimplementasian manajemen risiko di segala aktivitas fungsional operasional Bank. Secara efektif, penerapan tersebut difokuskan pada 4 (empat) pilar dari prinsip-prinsip penerapan manajemen risiko, di antaranya:

1. Pengawasan aktif Dewan Komisaris, Direksi, dan Dewan Pengawas Syariah;
2. Kecukupan kebijakan, prosedur, dan penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta manajemen risiko sistem informasi;
4. Pengendalian internal yang menyeluruh.

Selanjutnya, penerapan manajemen risiko Perseroan akan diselaraskan dengan tujuan, kebijakan usaha, ukuran, kompleksitas usaha, dan kemampuan Bank dengan ruang lingkup risiko yang mencakup Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Strategik, Risiko Kepatuhan, Risiko Imbal Hasil, dan Risiko Investasi.

PENGAWASAN DARI DEWAN KOMISARIS DAN DIREKSI

Bank Aladin Syariah memiliki tanggung jawab atas efektivitas penerapan manajemen risiko di lingkungan Bank yang dijalankan oleh Manajemen Perseroan melalui Dewan Komisaris dan Direksi Perseroan. Melalui Komite Pemantau Risiko, Dewan Komisaris akan mengevaluasi kebijakan dan implementasi manajemen risiko yang dilakukan oleh Direksi, guna memastikan keefektifan pengelolaan seluruh aktivitas dan risiko-risiko tersebut. Komite Manajemen Risiko juga membantu Direksi dalam menentukan arah kebijakan dan strategi manajemen risiko serta implementasinya secara menyeluruh.

Selanjutnya, Direksi memastikan seluruh risiko yang material dan dampaknya telah ditindaklanjuti, serta melaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha. Tidak hanya itu, Direksi juga memperhatikan budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

Bank Aladin Syariah develops a risk management system in accordance with POJK No. 65/ POJK.03/2016 concerning Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units and POJK No. 08/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units.

Bank implements Risk Management by implementing risk management in all operational functional activities of Bank. Effectively, the implementation is focused on 4 (four) pillars of the principles of risk management implementation, among others:

1. Active supervision of the Board of Commissioners, Directors and Sharia Supervisory Board;
2. Adequacy of policies, procedures and risk limits;
3. Adequacy of the processes of identification, measurement, monitoring, and risk control as well as information system risk management;
4. Comprehensive internal control.

Furthermore, the implementation of the Company's risk management will be aligned with the objectives, business policies, size, business complexity, and capabilities of Bank with a risk scope that includes Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk, Risk Compliance, Yield Risk, and Investment Risk.

SUPERVISORY FROM BOARD OF COMMISSIONERS AND DIRECTORS

Bank Aladin Syariah has responsibility for the effectiveness of risk management implementation within Bank which is carried out by the Company's Management through the Company's Board of Commissioners and Directors. Through the Risk Monitoring Committee, Board of Commissioners evaluate the policies and implementation of risk management carried out by the Board of Directors, in order to ensure the effectiveness of managing all these activities and risks. The Risk Management Committee also assists the Board of Directors in determining the direction of risk management policies and strategies and their overall implementation.

Furthermore, Board of Directors ensure that all material risks and their impacts have been followed up, as well as implementing corrective steps for problems or irregularities in business activities. Not only that, the Board of Directors also pays attention to the culture of risk management including risk awareness at all levels of the organization.



KECUKUPAN KEBIJAKAN, PROSEDUR, DAN PENETAPAN LIMIT RISIKO

Berdasarkan Kebijakan Umum Manajemen Risiko Bank, disebutkan bahwa dasar-dasar kebijakan manajemen risiko menjadi acuan kebijakan, prosedur, juga pedoman di bidang manajemen risiko sesuai ketentuan yang berlaku. Kebijakan Manajemen Risiko Bank mencakup beberapa tahap proses manajemen risiko, di antaranya:

1. Identifikasi risiko;
2. Pengukuran risiko;
3. Pemantauan risiko; dan
4. Pengendalian risiko.

Dalam mengelola dan menetapkan limit, prosedur untuk setiap jenis risiko yang wajib dikelola dalam seluruh produk dan kegiatan usaha Bank diselaraskan dengan tingkat risiko yang akan diambil (risk appetite). Pengelolaan dan penetapan limit tersebut juga memperhatikan pengalaman yang dimiliki dalam mengelola risiko dimaksud. Selanjutnya, limit ditinjau secara berkala guna menyesuaikan perubahan kondisi yang terjadi.

Dalam hal ini, Direksi memiliki kewenangan untuk menetapkan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko. Namun, segala kegiatan tersebut tetap memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan yang berlaku.

PROSES MANAJEMEN RISIKO DAN SISTEM INFORMASI MANAJEMEN RISIKO

1. Identifikasi
Identifikasi risiko bersifat proaktif, mencakup seluruh aktivitas bisnis Bank dan dilakukan dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko serta dampaknya. Identifikasi risiko antara lain didasarkan pada pengalaman kerugian yang pernah terjadi.
2. Pengukuran
Pengukuran risiko dilakukan secara berkala untuk seluruh aktivitas bisnis Bank. Penggunaan model pengukuran risiko disesuaikan dengan kebutuhan, ukuran, dan kompleksitas kegiatan usaha, serta manfaat yang diperoleh. Pengukuran risiko dilaksanakan untuk mengukur eksposur risiko sebagai acuan dalam pengendalian. Pengukuran risiko dilakukan secara berkala baik untuk produk dan portofolio maupun seluruh aktivitas bisnis Bank. Pendekatan dan metodologi pengukuran dapat bersifat kuantitatif, kualitatif, atau merupakan kombinasi keduanya. Pengukuran risiko tercermin dalam laporan profil risiko triwulanan dan laporan lainnya.
3. Pemantauan
Bank memiliki sistem dan prosedur pemantauan yang antara lain mencakup pemantauan terhadap besarnya eksposur Risiko, toleransi Risiko, kepatuhan limit internal, dan hasil stress

ADEQUACY OF POLICIES, PROCEDURES AND SETTING RISK LIMITS

Based on Bank's General Risk Management Policy, it is stated that the basics of risk management policies are used as a reference for policies, procedures, as well as guidelines in the field of risk management in accordance with applicable regulations. Bank's Risk Management Policy covers several stages of the risk management process, among others:

1. Risk identification;
2. Risk measurement;
3. Risk monitoring; And
4. Risk control.

In managing and setting limits, procedures for each type of risk that must be managed in all products and business activities of Bank are aligned with the level of risk to be taken (risk appetite). The management and determination of these limits also considers the experience possessed in managing the intended risk. Furthermore, limits are reviewed periodically to adjust to changes in conditions that occur.

In this case, the Board of Directors has the authority to set risk limits, tolerance levels for each type of risk, and risk exposure. However, all of these activities still consider experience, capital capacity, risk management system and device capabilities, available resources, and applicable regulations.

RISK MANAGEMENT PROCESS AND RISK MANAGEMENT INFORMATION SYSTEM

1. Identification
Risk identification is proactive in nature, covers all business activities of Bank and is carried out in order to analyze the source and possibility of risk and its impact. Risk identification is based, among other things, on the experience of losses that have occurred.
2. Measurement
Risk measurement is carried out periodically for all of Bank's business activities. The use of risk measurement models is adjusted to the needs, size and complexity of business activities, as well as the benefits obtained. Risk measurement is carried out to measure risk exposure as a reference in control. Risk measurement is carried out periodically both for products and portfolios as well as all business activities of Bank. Measurement approaches and methodologies can be quantitative, qualitative, or a combination of both. Risk measurement is reflected in the quarterly risk profile report and other reports.
3. Monitoring
Bank has monitoring systems and procedures which include monitoring the amount of Risk exposure, Risk tolerance, internal limit compliance, and stress testing results as well



testing maupun konsistensi pelaksanaan dengan kebijakan, prosedur, dan limit yang ditetapkan. Aktivitas pemantauan risiko dilakukan dengan cara mengevaluasi eksposur risiko yang terdapat dalam kegiatan usaha Bank serta efektivitas proses manajemen risiko terintegrasi.

4. Pengendalian

Proses pengendalian risiko dilaksanakan dengan memperhatikan sistem pengendalian intern yang disusun sesuai dengan ketentuan yang berlaku dan bertujuan untuk mengelola risiko tertentu yang dapat membahayakan kelangsungan usaha Bank. Kerangka kerja proses pengendalian risiko didasarkan atas suatu hasil evaluasi dari eksposur risiko yang terdapat pada bisnis Bank.

5. Sistem Manajemen Risiko

Sebagai bagian dari proses manajemen risiko, Bank memiliki sistem informasi manajemen risiko yang dapat memastikan terukurnya eksposur risiko secara akurat, informatif, dan tepat waktu, baik eksposur risiko secara keseluruhan/komposit maupun eksposur per jenis risiko yang melekat pada kegiatan usaha Bank, maupun eksposur risiko per jenis aktivitas fungsional Bank.

Sistem informasi manajemen risiko secara berkala disusun oleh Divisi yang melaksanakan fungsi manajemen risiko dalam bentuk laporan profil risiko, yang selanjutnya dilaporkan kepada Direksi dan Komite Manajemen Risiko.

JENIS RISIKO DAN PENGELOLAANNYA

1. Risiko Kredit

Merupakan risiko kegagalan nasabah dan/atau pihak lain dalam memenuhi kewajiban kepada Bank sesuai dengan perjanjian yang disepakati, termasuk risiko kredit akibat kegagalan debitur, Risiko Konsentrasi Kredit, Counterparty Credit Risk dan Settlement Risk. Perseroan melakukan berbagai langkah mitigasi risiko kredit/pembiayaan dengan menggunakan sejumlah teknik seperti penerapan agunan dan penjaminan atau asuransi pembiayaan untuk mengurangi dampak risiko.

Beberapa langkah umum yang dijalankan untuk mengelola dan memitigasi risiko ini, adalah:

- Bank telah menetapkan dan menerapkan tata kelola, kerangka, proses dan pengendalian manajemen risiko kredit;
- Bank telah memiliki dan menerapkan Kebijakan dan Prosedur Kredit, Risk Appetite Statement, Risk Acceptance Criteria, dan Komite Kredit secara konsisten;
- Memiliki standar prosedur yang terdokumentasi dengan baik dan infrastruktur terkait dengan proses pembiayaan, yaitu antara lain prosedur pembiayaan yang memadai dan memiliki Tim Collection dengan sistem yang mendukung.

as implementation consistency with established policies, procedures and limits. Risk monitoring activities are carried out by evaluating the risk exposures contained in Bank's business activities and the effectiveness of the integrated risk management process.

4. Control

The risk control process is carried out by considering the internal control system which is prepared in accordance with applicable regulations and aims to manage certain risks that can endanger the continuity of Bank's business. The risk control process framework is based on an evaluation result of the risk exposure in Bank's business.

5. Risk Management System

As part of the risk management process, Bank has a risk management information system that can ensure accurate, informative and timely measurement of risk exposure, both overall/composite risk exposure and exposure per type of risk inherent in Bank's business activities, as well as risk exposure per type of Bank functional activity.

The risk management information system is regularly prepared by the Division that carries out the risk management function in the form of a risk profile report, which is then reported to the Board of Directors and the Risk Management Committee.

TYPES OF RISK AND THE MANAGEMENT

1. Credit Risk

This is the risk of failure of customers and/or other parties in fulfilling obligations to Bank in accordance with the agreed agreement, including credit risk due to debtor failure, Credit Concentration Risk, Counterparty Credit Risk and Settlement Risk. The Company takes various credit/financing risk mitigation measures by using a number of techniques such as the application of collateral and guarantees or financing insurance to reduce the impact of risk.

Some common steps taken to manage and mitigate this risk, are:

- Bank has established and implemented credit risk management governance, framework, processes and controls;
- Bank has consistently implemented Credit Policies and Procedures, Risk Appetite Statements, Risk Acceptance Criteria, and Credit Committees;
- Have well-documented standard procedures and infrastructure related to the financing process, namely, among others, adequate financing procedures and having a Collection Team with a supporting system.



2. Risiko Pasar

Merupakan risiko pada posisi neraca dan rekening administratif akibat perubahan harga pasar, antara lain Risiko berupa perubahan nilai dari aset yang dapat diperdagangkan atau disewakan. Risiko ini timbul akibat adanya perubahan nilai aset yang dapat diperdagangkan atau disewakan. Risiko pasar terdiri dari tiga jenis risiko: risiko nilai tukar, risiko komoditas dan ekuitas.

Langkah mitigasi yang dijalankan meliputi:

- Strategi pengelolaan aset dan liabilitas bank melalui mekanisme ALCO antara lain yaitu asset & liabilities management;
- Monitoring dan pengukuran secara berkala terhadap kecenderungan perubahan harga pasar, kemungkinan terjadinya tekanan pasar serta limitasi risiko pasar;
- Melakukan pengawasan terhadap perkembangan tingkat margin di pasar dan menganalisa pengaruhnya terhadap kinerja Bank;
- Bank telah memiliki dan menerapkan Prosedur Risiko Pasar dan Risk Appetite Statement.

3. Risiko Likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan bank. Risiko ini dapat terjadi akibat pertumbuhan pembiayaan bank yang lebih besar dibandingkan dengan pertumbuhan dana pihak ketiga.

Tindakan yang diambil oleh Perseroan untuk meminimalkan risiko likuiditas diantaranya sebagai berikut:

- Melakukan pengukuran risiko likuiditas yang menggambarkan posisi dan kecenderungan risiko likuiditas Bank secara berkesinambungan, sehingga menjadi indikator peringatan dini, jika Bank mulai mengalami permasalahan likuiditas;
- Melakukan review terhadap kebijakan dan prosedur operasi standar yang terkait dengan pengelolaan risiko likuiditas;
- Mengatur dan menjaga likuiditas Bank secara keseluruhan dan sesuai ketentuan Regulator dalam hal pemenuhan Giro Wajib Minimum (GWM), RIM (Rasio Intermediasi Makroprudensial) dan Penyangga Likuiditas Makroprudensial (PLM);
- Memelihara akses Bank ke pasar uang melalui penempatan dan pinjaman antar bank;
- Bank telah memiliki dan menerapkan Risk Appetite Statement, Prosedur Risiko Likuiditas dan Contingency Funding Plan.

2. Market Risk

It is a risk in balance sheet positions and administrative accounts due to changes in market prices, including risks in the form of changes in the value of assets that can be traded or leased. This risk arises due to changes in the value of assets that can be traded or leased. Market risk consists of three types of risk: exchange rate risk, commodity risk and equity.

Mitigation measures implemented include:

- The strategy for managing bank assets and liabilities through the ALCO mechanism includes, among others, asset & liabilities management;
- Periodic monitoring and measurement of trends in market price changes, the possibility of market pressures and market risk limitations;
- Supervise the development of margin levels in the market and analyze the impact on Bank's performance;
- Bank already has and implements Market Risk Procedures and Risk Appetite Statements.

3. Liquidity Risk

Liquidity risk is the risk resulting from Bank's inability to meet its maturing obligations from cash flow funding sources and/or from high quality liquid assets that can be pledged as collateral, without disrupting Bank's activities and financial condition. This risk can occur due to the growth of bank financing which is greater than the growth of third-party funds.

Actions taken by the Company to minimize liquidity risk include the following:

- Measure the liquidity risk profile that describes the position and trend of Bank's liquidity risk on an ongoing basis, so that it becomes an early warning indicator, if Bank starts experiencing liquidity problems;
- Reviewing policies and standard operating procedures related to liquidity risk management;
- Regulating and maintaining Bank's liquidity as a whole and in accordance with Regulatory provisions in terms of fulfilling the Minimum Statutory Reserves (GWM), RIM (Macroprudential Intermediation Ratio) and Macroprudential Liquidity Buffer (PLM);
- Maintaining Bank's access to the money market through interbank placements and loans;
- Bank has and implements a Risk Appetite Statement, Liquidity Risk Procedure and Contingency Funding Plan.



4. Risiko Operasional

Merupakan risiko kerugian yang diakibatkan oleh proses internal yang kurang memadai, kegagalan proses internal, kesalahan manusia, kegagalan sistem dan/ atau adanya kejadian eksternal yang mempengaruhi operasional Bank.

Risiko operasional merupakan risiko utama yang dikelola Bank dalam bentuk pengembangan pengendalian internal. Salah satu upaya yang dilakukan adalah peningkatan kontrol diseluruh unit kerja melalui pemisahan tugas dan tanggung jawab, mekanisme dual control dalam pelaksanaan fungsi transaksi, deviasi/otorisasi, pembatasan otoritas sistem akses, peningkatan kompetensi karyawan termasuk pemenuhan kecukupan sumber daya manusia (SDM) dan pelaksanaan audit internal.

Langkah-langkah mitigasi yang dilakukan Perseroan untuk mengelola risiko ini adalah:

- Melakukan analisa risiko operasional untuk produk baru yang diusulkan dan atau kegiatan yang akan diluncurkan oleh Bank;
- Mengembangkan kebijakan manajemen risiko termasuk prosedur untuk teknologi informasi termasuk jaringan komunikasi data dan standarisasi perangkat lunak, manajemen sistem akses, pengembangan layanan perbankan elektronik dalam hal keamanan aksesibilitas dan Disaster Recovery Plan;
- Melakukan review terhadap ketentuan baik itu kebijakan maupun prosedur yang berkaitan dengan pengelolaan risiko operasional.
- Bank telah memiliki dan menerapkan Risk Appetite Statement, Prosedur Anti Fraud, dan Business Continuity Plan.

5. Risiko Hukum

Risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis, antara lain dapat disebabkan karena kurangnya pendukung hukum atau kelemahan dari kontrak. Selain itu, Bank juga harus mengikuti seluruh aturan dan ditetapkan oleh Bank Indonesia dan OJK. Kegagalan untuk mematuhi hukum dan peraturan yang berlaku dapat menimbulkan klaim litigasi terhadap Bank.

Mitigasi yang dijalankan untuk mengelola risiko ini, adalah:

- Bank telah memiliki dan menerapkan Kebijakan Hukum dan Risk Appetite Statement untuk risiko hukum;
- Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga dan meminta review dari unit kerja lain yang terkait;
- Melakukan analisa hukum atas produk dan/atau aktivitas baru.

4. Operational Risk

This is the risk of loss caused by inadequate internal processes, internal process failures, human errors, system failures and/ or external events that affect Bank's operations.

Operational risk is the main risk managed by Bank in the form of internal control development. One of the efforts made is to increase control in all work units through segregation of duties and responsibilities, a dual control mechanism in the implementation of transaction functions, deviation/ authorization, restrictions on access system authority, increase in employee competence including fulfillment of adequate human capital (HC) and audits internal.

The mitigation steps taken by the Company to manage this risk are:

- Conduct operational risk analysis for proposed new products and/or activities to be launched by Bank;
- Develop risk management policies including procedures for information technology including data communication networks and standardization of software, access system management, development of electronic banking services in terms of accessibility security and a Disaster Recovery Plan;
- Reviewing the provisions, both policies and procedures related to operational risk management.
- Bank already has and implements a Risk Appetite Statement, Anti-Fraud Procedures and a Business Continuity Plan.

5. Legal Risk

Risks due to lawsuits and/or weaknesses in juridical aspects, among others, can be caused by a lack of legal support or weaknesses in contracts. In addition, Bank must also follow all the rules set by Bank Indonesia and OJK. Failure to comply with applicable laws and regulations may result in litigation claims against Bank.

The mitigations implemented to manage this risk are:

- Bank already has and implements a Legal Policy and Risk Appetite Statement for legal risks;
- Examining all agreements to be made between Bank and third parties and requesting reviews from other related work units;
- Conduct legal analysis of new products and/or activities.



6. Risiko Kepatuhan

Risiko yang timbul dari kegagalan Bank dalam memenuhi dan/atau menerapkan hukum yang berlaku dan peraturan untuk bank syariah. Sebagai lembaga perbankan syariah, Perseroan wajib untuk selalu mematuhi peraturan perbankan yang dikeluarkan oleh Pemerintah, Bank Indonesia, Otoritas Jasa Keuangan dan Dewan Syariah Nasional.

Untuk memitigasi risiko ini, Perseroan menjalankan beberapa inisiatif, yakni:

- Melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan masukan/review kepada unit bisnis serta unit operasional dalam hal pengembangan produk dan/atau aktivitas baru;
- Melakukan review terhadap kebijakan pedoman dan prosedur internal yang dimiliki dalam rangka memastikan bahwa seluruh peraturan eksternal telah disediakan akomodasi sedemikian rupa dan dipatuhi dalam pelaksanaannya;
- Melakukan sosialisasi terkait peraturan yang berlaku kepada unit kerja terkait sehingga setiap unit kerja dapat melaksanakan tugas dan tanggung jawab sesuai dengan peraturan berlaku;
- Menjadi Liaison dengan Dewan Pengawas Syariah guna memastikan kepatuhan operasi Bank dengan prinsip syariah.

7. Risiko Strategik

Risiko ini merupakan risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini timbul antara lain karena bank menetapkan strategi yang kurang sejalan dengan visi dan misi bank, melakukan analisis lingkungan strategik yang tidak komprehensif dan/atau terdapat ketidaksesuaian rencana strategik antar level strategik.

Risiko Strategik juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar dan perubahan kebijakan otoritas terkait.

Adapun mitigasi atau pengelolaan risiko strategik yang dijalankan oleh Perseroan, mencakup:

- Melakukan identifikasi dan kuantifikasi risiko strategis sejak awal penyusunan rencana bisnis bank dengan berpedoman pada visi, misi, strategi serta kemampuan Perseroan;
- Mengelola risiko strategik melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen Risiko,

6. Compliance Risk

Risks arising from Bank's failure to fulfill and/or apply applicable laws and regulations for sharia banks. As a sharia banking institution, the Company is required to always comply with banking regulations issued by the Government, Bank Indonesia, the Financial Services Authority and the National Sharia Council.

To mitigate this risk, the Company carries out several initiatives, namely:

- Identify and manage compliance risk from the start by providing input/review to business units and operational units in terms of developing new products and/or activities;
- Conduct a review of the guidelines policies and internal procedures that are owned in order to ensure that all external regulations have been accommodated in such a way and complied with in their implementation;
- Conduct outreach related to applicable regulations to related work units so that each work unit can carry out duties and responsibilities in accordance with applicable regulations;
- Become a Liaison with the Sharia Supervisory Board to ensure the compliance of Bank's operations with sharia principles.

7. Strategic Risk

This risk is a risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment. This risk arises partly because Bank adopts a strategy that is not in line with Bank's vision and mission, conducts an analysis of the strategic environment that is not comprehensive and/or there is a discrepancy between strategic plans between strategic levels.

Strategic risk also arises from failure to anticipate changes in the business environment including failure to anticipate changes in technology, changes in macroeconomic conditions, dynamics of competition in the market and changes in policies of the relevant authorities.

The mitigation or strategic risk management carried out by the Company includes:

- Identify and quantify strategic risks from the start of preparing Bank's business plan based on the vision, mission, strategy and capabilities of the Company;
- Managing strategic risk through a collective and comprehensive consideration and decision-making process within the Risk Management Committee, to be



untuk selanjutnya disampaikan ke Direksi;

- c. Melakukan kaji ulang secara berkala terhadap strategi dan rencana bisnis bank untuk memastikan apakah masih relevan dengan situasi dan kondisi terkini serta melakukan penilaian terhadap tingkat keberhasilan pencapaian rencana bisnis bank.

8. Risiko Reputasi

Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap bank. Risiko ini timbul antara lain karena adanya pemberitaan media dan/atau rumor mengenai bank yang bersifat negatif serta adanya strategi komunikasi bank yang kurang efektif.

Mitigasi dan pengelolaan risiko yang dijalankan Perseroan, mencakup:

- a. Melakukan pengawasan terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media;
- b. Membuat klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh Perseroan apabila terdapat pemberitaan negatif dan keluhan nasabah yang muncul di media;
- c. Melakukan analisis risiko reputasi yang mungkin timbul, serta strategi untuk mengantisipasi risiko saat meluncurkan produk/layanan/program baru Bank.

9. Risiko Imbal Hasil

Merupakan risiko akibat perubahan tingkat imbal hasil yang dibayarkan Bank kepada nasabah, karena terjadi perubahan tingkat imbal hasil yang diterima Bank dari penyaluran dana.

Mitigasi dan pengelolaan risiko Imbal Hasil yang dilakukan Perseroan, mencakup:

- a. Monitoring dan pengukuran melalui rapat ALCO terhadap kebijakan pricing secara berkala atau sesuai kebutuhan apabila terjadi tekanan pasar yang dapat meningkatkan risiko bank;
- b. Kecukupan penetapan limit dan proses kaji ulang yang memadai terhadap portofolio DPK dan pembiayaan dengan akad berbasis bagi hasil serta sensitivitas terhadap perubahan pricing di pasar;
- c. Estimasi secara berkala terhadap potensi kerugian ekonomis Bank pada kondisi pasar yang tidak normal guna melihat sensitivitas kinerja Bank terhadap perubahan suku bunga benchmark dan nisbah di pasar;
- d. Bank telah memiliki dan menerapkan standar prosedur risiko imbal hasil.

10. Risiko Investasi

Risiko akibat Bank ikut menanggung kerugian usaha nasabah yang dibiayai dalam pembiayaan berbasis bagi hasil baik yang

subsequently submitted to the Board of Directors;

- c. Conduct periodic reviews of Bank's business strategy and plan to ascertain whether they are still relevant to the current situation and conditions and to evaluate the level of success in achieving Bank's business plan.

8. Reputation Risk

Risk due to decreased level of stakeholder trust originating from negative perceptions of Bank. This risk arises, among others, due to negative media coverage and/or rumors regarding Bank as well as an ineffective bank communication strategy.

Risk mitigation and management carried out by the Company, includes:

- a. Supervise media coverage to monitor negative publications or customer complaints that appear in the media;
- b. Make clarifications and responses according to the best steps taken by the Company if there is negative news and customer complaints that appear in the media;
- c. Conduct reputation risk analysis that may arise, as well as strategies to anticipate risks when launching new products/services/programs of Bank.

9. Yield Risk

It is a risk due to changes in the rate of return paid by Bank to customers, due to changes in the rate of return received by Bank from channeling funds.

Yield risk mitigation and management carried out by the Company, includes:

- a. Monitoring and measurement through ALCO meetings on pricing policies on a regular basis or as needed in the event of market pressure which could increase bank risk;
- b. Adequacy of setting limits and adequate review processes for DPK portfolios and financing with profit-sharing based contracts as well as sensitivity to pricing changes in the market;
- c. Periodic estimation of Bank's potential economic loss in abnormal market conditions to see the sensitivity of Bank's performance to changes in benchmark interest rates and market ratios;
- d. Bank already has and implements standard procedures for yield risk.

10. Investment Risk

The risk due to Bank taking part in the loss of the customer's business financed in profit-sharing-based financing using both



menggunakan metode net revenue sharing maupun yang menggunakan metode profit and loss sharing.

Beberapa langkah mitigasi dan pengelolaan yang dilakukan, mencakup:

- Identifikasi atas risiko aktivitas investasi dengan akad berbasis bagi hasil terhadap portofolio yang sudah ada atau potensi risiko yang mungkin timbul, guna memudahkan dalam menyusun dan mengimplementasikan kebijakan investasi dengan akad berbasis bagi hasil yang jelas dan hati-hati, sehingga risiko tersebut dapat dikelola dan dikendalikan secara efektif;
- Mengimplementasikan proses persetujuan investasi dengan akad berbasis bagi hasil yang efektif antara lain dengan menetapkan batas kewenangan (limit) dan mekanisme pengambilan keputusan investasi dengan akad berbasis bagi hasil;
- Monitoring terhadap konsentrasi penyaluran dana dengan akad berbasis bagi hasil sehingga sesuai dengan risk appetite Bank.

the net revenue sharing method and those using the profit and loss sharing method.

Some of the mitigation and management steps taken include:

- Identification of investment activity risks with profit-sharing-based contracts against existing portfolios or potential risks that may arise, in order to facilitate the preparation and implementation of clear and prudent profit-sharing-based investment policies, so that these risks can be managed and controlled effectively effective;
- Implementing an investment approval process with an effective profit-sharing-based contract, among others by setting limits and mechanisms for making investment decisions with profit-sharing-based contracts;
- Monitoring the concentration of channeling funds with a profit-sharing-based contract so that it is in line with Bank's risk appetite.

Review terhadap Efektivitas Sistem Manajemen Risiko

Review of the Effectiveness of the Risk Management System

Penilaian Profil Risiko Risk Profile Assessment

Penilaian Posisi Desember 2022 December 2022 Position Assessment				Penilaian Posisi Desember 2021 December 2021 Position Assessment		
Profil Risiko Risk Profile	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Rating of Quality of Implementation of Risk Management	Peringkat Risiko Risk Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Rating of Quality of Implementation of Risk Management	Peringkat Risiko Risk Rating
Risiko Kredit Credit Risk	Low to moderate	Satisfactory	2	Low	Satisfactory	1
Risiko Pasar Market Risk	Low	Satisfactory	1	Low	Satisfactory	1
Risiko Likuiditas Liquidity Risk	Low to moderate	Satisfactory	2	Low	Satisfactory	1
Risiko Operasional Operational Risk	Low to moderate	Satisfactory	2	Low to moderate	Satisfactory	2
Risiko Hukum Legal Risk	Low	Satisfactory	1	Low	Satisfactory	1
Risiko Strategik Strategic Risk	Low to moderate	Satisfactory	2	Low to moderate	Satisfactory	2
Risiko Kepatuhan Compliance Risk	Low to moderate	Satisfactory	2	Low to moderate	Satisfactory	2
Risiko Reputasi Reputation Risk	Low	Satisfactory	1	Low	Satisfactory	1
Risiko Imbal Hasil Return Risk	Low	Satisfactory	1	Low	Satisfactory	1



Penilaian Profil Risiko

Risk Profile Assessment

Penilaian Posisi Desember 2022 December 2022 Position Assessment				Penilaian Posisi Desember 2021 December 2021 Position Assessment		
Profil Risiko Risk Profile	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Rating of Quality of Implementation of Risk Management	Peringkat Risiko Risk Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat Kualitas Penerapan Manajemen Risiko Rating of Quality of Implementation of Risk Management	Peringkat Risiko Risk Rating
Risiko Investasi Investment Risk	Low	Satisfactory	1	Low	Satisfactory	1
Peringkat Komposit Composite Rating	Low to moderate	Satisfactory	1	Low to moderate	Satisfactory	2

Hasil dari penilaian Profil Risiko Komposit PT Bank Aladin Syariah Tbk ("Bank") pada Semester II Tahun 2022 (Juli - Desember 2022) adalah Peringkat "Low to moderate" dengan nilai 2 untuk Risiko Inheren, dan Satisfactory untuk Kualitas Penerapan Manajemen Risiko. Adapun dari hasil di atas terdapat beberapa pertimbangan yang mendukung penilaian, meliputi:

1. Bank sudah mulai melakukan kegiatan pembiayaan baru dimana eksposur risiko masih tergolong rendah.
2. Tidak ada kerugian operasional yang signifikan dan risiko reputasi tergolong rendah.
3. Tidak ada penambahan jumlah kasus baru yang diterima oleh Bank.
4. Strategi bisnis Bank sudah mulai terarah sesuai dengan target RBB.

PERNYATAAN DIREKSI DAN/ATAU DEWAN KOMISARIS TERKAIT SISTEM MANAJEMEN RISIKO

Bank melakukan evaluasi terhadap efektivitas sistem manajemen risiko secara berkala, meliputi:

1. Kebijakan dan prosedur terkait penilaian risiko;
2. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko;
3. Strategi dan kerangka kerja manajemen risiko.

Evaluasi tersebut selalu memperhatikan kondisi dan rencana bisnis bank serta faktor eksternal. Bank diharuskan mampu beradaptasi terhadap lingkungan dengan penerapan manajemen risiko yang mengedepankan prinsip kehati-hatian dan sesuai dengan prinsip syariah.

The results of PT Bank Aladin Syariah Tbk ("Bank") Composite Risk Profile assessment in Semester II 2022 (July - December 2022) are "Low to moderate" with a value of 2 for Inherent Risk, and Satisfactory for Quality of Risk Management Implementation. As for the results above, there are several considerations that support the assessment, including:

1. Bank has started to carry out new financing activities where the risk exposure is still relatively low.
2. There are no significant operational losses and reputation risk is low.
3. There is no additional number of new cases received by Bank.
4. Bank's business strategy has begun to be directed according to the RBB target.

STATEMENT OF BOARD OF DIRECTORS AND/OR BOARD OF COMMISSIONERS REGARDING THE RISK MANAGEMENT SYSTEM

Bank regularly evaluates the effectiveness of the risk management system, including:

1. Policies and procedures related to risk assessment;
2. Adequacy of risk identification, measurement, monitoring and control processes;
3. Risk management strategy and framework.

This evaluation always considers the condition and business plan of Bank as well as external factors. Banks are required to be able to adapt to the environment by implementing risk management that prioritizes the principle of prudence and in accordance with sharia principles.



PERKARA HUKUM LEGAL CASES

PERMASALAHAN HUKUM

Hingga 31 Desember 2022, tidak terdapat gugatan hukum baik perdata atau pidana atau hubungan industrial yang ditujukan kepada Bank, anggota Dewan Komisaris, Anggota Direksi, ataupun Dewan Pengawas Syariah.

SANKSI ADMINISTRATIF

Di sepanjang tahun 2022, tidak terdapat sanksi administratif dari pihak otoritas yang diberikan kepada Bank, Dewan Komisaris dan Direksi, maupun Dewan Pengawas Syariah.

LEGAL CASES

As of 31 December 2022, there were no civil or criminal lawsuits or industrial relations lawsuits against Bank, members of the Board of Commissioners, members of the Board of Directors or the Sharia Supervisory Board.

ADMINISTRATIVE SANCTIONS

Throughout 2022, there were no administrative sanctions from the authorities given to Bank, the Board of Commissioners and Directors, or the Sharia Supervisory Board.

BUY BACK SHARES DAN/ATAU BUYBACK OBLIGASI BANK BUY BACK SHARES AND/OR BANK BOND BUYBACK

Sepanjang tahun 2022, Bank belum melakukan buy back shares dan/atau buyback obligasi.

Throughout 2022, Bank has not carried out share buybacks and/or bond buybacks.

PROGRAM KEPEMILIKAN SAHAM KARYAWAN DAN/ATAU MANAJEMEN EMPLOYEE AND/OR MANAGEMENT SHARE OWNERSHIP PROGRAM

Hingga akhir 2022, Bank belum mengeluarkan program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP).

Until the end of 2022, Bank has not issued an Employee and/or Management Share Ownership Program (ESOP/MSOP).



AKSES INFORMASI DAN DATA PERUSAHAAN

ACCESS TO COMPANY INFORMATION AND DATA

Dalam menerapkan nilai-nilai Good Corporate Governance (GCG), Bank Aladin Syariah berkomitmen untuk menerapkan keterbukaan informasi, baik secara internal maupun eksternal. Pengelolaan dan Keterbukaan yang dimaksud berkaitan dengan informasi tentang Perseroan seperti, Transparansi Kondisi Keuangan dan Non Keuangan juga Laporan Pelaksanaan GCG dan Pelaporan Internal lainnya yang terkait. Keterbukaan dalam kedua hal ini sangat penting guna menciptakan citra Bank di mata publik, termasuk pada stakeholder.

Bank telah melaksanakan transparansi kondisi keuangan yang dituangkan dalam:

1. Laporan Tahunan, yang dipublikasikan dalam website Bank, yaitu <https://aladinbank.id/> dan disampaikan kepada pemegang saham, OJK, dan lembaga lain sebagaimana yang ditentukan dalam peraturan yang berlaku.
2. Laporan Keuangan Publikasi Triwulanan, yang dipublikasikan dalam website Bank dan disampaikan kepada OJK dan media massa.
3. Laporan Keuangan Publikasi Bulanan, yang dipublikasikan dalam website Bank.

Bank juga telah melaksanakan transparansi kondisi non-keuangan yang dituangkan dalam:

1. Laporan Pelaksanaan GCG, yang dipublikasikan dalam website Bank yakni <https://aladinbank.id/> dan disampaikan kepada pemegang saham, OJK, dan lembaga lain sebagaimana yang ditentukan dalam peraturan yang berlaku.
2. Informasi mengenai berbagai peristiwa dan kegiatan Perseroan, yang dipublikasikan dalam website Bank.

Informasi mengenai Transparansi Kondisi Keuangan dan Non-Keuangan, Laporan Pelaksanaan GCG dan Pelaporan Internal Perseroan dapat diakses pada situs website Bank (<https://aladinbank.id/>).

In implementing the values of Good Corporate Governance (GCG), Bank Aladin Syariah is committed to implementing information disclosure, both internally and externally. Management and Disclosure in question relates to information about the Company such as Transparency of Financial and Non-Financial Conditions as well as GCG Implementation Reports and other related Internal Reports. Transparency in both matters is very important in order to create Bank's image in the eyes of the public, including stakeholders.

Bank has carried out transparency of financial conditions as outlined in:

1. Annual Report, which is published on Bank's website, namely <https://aladinbank.id/> and submitted to shareholders, OJK, and other institutions as specified in the applicable regulations.
2. Quarterly Published Financial Reports, which are published on Bank's website and submitted to OJK and the mass media.
3. Monthly Published Financial Reports, which are published on Bank's website.

Bank also implemented transparency in non-financial conditions as outlined in:

1. GCG Implementation Report, which is published on Bank's website, namely <https://aladinbank.id/> and submitted to shareholders, OJK, and other institutions as specified in the applicable regulations.
2. Information regarding various events and activities of the Company, published on Bank's website.

Information regarding Transparency of Financial and Non-Financial Conditions, GCG Implementation Reports and the Company's Internal Reporting can be accessed on Bank's website (<https://aladinbank.id/>).

KODE ETIK BANK

BANK CODE OF ETHICS

Bank Aladin Syariah senantiasa berupaya dalam menjalankan prinsip-prinsip GCG pada setiap lini bisnisnya. Komitmen tersebut, Bank Aladin Syariah jalankan dengan menetapkan aturan dasar yang dimuat dalam Kode Etik dan Pedoman Perilaku (KEPP). Penyusunan KEPP ini bertujuan untuk menjadi pedoman pokok bagi seluruh karyawan dan manajemen Perseroan, sehingga tercipta lingkungan dan budaya kerja yang sehat, profesional, juga berintegritas.

POKOK-POKOK KODE ETIK

Kode Etik & Pedoman Perilaku mengatur Kode Etik seluruh karyawan dan Manajemen Bank tahun 2022 dalam mewujudkan lingkungan dan budaya kerja yang sehat, profesional, dan berintegritas. Kode etik Bank mengatur hal-hal sebagai berikut:

1. Konflik kepentingan;
2. Penyalahgunaan jabatan;
3. Penyalahgunaan informasi;
4. Integritas dan akurasi data & transaksi;
5. Perlakuan adil dan bijaksana;
6. Hubungan dengan Nasabah;
7. Kerahasiaan;
8. Pelanggaran hukum, aturan, standar, dan pedoman;
9. Pernyataan kepada publik;
10. Integritas Sistem Perbankan dan lain sebagainya.

PENGUNGKAPAN KEPATUHAN KODE ETIK BERLAKU UNTUK SELURUH LEVEL ORGANISASI

Selain mengacu pada Peraturan Perundang-undangan yang berlaku, pengelolaan Bank juga harus mengedepankan norma dan nilai etika. Di mana Kode etik berlaku bagi seluruh insan Bank Aladin Syariah, mulai dari Karyawan yang mempunyai hubungan kerja langsung, Karyawan tetap, juga karyawan kontrak. Baik itu Direksi dan Dewan Komisaris.

SOSIALISASI DAN PENYEBARLUASAN KODE ETIK

Bank telah mensosialisasikan kode etik kepada seluruh Insan Bank Aladin Syariah, yaitu Dewan Komisaris dan organ pendukungnya, Dewan Pengawas Syariah, Direksi, serta seluruh karyawan. Bank telah mengungkapkan sekaligus mempublikasikan melalui website Bank Aladin Syariah. Sehingga Insan Bank, bahkan seluruh lapisan masyarakat dapat dengan mudah mengakses dan mengetahui kode etik Bank.

Bank Aladin Syariah always strives to carry out GCG principles in every line of business. Bank Aladin Syariah carries out this commitment by establishing the basic rules contained in the Code of Ethics and Code of Conduct (KEPP). The purpose of preparing this KEPP is to become a basic guideline for all employees and management of the Company, so as to create a work environment and culture that is healthy, professional and with integrity.

PRINCIPLES OF CODE OF ETHICS

The Code of Ethics & Code of Conduct regulates the Code of Ethics for all employees and Bank Management in 2022 in creating a healthy, professional and integrity work environment and culture. Bank's code of ethics regulates the following matters:

1. Conflict of interest;
2. Abuse of position;
3. Misuse of information;
4. Integrity and accuracy of data & transactions;
5. Treat fairly and wisely;
6. Relations with Customers;
7. Confidentiality;
8. Violation of laws, rules, standards and guidelines;
9. Public statements;
10. Banking System Integrity and so on.

DISCLOSURE OF COMPLIANCE WITH THE CODE OF ETHICS APPLIES TO ALL ORGANIZATIONAL LEVELS

In addition to referring to the applicable laws and regulations, bank management must also prioritize ethical norms and values. Where the Code of Ethics applies to all Bank Aladin Syariah personnel, starting from employees who have direct work relationships, permanent employees, as well as contract employees. Both the Directors and the Board of Commissioners.

SOCIALIZATION AND DISSEMINATION OF THE CODE OF ETHICS

Bank has disseminated the code of ethics to all Bank Aladin Syariah personnel, namely the Board of Commissioners and its supporting organs, the Sharia Supervisory Board, Directors, and all employees. Bank has disclosed and published it through the Aladin Syariah Bank website. So that Bank personnel, even all levels of society can easily access and know Bank's code of ethics. Violation of the Code of Ethics

Pelanggaran Violation	Jumlah Kasus yang Dilakukan Number of Cases Done					
	Dewan Komisaris & Direksi Board of Commissioners & Directors		Pegawai Tetap Employee		Pegawai Tidak Tetap Contract Employee	
	2022	2021	2022	2021	2022	2021
Total Fraud	-	-	-	-	-	-
Total Fraud	-	-	-	-	-	-



Pelanggaran Violation	Jumlah Kasus yang Dilakukan Number of Cases Done					
	Dewan Komisaris & Direksi Board of Commissioners & Directors		Pegawai Tetap Employee		Pegawai Tidak Tetap Contract Employee	
	2022	2021	2022	2021	2022	2021
Telah diselesaikan Resolved	-	-	-	-	-	-
Dalam proses internal In the internal process	-	-	-	-	-	-
Belum diupayakan penyelesaiannya Untried to solve it yet	-	-	-	-	-	-
Telah ditindaklanjuti melalui proses hukum It has been followed up through the legal process	-	-	-	-	-	-

PENANGANAN BENTURAN KEPENTINGAN

HANDLING OF CONFLICT OF INTEREST

Sebagaimana tercantum dalam Kode Etik dan Pedoman Perilaku, Bank Aladin Syariah telah memiliki panduan mengenai benturan kepentingan yang mengikat setiap pengurus dan karyawan Bank. Pada tahun 2022, tidak ada transaksi yang mengandung benturan kepentingan.

As stated in the Code of Ethics and Code of Conduct, Bank Aladin Syariah has guidelines regarding conflicts of interest that bind every management and employee of Bank. In 2022, there will be no transactions containing conflicts of interest.

PENERAPAN FUNGSI KEPATUHAN

IMPLEMENTATION OF THE COMPLIANCE FUNCTION

Direktur Kepatuhan telah ditunjuk oleh Bank Aladin Syariah guna memastikan kepatuhan terhadap ketentuan OJK, BI, dan peraturan perundang-undangan lainnya yang berlaku. Penunjukkan tersebut telah sesuai dengan ketentuan OJK mengenai Fungsi Kepatuhan. Selanjutnya, Direktur Kepatuhan bersama dengan satuan kerja kepatuhan Bank Aladin Syariah wajib berkoordinasi dengan Dewan Pengawas Syariah terkait pelaksanaan Fungsi Kepatuhan terhadap Prinsip Syariah.

Director of Compliance has been appointed by Bank Aladin Syariah to ensure compliance with OJK, BI, and other applicable laws and regulations. The appointment is in accordance with OJK regulations regarding the Compliance Function. Furthermore, the Director of Compliance together with the compliance work unit of Bank Aladin Syariah must coordinate with the Sharia Supervisory Board regarding the implementation of the Compliance Function against Sharia Principles.

Direktur Kepatuhan Bank Aladin Syariah telah memenuhi persyaratan independensi serta kriteria sebagaimana ditetapkan dalam regulasi dan telah efektif lulus Penilaian Kemampuan dan Kepatutan dari Bank Indonesia pada tahun 2010. Pada pelaksanaannya, Direktur Kepatuhan akan menyampaikan laporan pelaksanaan tugas dan tanggung jawabnya kepada Direksi melalui forum Rapat Direksi yang dilaksanakan secara bulanan dan Rapat Dewan Komisaris setiap 4 (empat) bulan sekali. Direktur Kepatuhan juga telah menyampaikan laporan pokok pelaksanaan tugas Direktur Kepatuhan kepada OJK, berupa

The Director of Compliance of Bank Aladin Syariah has met the independence requirements and criteria as stipulated in the regulations and has effectively passed the Fit and Proper Test from Bank Indonesia in 2010. In practice, the Director of Compliance will submit a report on the implementation of his duties and responsibilities to the Directors through the Board of Directors meeting forum held monthly and the Board of Commissioners meeting every 4 (four) months. The Director of Compliance has also submitted a main report on the implementation of the Director of Compliance 's duties to OJK, in the form of a semiannual



Laporan Kepatuhan secara semesteran dan kepada Presiden Direktur yang ditembuskan kepada Dewan Komisaris secara triwulanan.

Berdasarkan POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Direktur Kepatuhan dibantu oleh Satuan Kerja Kepatuhan dalam menjalankan tugasnya. Adapun tugas dan tanggung jawab Direktur Kepatuhan antara lain sebagai berikut:

1. Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi;
2. Melakukan identifikasi, pengukuran, monitoring, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Penerapan Manajemen Risiko bagi bank umum syariah dan unit usaha syariah;
3. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh bank dengan ketentuan perundang-undangan;
4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan perundangundangan, termasuk prinsip syariah;
5. Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan perundang-undangan;
6. Melakukan sosialisasi kepada seluruh karyawan Bank mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku;
7. Menjalankan peran konsultatif sebagai Strategic Business Partner guna pencegahan dalam rangka mitigasi risiko kepatuhan dan memberikan rekomendasi untuk perbaikan serta peningkatan efektivitas kepatuhan, pengendalian internal dan GCG;
8. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Sepanjang tahun 2022, Bank Aladin Syariah menjalankan kegiatan kepatuhan dalam rangka menjaga dan meningkatkan pelaksanaan Fungsi Kepatuhan yang berkaitan dengan peningkatan budaya kepatuhan, pengelolaan risiko kepatuhan, evaluasi ketentuan internal, pemantauan aspek kehati-hatian bank. Selanjutnya, Bank Aladin Syariah telah melakukan serangkaian aktivitas mitigasi dalam mengelola risiko kepatuhan, yaitu:

1. Melakukan pemantauan atas risiko kehati-hatian Bank antara lain ketentuan Kewajiban Pemenuhan Modal Minimum (KPMM), Posisi Devisa Neto (PDN), Kualitas Aset Produktif

Compliance Report and to the President Director which is copied to the Board of Commissioners on a quarterly basis.

Based on POJK No. 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of the Compliance Function for Commercial Banks, the Director of Compliance is assisted by the Compliance Work Unit in carrying out their duties. The duties and responsibilities of the Director of Compliance include the following:

1. Make steps in order to support the creation of a Compliance Culture in all Bank business activities at every level of the organization;
2. Identify, measure, monitor and control Compliance Risk with reference to the provisions of the Financial Services Authority governing the Application of Risk Management for sharia commercial banks and sharia business units;
3. Assess and evaluate the effectiveness, adequacy and suitability of policies, provisions, systems and procedures owned by banks with statutory provisions;
4. Review and/or recommend updating and improving policies, regulations, systems and procedures owned by banks so that they comply with the provisions of the Financial Services Authority and statutory provisions, including sharia principles;
5. Make efforts to ensure that policies, provisions, systems and procedures, as well as bank business activities comply with the provisions of the Financial Services Authority and statutory provisions;
6. Conduct outreach to all Bank employees regarding matters related to the Compliance Function, especially regarding applicable regulations;
7. Carry out a consultative role as a Strategic Business Partner for prevention in order to mitigate compliance risk and provide recommendations for improvement and enhancement of the effectiveness of compliance, internal control and GCG;
8. Perform other tasks related to the Compliance Function.

Throughout 2022, Bank Aladin Syariah carries out compliance activities in order to maintain and improve the implementation of the Compliance Function related to increasing compliance culture, managing compliance risk, evaluating internal regulations, monitoring bank prudential aspects. Furthermore, Bank Aladin Syariah has carried out a series of mitigation activities in managing compliance risk, namely:

1. Monitor Bank's prudential risk, including the provisions on Minimum Capital Adequacy Requirements (KPMM), Net Open Position (NOP), Quality of Earning Assets and Maximum



dan Batas Maksimum Penyaluran Dana (BMPD) dalam rangka prinsip kehati-hatian sebagaimana tabel di bawah ini:

Limit for Providing Financing (BMPP) in the context of the precautionary principle as shown in the table below:

No	Faktor Factor	Ketentuan Provision	Semester I/2022 (30 Juni 2022) Semester I/2022 (30 June 2022)	Semester II/2022 (31 Desember 2022) Semester II/2022 (31 December 2022)
1.	Rasio Kecukupan Modal (CAR) Capital Adequacy Ratio (CAR)	9-10% dari ATMR 9-10% from ATMR	506,43%	189,28%
2.	Batas Maksimum Penyaluran Dana Maximum Limit for Distribution of Funds	a. 10% dari modal (untuk Pihak Terkait dengan Bank). b. 20% dari modal (untuk satu Peminjam bukan Pihak Terkait). c. 25% dari modal (untuk satu kelompok Peminjam bukan pihak terkait). a. 10% of the capital (for Parties Related to Bank). b. 20% of capital (for one Borrower who is not a Related Party). c. 25% of capital (for one group of Borrowers who are not related parties).	Tidak ada pelanggaran dan/atau pelampauan There are no violations and/or exceedances	Tidak ada pelanggaran dan/atau pelampauan There are no violations and/or exceedances
3.	Giro Wajib Minimum Statutory Reserve Requirement	a. GWM Rp: 3.5% dari DPK Rupiah. b. GWM Valas: 1% dari DPK Valas. a. GWM IDR: 3.5% of DPK Rupiah. b. Foreign Reserve Requirement: 1% of Foreign Currency DPK.	GWM: 166,23% Valas : 157,73% GWM: 166.23% Forex : 157.73%	GWM: 10,39% Valas : 157,73% GWM : 10.39% Forex : 157.73%
4.	Non Performing Financing (NPF)	5% dari total Pembiayaan 5% of total Financing	0% (gross) 0% (net)	0% (gross) 0% (net)
5.	Posisi Devisa Netto (PDN) Net Open Position (NOP)	20% dari Modal 20% of Capital	0,11%	0,07%
6.	Pinjaman Luar Negeri (PLN) Jangka Pendek Short Term Foreign Loans (PLN).	30% dari Modal 30% of Capital	Tidak ada pelanggaran No violation	Tidak ada pelanggaran No violation

- Melakukan review atas pelaksanaan tata kelola bank melalui self assessment GCG yang dilakukan secara periodik;
- Melakukan supervisi dan pendampingan kepada unit bisnis dan/atau unit kerja terkait dalam melakukan penerbitan produk, program, dan layanan operasional;
- Melakukan sosialisasi (sharing information) ketentuan dan/atau peraturan dalam rangka menjaga kegiatan usaha Bank Aladin Syariah agar tidak menyimpang dari ketentuan dan peraturan yang berlaku;
- Melakukan training atau sharing knowledge terkait syariah dan APU-PPT kepada pihak internal Bank Aladin Syariah;
- Menyampaikan opini dan review terkait kebijakan dan/atau prosedur agar sesuai dengan ketentuan peraturan perundang-undangan yang berlaku dan prinsip syariah;
- Melakukan reminder atas kewajiban dan komitmen yang harus disampaikan dan dilaksanakan oleh unit kerja terkait.

- Reviewing the implementation of bank governance through periodic GCG self-assessments;
- Supervise and assist business units and/or related work units in issuing operational products, programs and services;
- Conduct socialization (sharing information) of provisions and/or regulations in order to maintain the business activities of Bank Aladin Syariah so that they do not deviate from the applicable provisions and regulations;
- Conducting training or knowledge sharing related to sharia and APU-PPT to internal parties of Bank Aladin Syariah;
- Delivering opinions and reviews regarding policies and/or procedures so that they comply with the provisions of the applicable laws and regulations and sharia principles;
- Conducting reminders on obligations and commitments that must be conveyed and implemented by the relevant work unit.



PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME (APU DAN PPT) ANTI MONEY LAUNDERING AND TERRORISM FINANCING PREVENTION PROGRAM (APU AND PPT)

Satu Pejabat Eksekutif telah ditunjuk Bank Aladin Syariah untuk bertanggung jawab dalam menerapkan Program APU dan PPT (Petugas APU dan PPT). Di mana petugas APU dan PPT tersebut akan bertanggung jawab langsung kepada Direktur Kepatuhan.

Adapun aktivitas yang telah dilakukan oleh Petugas APU & PPT, di antaranya:

1. Review Pedoman/Kebijakan
Bank telah memiliki Kebijakan dan Standar Prosedur Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (Pedoman APUPPT). Bank juga telah melakukan penyesuaian Kebijakan/Pedoman APU dan PPT sesuai dengan model bisnis baru Bank di antaranya mengenai mekanisme Customer Due Diligence (CDD) Pihak ketiga dan penggolongan nasabah berdasarkan kategori risiko.
2. Pengkinian Data Nasabah
Bank telah menyampaikan Laporan Rencana Pengkinian Data Nasabah Tahun 2023 dan Laporan Realisasi Rencana Pengkinian Data Nasabah Tahun 2022 kepada Otoritas Jasa Keuangan. Kegiatan pengkinian data nasabah ini dilakukan terhadap ada tidaknya perubahan/pengkinian atas data/informasi/dokumen dari nasabah yang bersangkutan. Adapun nasabah yang dikinikan per periodenya adalah dilakukan berdasarkan kategori risiko dan skala prioritas tertentu sesuai kebutuhan/kriteria yang ditetapkan.
3. Pelatihan
Selama periode tahun 2022, Satuan Kerja Kepatuhan khususnya Petugas APU & PPT telah menghadiri pelatihan/sosialisasi/seminar/workshop/webinar yang diselenggarakan oleh Regulator (OJK dan PPATK) maupun lembaga terkait lainnya berkaitan dengan Penerapan Program APU PPT.
4. Pelaporan Transaksi Keuangan Tunai (LTKT), Transaksi Keuangan Mencurigakan (LTKM), dan Transaksi Keuangan Transfer Dana Dari dan Ke Luar Negeri (LTKL)
Selama periode Tahun 2022, Bank telah menyampaikan Laporan Transaksi Mencurigakan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK), namun tidak ada transaksi keuangan yang teridentifikasi sebagai Transaksi Keuangan Tunai (TKT). Di samping itu, mengingat saat ini cakupan kegiatan usaha Bank belum meliputi kegiatan dalam valas, maka tidak terdapat Transaksi Keuangan Transfer Dana dari dan ke Luar Negeri (TKL). Dengan demikian, tidak ada penyampaian LTKT dan LTKL yang disampaikan kepada PPATK.
5. Aplikasi SIPESAT (Sistem Informasi Pengguna Jasa Terpadu) PPATK
Bank telah menyampaikan laporan data nasabah pada aplikasi SIPESAT PPATK secara triwulanan sesuai dengan ketentuan yang berlaku.

One Executive Officer has been appointed by Bank Aladin Syariah to be responsible for implementing the APU and PPT Program (APU and PPT Officers). Where the APU and PPT officers will be directly responsible to the Director of Compliance.

The activities that have been carried out by APU & PPT Officers include:

1. Review Guidelines/Policies
Bank already has Anti-Money Laundering and Counter-Terrorism Funding Policies and Standard Procedures (APUPPT Guidelines). Bank has also adjusted the APU and PPT Policies/Guidelines in accordance with Bank's new business model including regarding the Third-Party Customer Due Diligence (CDD) mechanism and classifying customers based on risk categories.
2. Updating Customer Data
Bank has submitted a 2023 Customer Data Update Plan Report and a 2022 Customer Data Update Realization Report to the Financial Services Authority. This customer data updating activity is carried out on whether there is a change/update of the data/information/documents of the customer concerned. Customers are updated per period based on certain risk categories and priority scales according to established needs/criteria.
3. Training
During the 2022 period, the Compliance Work Unit, especially APU & PPT Officers, have attended training/socialization/seminars/workshops/webinar organized by Regulators (OJK and PPATK) as well as other related institutions related to the Implementation of the APU PPT Program.
4. Reporting of Cash Financial Transactions (LTKT), Suspicious Financial Transactions (LTKM), and Financial Transactions of Transfers of Funds from and to Abroad (LTKL)
During the 2022 period, Bank has submitted Suspicious Transaction Reports to the Financial Transaction Reports and Analysis Center (PPATK), but no financial transactions have been identified as Cash Financial Transactions (TKT). In addition, considering that currently the scope of Bank's business activities does not yet include activities in foreign currency, there are no Financial Transactions of Transfers of Funds to and from Overseas (TKL). Thus, there is no submission of LTKT and LTKL to PPATK.
5. PPATK's SIPESAT (Integrated Service User Information System) application
Bank has submitted quarterly customer data reports to the SIPESAT PPATK application in accordance with applicable regulations.



6. Aplikasi goAML PPAK
Berdasarkan surat dari Kepala PPAK Nomor B/120/PN.01.03/XI/2019 dan Nomor R.580/PN.01.03/X/2020 perihal Implementasi Aplikasi goAML pada tanggal 1 Februari 2021, Bank telah melakukan persiapan implementasi aplikasi goAML tersebut dan Bank terus melakukan penyempurnaan terhadap Aplikasi ini dengan menggunakan jasa penyedia jasa aplikasi AML system/pelaporan go-AML.

7. Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Pemblokiran Serta Merta atas Harta Kekayaan Terduga Teroris dan Organisasi Teroris serta Pelaporan pada SIGAP (Sistem Informasi Program APU PPT) OJK

Selama periode Tahun 2022, Bank telah menyampaikan laporan Nihil Pemblokiran Secara Serta Merta atas Harta Kekayaan Terduga Teroris dan Organisasi Teroris kepada Kepala Kepolisian Negara Republik Indonesia c.q. Kepala Detasemen 88. Laporan juga telah disampaikan melalui aplikasi Sistem Informasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP) OJK.

8. Permohonan informasi, bukti atau keterangan dan/atau pemblokiran rekening Wajib Pajak atau Penanggung Pajak
Selama periode tahun 2022, Bank telah menindaklanjuti permohonan informasi, bukti atau keterangan, dan/atau permintaan pemblokiran terhadap rekening wajib pajak atau penanggung pajak dari Direktorat Jenderal Pajak.

9. Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR) PPAK

Bank telah melakukan pendaftaran Aplikasi Sipendar yaitu Aplikasi sistem pengelolaan informasi mengenai terduga Pendanaan Terorisme Terintegrasi dan mekanisme pertukaran informasi antara PPAK, Pemangku Kepentingan dan Penyedia Jasa Keuangan secara elektronis sesuai dengan Peraturan PPAK. Bank telah melaporkan informasi SIPENDAR sesuai dengan ketentuan yang berlaku.

Dalam rangka menjaga kesesuaian pelaksanaan dengan Kebijakan dan Standar Prosedur yang telah disusun, maka Direksi selalu melakukan pemantauan. Aksi ini dilakukan antara lain melalui forum Rapat Direksi (BOD Meeting) yang dilakukan secara bulanan, di mana Direktur Kepatuhan dan unit kerja APU dan PPT menyampaikan hasil pelaksanaan Program APU dan PPT. Sementara itu, Dewan Komisaris yang akan melakukan pengawasan terhadap pelaksanaan tanggung jawab Direksi pada penerapan Program APU dan PPT. Pengawasan ini dilakukan melalui forum Rapat Dewan Komisaris (BOC Meeting) secara berkala yang dilaksanakan 2 (dua) bulan sekali. Direksi khususnya Direktur Kepatuhan akan melaporkan pokok-pokok hasil pelaksanaan Program APU dan PPT pada saat BOC Meeting tersebut berlangsung.

6. PPAK's goAML application
Based on the letter from the Head of PPAK Number B/120/PN.01.03/XI/2019 and Number R.580/PN.01.03/X/2020 regarding the Implementation of the goAML Application on 1 February 2021, Bank has prepared for the implementation of the goAML application and Bank continue to make improvements to this application by using the services of an AML system/go-AML reporting application service provider.

7. List of Suspected Terrorists and Terrorist Organizations (DTTOT) and Immediate Blocking of the Assets of Suspected Terrorists and Terrorist Organizations as well as Reporting on SIGAP (APU PPT Program Information System) OJK

During the 2022 period, Bank has submitted a Zero Blocking Report Immediately on the Assets of Suspected Terrorists and Terrorist Organizations to the Head of the Indonesian National Police c.q. Head of Detachment 88. Reports have also been submitted through the OJK Anti-Money Laundering and Counter-Terrorism Financing Program (SIGAP) Information System application.

8. Request for information, evidence or statement and/or blocking of the Taxpayer's or Tax Bearer's account
During the 2022 period, Bank has followed up on requests for information, evidence or statements, and/or requests for blocking of the taxpayer's or tax bearer's account from the Directorate General of Taxes.

9. PPAK's Terrorism Funding Suspicion Information System (SIPENDAR).

Bank has registered the Sipendar Application, which is an information management system application regarding suspected Integrated Terrorism Funding and information exchange mechanisms between PPAK, Stakeholders and Financial Service Providers electronically in accordance with PPAK Regulations. Bank has reported SIPENDAR information in accordance with the applicable regulations.

In order to maintain conformity with the implementation of the Policies and Standard Procedures that have been prepared, the Board of Directors always monitors. This action is carried out, among others, through the Board of Directors Meeting (BOD Meeting) forum which is held monthly, in which the Director of Compliance and the APU and PPT work units present the results of the implementation of the APU and PPT Program. Meanwhile, the Board of Commissioners will supervise the implementation of the Directors' responsibilities in implementing the APU and PPT Programs. This supervision is carried out through the forum of the Board of Commissioners Meeting (BOC Meeting) periodically which is held every 2 (two) months. The Board of Directors, especially the Director of Compliance, will report the main results of the implementation of the APU and PPT Program during the BOC Meeting.



KEBIJAKAN ANTI KORUPSI ANTI-CORRUPTION POLICY

Bank memiliki komitmen untuk menciptakan organisasi yang bersih, yaitu terbebas dari praktik Korupsi, Kolusi, dan Nepotisme (KKN). Dalam rangka mewujudkan tujuan tersebut, Bank berusaha menerapkan kebijakan yang telah ditentukan untuk merapatkan celah-celah yang memberikan peluang terjadinya praktik KKN. Bank akan menjatuhkan sanksi tegas terhadap segala bentuk KKN yang melibatkan Insan Bank.

Selain itu, Bank akan selalu menegakkan kebijakan antikorupsi, sesuai dengan Undang-Undang No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi. Bank Aladin Syariah juga telah menerapkan Kode Etik dan Pedoman Perilaku yang akan mengatur tentang anti korupsi dan anti fraud di lingkungan Bank.

Bank is committed to creating a clean organization, which is free from Corruption, Collusion and Nepotism (KKN) practices. In order to realize this goal, Bank seeks to implement predetermined policies to close the gaps that provide opportunities for KKN practices to occur. Bank will impose strict sanctions on all forms of KKN involving Bank personnel.

In addition, Bank will always enforce its anti-corruption policy, in accordance with Law no. 20 of 2001 concerning Amendments to Law no. 31 of 1999 concerning the Eradication of Corruption Crimes. Bank Aladin Syariah has also implemented a Code of Ethics and Code of Conduct which will regulate anti-corruption and anti-fraud within Bank.

PENERIMAAN NON HALAL NON-HALAL REVENUE

Penerimaan non halal merupakan penerimaan pendapatan denda dari nasabah nasabah dan jasa giro dari bank umum konvensional.

Pendapatan non halal yang berasal dari denda dari nasabah dan pendapatan jasa giro dari bank konvensional untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, masing-masing adalah sebesar Rp1 dan RpNihil.

Non halal revenue represents penalty income from debtors and income from current account with non sharia banks.

Non halal revenue from penalty income from debtors and interest income from current account with non sharia banks for the years ended December 31, 2022 and 2021 amounted to Rp1 and RpNil, respectively.

SISTEM PELAPORAN PELANGGARAN WHISTLEBLOWING SYSTEM

Sistem Pelaporan Pelanggaran atau Whistleblowing System (WBS) merupakan salah satu bagian dari pengendalian internal pada tingkat entitas (entity level control). Bank Aladin Syariah mempersiapkan WBS sebagai sarana bagi pihak (karyawan) atau eksternal (Nasabah) untuk menyampaikan pengaduan dugaan pelanggaran, kesalahan, atau tindak pidana yang melibatkan pegawai Bank Aladin Syariah, dengan cara yang aman dan dilindungi, di mana pelapor bukanlah bagian dari pelaku pelanggaran yang dilaporkannya.

Sistem ini disediakan dengan maksud untuk menindaklanjuti dengan serius hal-hal yang dapat menyebabkan kerugian, baik dari segi keuangan ataupun reputasi Bank, namun tidak terbatas pada:

1. Pelanggaran kebijakan dan prosedur operasional Bank ataupun kebijakan dan prosedur dari peraturan lain yang dianggap perlu oleh Bank.
2. Benturan kepentingan terkait dengan tindakan menyalahgunakan nama, fasilitas, atau hubungan baik Bank untuk kepentingan pribadi dalam bentuk apapun termasuk penerimaan uang, barang, dan fasilitas dari pihak-pihak tertentu tanpa seizin dari manajemen.

The Whistleblowing System (WBS) is a part of internal control at the entity level (entity level control). Bank Aladin Syariah prepares WBS as a means for parties (employees) or external (customers) to submit complaints of alleged violations, mistakes, or criminal acts involving Bank Aladin Syariah employees, in a safe and protected manner, where the reporter is not part of the perpetrators of the violation that was reported.

This system is provided with the intention of following up seriously on matters that may cause losses, both in terms of finance and reputation of Bank, but not limited to:

1. Violation of Bank operational policies and procedures or policies and procedures of other regulations deemed necessary by Bank.
2. Conflict of interest related to acts of misusing the name, facilities, or good relations of Bank for personal gain in any form including receiving money, goods, and facilities from certain parties without the permission of management.



3. Pelanggaran pedoman etika Bank atau pelanggaran norma-norma Bank.
4. Tindakan melawan hukum pidana maupun hukum perdata ataupun peraturan perundang-undangan lainnya, misalnya pemalsuan tanda tangan pejabat berwenang, penggunaan narkoba, korupsi, penggelapan, mark-up, kerusakan barang, dan lain lain (termasuk pencurian, penggunaan kekerasan terhadap Karyawan atau pimpinan, pemerasan, penggunaan narkoba, pelecehan, perbuatan kriminal lainnya).
5. Tindakan yang membahayakan keselamatan dan lingkungan kerja, membahayakan keamanan Bank, termasuk membahayakan aset pihak ketiga/nasabah.
6. Tindakan kecurangan lainnya yang dapat menimbulkan kerugian finansial ataupun non finansial.
7. Tindakan mencuri atau sengaja memberikan password system.
8. Tindakan korupsi, ketidakjujuran, penipuan, manipulasi, dan penyalahgunaan data dan/atau kerahasiaan Bank .
9. Tindakan penyalahgunaan wewenang jabatan dengan tujuan melakukan tindakan Fraud dalam lingkungan Bank.

MEKANISME PENYAMPAIAN LAPORAN

Pelapor baik dari pihak internal ataupun pihak eksternal mendapatkan kesempatan untuk menyampaikan pengaduan terhadap tanda-tanda pelanggaran yang terjadi melalui kanal email Whistleblower yang telah disediakan dengan alamat *wistleblowing@aladinbank.id*. Laporan yang disampaikan Pelapor harus didukung dengan bukti adanya indikasi pelanggaran. Dalam mekanisme pelaporan, Pelapor dapat menyertakan dengan jelas atau tidak mencantumkan identitasnya. Bank berkomitmen kuat untuk menjaga kerahasiaan informasi pelapor dan pihak yang diduga melakukan pelanggaran sebagai penerapan prinsip kerahasiaan.

PERLINDUNGAN BAGI PELAPOR

Berdasarkan Undang-Undang No. 13 Tahun 2006 tentang Perlindungan Saksi, Bank Aladin Syariah memiliki tanggung jawab dalam melindungi Pelapor/Saksi WBS. Bank telah menyiapkan fasilitas saluran pelaporan yaitu melalui email yang independen, bebas, dan rahasia. Sehingga proses pelaporan terlaksana dengan aman. Bank juga akan menjaga kerahasiaan identitas pelapor untuk memberikan perlindungan kepada pelapor, bahkan anggota keluarga atas tindakan balasan dari terlapor.

PIHAK YANG MENGELOLA PENGADUAN

Unit kerja Anti Fraud Management bertanggung jawab menindaklanjuti laporan dari Whistleblower dan melakukan investigasi lebih lanjut terhadap laporan yang disampaikan maupun transaksi atau aktivitas yang mencurigakan. Serta, menerapkan strategi Anti Fraud yang meliputi strategi pencegahan, deteksi, investigasi, Pemantauan, serta Evaluasi dan Tindak Lanjut terhadap transaksi dan/atau aktivitas nasabah dan/atau karyawan yang terindikasi melakukan tindakan Fraud.

WHISTLEBLOWING MECHANISM

Whistleblower from both internal and external parties have the opportunity to submit complaints about signs of violations that have occurred through the Whistleblower email channel that has been provided. The report submitted by the Rapporteur must be supported by evidence of indications of violations. In the reporting mechanism, the complainant can clearly include or not include his identity. Bank is strongly committed to maintaining the confidentiality of information from reporters and parties suspected of committing a violation as an application of the principle of confidentiality.

PROTECTION FOR WHISTLEBLOWER

Based on Law no. 13 of 2006 concerning Witness Protection, Bank Aladin Syariah has a responsibility to protect WBS Reporters/ Witnesses. Bank has prepared a reporting channel facility, namely through an independent, free and confidential email. So that the reporting process is carried out safely. Bank will also maintain the confidentiality of the reporter's identity to provide protection to the reporter, even family members against retaliation from the reported.

PARTY MANAGING COMPLAINTS

The Anti Fraud Management work unit is responsible for following up reports from Whistleblowers and conducting further investigations of reports submitted or suspicious transactions or activities. Also, implementing an Anti-Fraud strategy which includes strategies for prevention, detection, investigation, monitoring, and evaluation and follow-up of transactions and/or activities of customers and/or employees who are indicated to be committing fraud.



JUMLAH PENGADUAN DI TAHUN 2022 DAN SANKSI/TINDAK LANJUTNYA

Di sepanjang tahun 2022, tidak terdapat laporan pengaduan pelanggaran yang melibatkan Manajemen atau pegawai Bank Aladin Syariah melalui sarana *Whistleblowing System*. Dengan demikian, tidak terdapat informasi terkait sanksi atau tindak lanjut atas pengaduan pelanggaran yang melibatkan Manajemen atau pegawai Bank pada tahun 2022.

SANKSI/TINDAK LANJUT ATAS PENGADUAN DI TAHUN 2022

Sehubungan dengan tidak adanya pengaduan di tahun 2022, maka tidak terdapat sanksi/tindak lanjut atas pengaduan di tahun 2022.

NUMBER OF COMPLAINTS IN 2022

Throughout 2022, there were no reports of complaints of violations involving Management or Bank Aladin Syariah employees through the Whistleblowing System. Thus, there was no information related to sanctions or follow-up for complaints of violations involving Management or Bank employees in 2022.

SANCTIONS/FOLLOW UP ON COMPLAINTS IN 2022

In connection with the absence of complaints in 2022, there will be no sanctions/follow-ups on complaints in 2022.



PELAKSANAAN PENERAPAN ASPEK DAN PRINSIP TATA KELOLA PERUSAHAAN SESUAI KETENTUAN OTORITAS JASA KEUANGAN

IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE ASPECT AND PRINCIPLES ACCORDING TO THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY

Terdapat 5 (lima) aspek, 8 (delapan) prinsip, dan 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik, mengacu pada Surat Edaran No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Berdasarkan rekomendasi tersebut, Bank Aladin Syariah menerapkan ketiga hal tersebut sebagai standar dalam menjalankan prinsip tata kelola.

There are 5 (five) aspects, 8 (eight) principles, and 25 (twenty-five) recommendations for the implementation of aspects and principles of good corporate governance, referring to Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance. Based on these recommendations, Bank Aladin Syariah applies these three things as standards in carrying out governance principles.

Adapun uraian penerapan aspek dan prinsip tata kelola yang dijalankan Bank Aladin Syariah dapat disampaikan sebagai berikut:

The description of the implementation of the aspects and principles of governance implemented by Bank Aladin Syariah can be submitted as follows:

Pedoman Tata Kelola Perusahaan Terbuka Corporate Governance Guideline for Public Company	Penerapan di Bank Aladin Syariah Implementation at Bank Aladin Syariah
HUBUNGAN PERUSAHAAN TERBUKA DENGAN PEMEGANG SAHAM DALAM MENJAMIN HAK-HAK PEMEGANG SAHAM PUBLIC COMPANY RELATIONSHIP WITH SHAREHOLDERS IN GUARANTEING THE RIGHTS OF SHAREHOLDERS	
Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS Principle 1 Increasing the Value of GMS Implementation Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Public companies have technical methods or procedures for voting, both open and closed, which prioritize the independence and interests of shareholders.	
	Bank Aladin Syariah telah memiliki ketentuan tata cara pengambilan keputusan melalui pengumpulan suara (voting) dalam RUPS baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Ketentuan tersebut diatur dalam Anggaran Dasar Bank Aladin Syariah yaitu sebagai berikut: - Keputusan RUPS diambil berdasarkan musyawarah untuk mufakat. - Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, keputusan RUPS adalah sah jika disetujui lebih dari ½ (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali peraturan perundang-undangan dan/atau Anggaran Dasar menentukan bahwa keputusan adalah sah jika disetujui oleh jumlah suara setuju yang lebih besar. Bank Aladin Syariah already has provisions on procedures for making decisions through voting in GMS both open and closed which prioritizes independence and the interests of shareholders. These provisions are regulated in the Articles of Association of Bank Aladin Syariah, namely as follows: - GMS resolution are taken based on deliberation to reach a consensus. - In the event that a resolution based on deliberation to reach a consensus is not reached, the GMS resolution is valid if approved by more than ½ (one-half) of the total number of shares with voting rights present at the GMS, unless laws and regulations and/or the Articles of Association determine that resolution are valid if approved by a greater number of affirmative votes



Pedoman Tata Kelola Perusahaan Terbuka Corporate Governance Guideline for Public Company	Penerapan di Bank Aladin Syariah Implementation at Bank Aladin Syariah
Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All members of the Board of Directors and members of the Public Company's Board of Commissioners attend the Annual GMS.	Rapat Umum Pemegang Saham Tahunan (RUPST) pada 23 Juni 2022 dihadiri oleh seluruh anggota Direksi dan anggota Dewan Komisaris yang telah efektif menjabat. Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada 29 Juli 2022 dihadiri oleh seluruh anggota Direksi dan anggota Dewan Komisaris yang telah efektif menjabat. The Annual General Meeting of Shareholders (AGMS) on 23 June 2022 was attended by all members of the Board of Directors and members of the Board of Commissioners who have effectively served. The Extraordinary General Meeting of Shareholders (EGMS) on 29 July 2022 was attended by all members of the Board of Directors and members of the Board of Commissioners who have effectively served.
Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year.	Bank Aladin Syariah telah menyusun ringkasan risalah RUPS dalam Bahasa Indonesia dan melakukan keterbukaan informasi kepada masyarakat 2 (dua) hari kerja setelah pelaksanaan RUPS, salah satunya adalah melalui situs web Bank Aladin Syariah https://aladinbank.id/old/id/rapat-umum-pemegang-saham selama paling sedikit 1 (satu) tahun. Bank Aladin Syariah has compiled a summary of the minutes of the GMS in Indonesian and made information disclosure to the public 2 (two) working days after the GMS was held, one of which is through Bank Aladin Syariah website https://aladinbank.id/old/id/rapat-general-shareholders for at least 1 (one) year.
Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2 Improving the Quality of Public Company Communication with Shareholders or Investors.	
Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. The Public Company has a communication policy with shareholders or investors.	Bank telah memiliki kebijakan tata kelola perusahaan yang dilaksanakan berdasarkan prinsip yang berorientasi kepada pemegang kepentingan dan secara khusus kepentingan nasabah menjadi fokus dalam operasi bisnis Bank. Pada kebijakan tersebut diatur pula bahwa dalam forum RUPS, pemegang saham berhak memperoleh keterangan yang berkaitan dengan perusahaan dari manajemen, sepanjang berhubungan dengan mata acara rapat dan tidak bertentangan dengan kepentingan perusahaan. Bank already has a corporate governance policy that is implemented based on stakeholder-oriented principles and in particular the interests of customers are the focus in Bank's business operations. The policy also stipulates that in the GMS forum, shareholders are entitled to obtain information relating to the company from the management, as long as it relates to the agenda of the meeting and does not conflict with the interests of the company.
Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. The Public Company discloses the communication policy of the Public Company with shareholders or investors on the Website.	Pemegang saham atau investor dapat melakukan komunikasi kepada Bank Aladin Syariah melalui kanal Hubungan Investor di https://aladinbank.id/old/id/informasi-investor dalam Situs Web PT Bank Aladin Syariah Tbk. Shareholders or investors can communicate with Bank Aladin Syariah through the Investor Relations channel at https://aladinbank.id/old/id/formasi-investor on the PT Bank Aladin Syariah Tbk Website.
FUNGSI DAN PERAN DEWAN KOMISARIS FUNCTIONS AND ROLE OF THE BOARD OF COMMISSIONERS	
Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris Principle 3 Strengthening the Membership and Composition of the Board of Commissioners	



Pedoman Tata Kelola Perusahaan Terbuka Corporate Governance Guideline for Public Company	Penerapan di Bank Aladin Syariah Implementation at Bank Aladin Syariah
Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determination of the number of members of the Board of Commissioners considers the condition of the Public Company.	Penentuan jumlah anggota Dewan Komisaris telah mempertimbangkan kondisi Bank Aladin Syariah yang antara lain meliputi karakteristik, kapasitas, ukuran, pencapaian tujuan dan pemenuhan bisnis serta tetap memperhatikan ketentuan yang berlaku bagi Bank Umum Syariah dan ketentuan yang mengatur mengenai Pasar Modal. The determination of the number of members of the Board of Commissioners has considered the conditions of Bank Aladin Syariah which include among others the characteristics, capacity, size, achievement of goals and fulfillment of business as well as considering the provisions that apply to Sharia Commercial Banks and the provisions governing the Capital Market.
Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of the composition of members of the Board of Commissioners considers the diversity of skills, knowledge and experience required.	Penentuan komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan bagi Bank Aladin Syariah. The determination of the composition of the members of the Board of Commissioners has considered the diversity of skills, knowledge and experience required for Bank Aladin Syariah.
Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4 Improving the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners.	
Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>Self Assessment</i>) untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	Dewan Komisaris telah melakukan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja. The Board of Commissioners has conducted a self-assessment to assess performance.
Kebijakan penilaian sendiri (<i>Self Assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. The self-assessment policy to assess the performance of the Board of Commissioners is disclosed in the Public Company Annual Report.	Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan Bank Aladin Syariah. The self-assessment policy to assess the performance of the Board of Commissioners has been disclosed in the Annual Report of Bank Aladin Syariah.
Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	Dewan Komisaris berkomitmen untuk mematuhi ketentuan dan peraturan perundang-undangan khususnya di bidang perbankan dan perbankan syariah dan akan menerima segala keputusan OJK berikut konsekuensinya sesuai peraturan yang berlaku. The Board of Commissioners is committed to complying with statutory provisions and regulations, especially in Banking and sharia banking sectors and will accept all OJK decisions and their consequences in accordance with applicable regulations.
Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or Committees that carry out the Nomination and Remuneration functions develop a succession policy in the Nomination process for members of the Board of Directors.	Komite Nominasi dan Remunerasi telah melakukan tugas dan tanggung jawabnya sesuai dengan Piagam Komite Nominasi dan Remunerasi. The Nomination and Remuneration Committee has carried out its duties and responsibilities in accordance with the Nomination and Remuneration Committee Charter.
FUNGSI DAN PERAN DIREKSI FUNCTIONS AND ROLE OF THE BOARD OF DIRECTORS	
Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5 Strengthening the Membership and Composition of Board of Directors.	
Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Determination of the number of members of the Board of Directors considers the condition of the Public Company and effectiveness in making decisions.	Komposisi Direksi telah sesuai dengan regulasi dan telah mempertimbangkan karakteristik, kapasitas, dan skala usaha Bank Aladin Syariah. The composition of the Board of Directors complies with regulations and has considered the characteristics, capacity and business scale of Bank Aladin Syariah.



Pedoman Tata Kelola Perusahaan Terbuka Corporate Governance Guideline for Public Company	Penerapan di Bank Aladin Syariah Implementation at Bank Aladin Syariah
Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determination of the composition of members of the Board of Directors considers the diversity of skills, knowledge and experience required.	Komposisi anggota Direksi telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai pembagian fungsi, tugas dan wewenang Direksi dalam mencapai tujuan Bank Aladin Syariah. The composition of the members of the Board of Directors has considered the diversity of skills, knowledge and experience required according to the division of functions, duties and authorities of the Board of Directors in achieving the objectives of Bank Aladin Syariah.
Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in accounting.	Direktur yang membawahi bidang akuntansi atau keuangan telah memiliki keahlian dan/atau pengetahuan di bidang Akuntansi, Operasional, dan Audit. Directors in charge of accounting or finance have expertise and/or knowledge in accounting, operations and auditing.
Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6 Improving the Quality of Implementation of the Board of Directors' Duties and Responsibilities.	
Direksi mempunyai kebijakan penilaian sendiri (<i>Self Assessment</i>) untuk menilai kinerja Direksi. The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.	Self-assessment kinerja Direksi dilakukan secara berkala terhadap governance structure, process, dan outcome di level Direksi. Berdasarkan hasil <i>self assessment</i> tersebut telah dilakukan upaya-upaya yang perlu ditingkatkan untuk kinerja ke depannya. Board of Directors' performance self-assessment is carried out periodically on the governance structure, processes and outcomes at the Board of Directors level. Based on the results of the self-assessment, efforts have been made that need to be improved for future performance.
Kebijakan penilaian sendiri (<i>Self Assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. The self-assessment policy to assess the performance of the Board of Directors is disclosed in the Public Company's annual report.	Kebijakan penilaian sendiri (<i>self assessment</i>) untuk menilai kinerja Direksi akan diungkapkan melalui laporan tahunan Bank Aladin Syariah. The self-assessment policy to assess the performance of the Board of Directors will be disclosed through Bank Aladin Syariah's annual report.
Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	Direksi berkomitmen untuk mematuhi ketentuan dan peraturan perundang-undangan khususnya di bidang perbankan dan perbankan syariah dan akan menerima segala keputusan OJK berikut konsekuensinya sesuai peraturan yang berlaku. Board of Directors is committed to complying with statutory provisions and regulations, especially in Banking and sharia banking sectors and will accept all OJK decisions and their consequences in accordance with applicable regulations.
PARTISIPASI PEMANGKU KEPENTINGAN STAKEHOLDER PARTICIPATION	
Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7 Improving Corporate Governance Aspects through Stakeholder Participation.	
Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>. The Public Company has a policy to prevent insider trading.	Bank Aladin Syariah telah memiliki Kode Etik dan Pedoman Perilaku yang mengatur perihal tindakan yang dilarang sebagai <i>insider trading</i>. Bank Aladin Syariah already has a Code of Ethics and Code of Conduct which regulates actions that are prohibited as insider trading.
Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i>. The Public Company has anti-corruption and anti-fraud policies.	Bank telah memiliki Kode Etik dan Pedoman Perilaku yang mengatur mengenai anti korupsi dan anti <i>fraud</i>. Bank has a Code of Ethics and Code of Conduct that regulates anti-corruption and anti-fraud.



Pedoman Tata Kelola Perusahaan Terbuka Corporate Governance Guideline for Public Company	Penerapan di Bank Aladin Syariah Implementation at Bank Aladin Syariah
Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i> . The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.	Bank telah memiliki Kode Etik dan Pedoman Perilaku yang mengatur mengenai konflik kepentingan. Bank already has a Code of Ethics and Code of Conduct that regulates conflicts of interest.
Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has a policy on fulfilling creditor rights.	Bank telah memiliki Kode Etik dan Pedoman Perilaku yang mengatur mengenai konflik kepentingan terhadap fasilitas pembiayaan. Bank already has a Code of Ethics and Code of Conduct that regulates conflicts of interest in financing facilities.
Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> . The Public Company has a whistleblowing system policy.	Bank telah memiliki Kode Etik dan Pedoman Perilaku yang mengatur mengenai <i>whistleblowing</i> . Bank already has a Code of Ethics and Code of Conduct that regulates whistleblowing.
Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan The Public Company has a policy of providing long-term incentives to Directors and employees	Bank memiliki Kebijakan Remunerasi Direksi, Komisaris, Dewan Pengawas Syariah, Komite Audit dan Kebijakan Remunerasi Karyawan. Bank has a Remuneration Policy for Directors, Commissioners, Sharia Supervisory Board, Audit Committee and Employee Remuneration Policy.
KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	
Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8 Improving the Implementation of Information Disclosure.	
Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Public Companies take advantage of the use of information technology more broadly besides the Website as a medium for information disclosure.	Bank telah menggunakan teknologi informasi secara lebih luas selain Situs Web yaitu melalui media sosial dan penyebaran informasi melalui <i>mobile banking</i> Bank. Bank has used information technology more broadly apart from the Website, namely through social media and dissemination of information through Bank's mobile banking.
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. The Public Company Annual Report discloses the ultimate beneficial owner in the Public Company share ownership of at least 5% (five percent), in addition to disclosure of the ultimate beneficial owner in the Public Company share ownership through the main and controlling shareholders.	Bank telah mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen) atau lebih saham kepada regulator dan masyarakat melalui website Bank. Bank has disclosed the ultimate beneficial owner in Public Company share ownership of at least 5% (five percent) or more shares to regulators and the public through Bank's website.

TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

SOCIAL AND ENVIRONMENTAL
RESPONSIBILITY





Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

*Maksimal saldo 50% dari total saldo.

*Tidak bisa digunakan bersama promo lain.

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TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

Bank Aladin Syariah memiliki komitmen kuat dalam mengembangkan ekonomi yang berkelanjutan dengan senantiasa memperhatikan tanggung jawab dan keseimbangan aspek ekonomi, sosial dan lingkungan. Untuk itu, Bank Aladin Syariah senantiasa melaksanakan program Tanggung Jawab Sosial dan Lingkungan (TJSL) dengan kesadaran bahwa kesuksesan Bank dalam memelihara kinerja yang berkelanjutan, tidak hanya ditentukan oleh kinerja manajemen dan operasional saja, melainkan juga karena didukung oleh komunitas yang berada di lingkungannya. Hal ini selaras dengan Tujuan Pembangunan Berkelanjutan (TPB)/*Sustainable Development Goals* (SDGs), yakni pembangunan yang menjaga peningkatan kesejahteraan ekonomi masyarakat secara berkesinambungan, pembangunan yang menjaga keberlanjutan kehidupan sosial masyarakat, pembangunan yang menjaga kualitas lingkungan hidup serta pembangunan yang menjamin keadilan dan terlaksananya tata kelola yang mampu menjaga peningkatan kualitas hidup dari satu generasi ke generasi berikutnya.

Disamping itu, sebagai emiten publik yang bergerak di bidang jasa keuangan, Bank Aladin Syariah juga berupaya untuk melaksanakan kegiatan usahanya berdasarkan Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tanggal 18 Juli 2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Bank Aladin Syariah memiliki visi dan misi yang menunjang komitmen keuangan berkelanjutan. Di mana visi Bank Aladin Syariah untuk “Menjadi Bank Syariah Digital Terdepan”, diperkuat dengan misi Bank Aladin Syariah yaitu “Bersama, Memperkuat Ekosistem Keuangan Syariah yang Bermanfaat untuk Seluruh Lapisan Masyarakat.

Berdasarkan visi dan misi Bank tersebut, Bank Aladin Syariah juga telah membuat strategi dan kerangka kerja keuangan berkelanjutan yang nantinya akan menjadi panduan dalam menjalankan program-program dan aktivitas-aktivitas tersebut. Kerangka kerja keuangan berkelanjutan Bank Aladin Syariah bersandar kepada 4 (empat) pilar, yaitu:

1. Layanan Perbankan secara Bertanggungjawab (Banking Responsibly);
2. Tumbuh Bersama Karyawan (*Grow with Our People*);
3. Tidak Meninggalkan Siapapun (*Leave No One Behind*); dan
4. Kesadaran Bertindak untuk Menjaga Kelestarian Bumi (*Act with Conscience for the Planet*).

Pada setiap kegiatan usaha yang dijalankan, Bank Aladin Syariah senantiasa berupaya untuk berkontribusi dalam pembangunan yang berkelanjutan, dengan memberikan manfaat ekonomi, sosial, dan lingkungan dengan prinsip yang lebih terintegrasi, terarah, terukur dampaknya serta dapat dipertanggungjawabkan dan merupakan bagian dari pendekatan bisnis Bank untuk mencapai keberlanjutan dan keberlangsungan usaha. Bagi Bank Aladin Syariah, pengembangan kegiatan usaha dan

Bank Aladin Syariah has a strong commitment to developing a sustainable economy by always paying attention to responsibility and balancing economic, social and environmental aspects. For this reason, Bank Aladin Syariah always implements Social and Environmental Responsibility (TJSL) programs with the awareness that Bank's success in maintaining sustainable performance is not only determined by management and operational performance, but also because supported by the community in its environment. This is in line with the Sustainable Development Goals (SDGs), namely development that maintains a sustainable increase in people's economic welfare, development that maintains the sustainability of people's social life, development that maintains environmental quality and development that guarantees justice and implementation governance that is able to maintain an increase in the quality of life from one generation to the next.

In addition, as a public issuer engaged in the financial services sector, Bank Aladin Syariah also seeks to carry out its business activities based on Financial Services Authority Regulation No. 51/POJK.03/2017 dated 18 July 2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. Bank Aladin Syariah has a vision and mission that supports sustainable financial commitments. Where the vision of Bank Aladin Syariah is to “Become the Leading Digital Sharia Bank”, strengthened by the mission of Bank Aladin Syariah namely “Together, Strengthening the Sharia Financial Ecosystem that is Beneficial for All Levels of Society.

Based on the vision and mission of Bank, Bank Aladin Syariah has also developed a sustainable financial strategy and framework which will later become a guide in carrying out these programs and activities. The sustainable finance framework of Bank Aladin Syariah relies on 4 (four) pillars, namely:

1. Responsible Banking Services;
2. Growing with Employees (*Grow with Our People*);
3. Leave No One Behind; And
4. Awareness of Acting to Preserve the Conservation of the Earth (*Act with Conscience for the Planet*).

In every business activity carried out, Bank Aladin Syariah always strives to contribute to sustainable development, by providing economic, social and environmental benefits with principles that are more integrated, directed, measurable and accountable and are part of Bank's business approach to achieving sustainability and business continuity. For Bank Aladin Syariah, the development of business activities and promoting a sustainable economy is always carried out with full integrity in line with applicable laws



memajukan perekonomian yang berkelanjutan (*sustainable*), senantiasa dilakukan dengan penuh integritas yang selaras dengan hukum dan peraturan perundang-undangan yang berlaku, serta menjunjung tinggi etika bisnis. Dengan demikian, Bank Aladin Syariah melaksanakan program dan kegiatan TJSL yang tidak hanya sekadar pemenuhan regulasi, lebih dari itu, TJSL telah menjadi tanggung jawab Bank Aladin Syariah kepada para pemangku kepentingan.

Program TJSL Bank Aladin Syariah telah dilakukan secara berkesinambungan dengan menyasar berbagai pihak/stakeholders, salah satunya adalah karyawan dan/atau pekerja sebagai pemangku kepentingan internal. Bank Aladin Syariah memiliki kewajiban memperhatikan kesejahteraan dan lingkungan kerja yang dapat memberikan landasan bagi perkembangan diri setiap karyawan sebagai Sumber Daya Insani Bank. Sementara kepada konsumen atau nasabah, Bank Aladin Syariah berkomitmen untuk tetap menjaga dan mempertahankan mutu produk serta jasa yang diberikan kepada para nasabah atau konsumen. Hal tersebut sesuai dengan amanah Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen, di mana Bank Aladin Syariah senantiasa memberikan produk dan layanan yang terbaik kepada nasabah atau konsumen.

Hal lain yang menjadi fokus Bank Aladin Syariah dalam melaksanakan program TJSL adalah dengan senantiasa meningkatkan kepedulian terhadap masyarakat dan lingkungan. Bank Aladin Syariah memiliki kewajiban moral untuk melakukan pengelolaan operasi usaha yang mencerminkan kepedulian Bank terhadap lingkungan hidup, dan senantiasa melakukan penggunaan sumber daya alam dan energi yang ramah lingkungan. Selain itu, Bank Aladin Syariah juga senantiasa berupaya melakukan pengelolaan operasional usaha Bank dengan berbasiskan pada prinsip korporasi yang sehat dan sesuai dengan arahan pemegang saham.

Strategi dan program kegiatan TJSL Bank Aladin Syariah, juga disusun untuk senantiasa menghargai dan mempertimbangkan harapan pemangku kepentingan serta mematuhi hukum dan norma-norma yang berlaku. Bank Aladin Syariah juga senantiasa berupaya menghindari pelaksanaan program TJSL yang hanya sekadar bertujuan untuk meningkatkan citra Bank dimata masyarakat dan lingkungan bisnis. Pemahaman tujuan program TJSL yang dilaksanakan serta dampak positif yang diharapkan, menjadi tujuan utama Bank Aladin Syariah dalam rangka mencapai tujuan pelaksanaan TJSL yang ideal, objektif, tepat sasaran, dan berkesinambungan, sejalan dengan konsep tujuan pembangunan berkelanjutan.

and regulations, and upholds business ethics. Thus, Bank Aladin Syariah carries out TJSL programs and activities that are not just fulfilling regulations, more than that, TJSL has become the responsibility of Bank Aladin Syariah to stakeholders.

The TJSL Bank Aladin Syariah program has been carried out continuously by targeting various parties/stakeholders, one of which is employees and/or workers as internal stakeholders. Bank Aladin Syariah has an obligation to pay attention to the welfare and work environment which can provide a foundation for the self-development of each employee as a Bank Human Resource. Meanwhile for consumers or customers, Bank Aladin Syariah is committed to maintaining and preserving the quality of products and services provided to customers or consumers. This is in accordance with the mandate of Law no. 8 of 1999 concerning Consumer Protection, which Bank Aladin Syariah always provides the best products and services to customers or consumers.

Another focus of Bank Aladin Syariah in implementing the TJSL program is to always increase awareness of society and the environment. Bank Aladin Syariah has a moral obligation to manage business operations that reflect Bank's concern for the environment, and always uses environmentally friendly natural resources and energy. In addition, Bank Aladin Syariah also always strives to manage Bank's business operations based on sound corporate principles and in accordance with the direction of the shareholders.

The strategy and activity program for TJSL Bank Aladin Syariah are also structured to always respect and considering the expectations of stakeholders and comply with applicable laws and norms. Bank Aladin Syariah also always tries to avoid implementing the TJSL program which only aims to improve Bank's image in the eyes of the public and the business environment. Understanding the objectives of the TJSL program being implemented as well as the expected positive impact, is the main objective of Bank Aladin Syariah in order to achieve ideal, objective, targeted and sustainable TJSL implementation objectives, in line with the concept of sustainable development goals.



Informasi mengenai program Tanggung Jawab Sosial dan Lingkungan (TJSL) Bank Aladin Syariah di tahun 2022, secara komprehensif telah diungkapkan dalam Laporan Keberlanjutan Tahun Buku 2022 yang disajikan secara terpisah, namun menjadi bagian yang tidak terpisahkan dari Laporan Tahunan ini sebagaimana arahan dari Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021.

Adapun informasi yang diungkapkan dalam Laporan Keberlanjutan Bank Aladin Syariah Tahun Buku 2022, disajikan sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, yang mencakup poin-poin sebagai berikut:

1. Penjelasan Strategi Keberlanjutan;
2. Ikhtisar Aspek Keberlanjutan (Ekonomi, Sosial dan Lingkungan Hidup);
3. Profil Singkat Emiten atau Perusahaan Publik;
4. Penjelasan Direksi;
5. Tata Kelola Keberlanjutan;
6. Kinerja Keberlanjutan;
7. Verifikasi Tertulis dari Pihak Independen;
8. Lembar Umpan Balik (feedback) untuk Pembaca; dan
9. Tanggapan Emiten atau Perusahaan Publik terhadap Umpan Balik Laporan Tahun Sebelumnya.

Information regarding the Social and Environmental Responsibility (TJSL) program of Bank Aladin Syariah in 2022, has been comprehensively disclosed in the 2022 Fiscal Year Sustainability Report which is presented separately, but is an integral part of this Annual Report as directed from the Service Authority Circular Letter Finance No. 16/SEOJK.04/2021.

The information disclosed in Bank Aladin Syariah Sustainability Report for Fiscal Year 2022 is presented as stipulated in the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, which includes the following points:

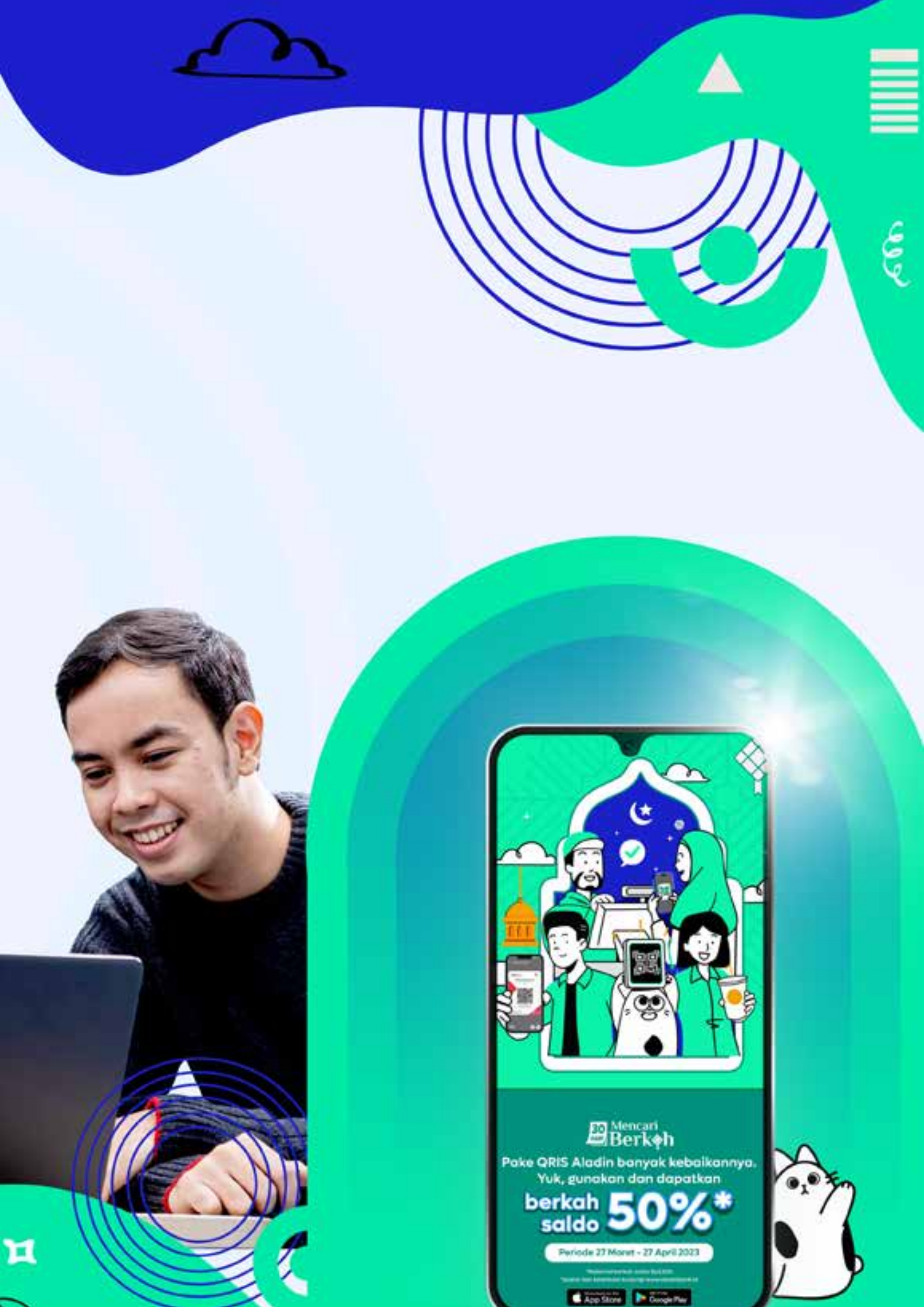
1. Sustainability Strategy Explanation;
2. Sustainability Aspects Highlights (Economic, Social and Environmental);
3. Brief Profile of Issuer or Public Company;
4. Board of Directors Explanation;
5. Sustainability Governance;
6. Sustainability Performance;
7. Written Verification from Independent Party;
8. Feedback Sheet (feedback) for Readers; And
9. Responses of Issuers or Public Companies to Feedback on Previous Year Reports.

HALAMAN INI SENGAJA DIKOSONGKAN

LAPORAN KEUANGAN

FINANCIAL STATEMENTS





30 Mencari Berkah

Pake QRIS Aladin banyak kebalkannya.
Yuk, gunakan dan dapatkan

berkah saldo 50%*

Periode 23 Maret - 27 April 2023

*Maksimal saldo 50% dari total saldo.

*Untuk info lebih lanjut kunjungi www.bca.com/id

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PT Bank Aladin Syariah Tbk

Laporan keuangan tanggal 31 Desember 2022
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2022
and for the year then ended
with independent auditors' report



The original financial statements included herein are in the Indonesian language.

**PT BANK ALADIN SYARIAH TBK
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK ALADIN SYARIAH TBK
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITORS' REPORT**

Daftar Isi

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**SURAT PERNYATAAN DEWAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
PT BANK ALADIN SYARIAH TBK**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022 AND
FOR THE YEAR THEN ENDED
PT BANK ALADIN SYARIAH TBK**

Kami, yang bertanda tangan di bawah ini :

We, the undersigned below:

1. Nama	Dyuta Mahottama Marsudi	Name
Alamat kantor	Millennium Centennial Center, 7th Floor Jl. Jenderal Sudirman Kav. 25, Jakarta 12920	Office address
Alamat domisili atau sesuai KTP	Jl. Coomas IV RT006/RW001 Rawa Barat, Kebayoran Baru, Jakarta Selatan, DKI Jakarta 12160	Domicile address or address according to ID
Nomor telepon	(021) 39708008	Telephone number
Jabatan	Presiden Direktur/ President Director	Title
2. Nama	Mayang Ekaputri	Name
Alamat kantor	Millennium Centennial Center, 7th Floor Jl. Jenderal Sudirman Kav. 25, Jakarta 12920	Office address
Alamat domisili atau sesuai KTP	Jl. Mimosa VII Blok I No.8, RT006/ RW004, Pejaten Barat, Pasar Minggu Jakarta Selatan, DKI Jakarta	Domicile address or address according to ID
Nomor telepon	(021) 39708008	Telephone number
Jabatan	Direktur/ Director	Title

menyatakan bahwa:

declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Aladin Syariah Tbk;	1. We are responsible for the preparation and presentation of the financial statements of PT Bank Aladin Syariah Tbk;
2. Laporan keuangan PT Bank Aladin Syariah Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;	2. The financial statements of PT Bank Aladin Syariah Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. Semua informasi dalam laporan keuangan PT Bank Aladin Syariah Tbk telah dimuat secara lengkap dan benar; dan	3. a. All information in the financial statements of PT Bank Aladin Syariah Tbk have been fully disclosed in a complete and truthful manner; and
b. Laporan keuangan PT Bank Aladin Syariah Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;	b. The financial statements of PT Bank Aladin Syariah Tbk do not contain any incorrect information or material fact, nor do they omit any information or material fact;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Aladin Syariah Tbk.	4. We are responsible for the internal control system of PT Bank Aladin Syariah Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 29 Maret 2023/Jakarta, March 29, 2023

 Dyuta Mahottama Marsudi Presiden Direktur/ President Director	 Mayang Ekaputri Direktur/ Director

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Jakarta 12190, Indonesia

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Fax: +62 21 5289 4100
ey.com/id

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023

Pemegang Saham, Dewan Komisaris,
dan Direksi
PT Bank Aladin Syariah Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Aladin Syariah Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, laporan rekonsiliasi pendapatan dan bagi hasil, laporan sumber dan penyaluran dana zakat, dan laporan sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2022, serta kinerja keuangan, arus kas, rekonsiliasi pendapatan dan bagi hasil, sumber dan penyaluran dana zakat, dan sumber dan penggunaan dana kebajikannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditor's Report

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023

The Shareholders and the Boards of Commissioners and Directors
PT Bank Aladin Syariah Tbk

Opinion

We have audited the accompanying financial statements of PT Bank Aladin Syariah Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, statement of reconciliation of income and revenue sharing, statement of sources and distribution of zakat funds, and statement of sources and uses of qardhul hasan funds for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2022, and its financial performance, cash flows, reconciliation of income and revenue sharing, sources and distribution of zakat funds, and sources and uses of qardhul hasan funds for the year then ended, in accordance with Indonesian Financial Accounting Standards.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAP"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Hai audit utama (lanjutan)

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hai audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hai audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan terlampir.

Cadangan kerugian penurunan nilai atas piutang murabahah dan pinjaman qardh

Penjelasan atas hai audit utama:

Seperti yang dijelaskan dalam Catatan 9 dan 10 atas laporan keuangan terlampir, pada tanggal 31 Desember 2022, cadangan kerugian penurunan nilai atas piutang murabahah dan pinjaman qardh masing-masing adalah sebesar Rp30.282 juta dan Rp5.066 juta. Lihat ikhtisar kebijakan akuntansi signifikan untuk cadangan kerugian penurunan nilai atas piutang murabahah dan pinjaman qardh yang diungkapkan dalam Catatan 2c dan penggunaan estimasi dan pertimbangan akuntansi yang signifikan dalam Catatan 3 atas laporan keuangan terlampir. Kami berfokus pada area ini karena nilai cadangan kerugian penurunan nilai atas piutang murabahah dan pinjaman qardh adalah signifikan terhadap laporan keuangan terlampir.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Key audit matters (continued)

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

Allowance for impairment losses on murabahah receivables and funds of qardh

Description of the key audit matter:

As described in Note 9 and 10 to the accompanying financial statements, as of December 31, 2022, the balance of allowance for impairment losses on murabahah receivables and funds of qardh were Rp30,282 million and Rp5,066 million. Refer to summary of significant accounting policies for allowance for impairment losses on murabahah receivables and funds of qardh as disclosed in Note 2c and use of significant accounting estimates and judgements in Note 3 to the accompanying financial statements. We focused on this area because the amount of allowance for impairment losses on murabahah receivables and funds of qardh are significant to the accompanying financial statements.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas piutang murabahah dan pembiayaan qardh (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi yang mencakup penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai.

Respons audit:

Kami menguji pengendalian utama atas pemberian, serta pencatatan dan pengawasan piutang murabahah dan pinjaman qardh. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, melakukan validasi model pencadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Bank dalam menghitung cadangan kerugian penurunan nilai. Kami menguji piutang murabahah dan pinjaman qardh untuk mengevaluasi identifikasi eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai secara tepat waktu oleh Bank. Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio. Kami menilai apakah pengungkapan dalam laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Key audit matters (continued)

Allowance for impairment losses on murabahah receivables and funds of qardh (continued)

Description of the key audit matter: (continued)

Determination of allowance for impairment losses requires judgement and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models.

Audit response:

We tested the key controls over the origination, and recording and monitoring of the murabahah receivables and funds of qardh. We obtained understanding and assessed impairment measurement methodologies, performed validation of allowance for impairment losses models, inputs, bases, and assumptions used by the Bank in calculating the allowance for impairment losses. We tested murabahah receivables and funds of qardh to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or exposures which have been impaired. We checked the accuracy of the calculation of the allowance for impairment losses amount by recalculating the impairment assessment for the entire portfolio. We assessed whether the financial statement disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditor's internal experts to assist us in the performance of the above procedures where their specific expertise was required.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2022 ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengkomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Other information

Management is responsible for the other information. Other information comprises the information included in the 2022 Annual Report (the "Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenal, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Independent Auditor's Report (continued)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (lanjutan)

Report No. 00437/2.1032/AU.4/07/1681-2/1/III/2023 (continued)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Auditor's responsibilities for the audit of the financial statements (continued)

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak seharusnya dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwantono, Sungkoro & Surja

Christophorus Alvin Kossim

Registrasi Akuntan Publik No. AP.1681/Public Accountant Registration No. AP.1681

29 Maret 2023/March 29, 2023

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The original financial statements included herein are in the Indonesian language.

PT BANK ALADIN SYARIAH TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021	
ASET				ASSETS
Kas	651	2, 4	224	Cash
Giro pada Bank Indonesia	83.353	2, 5	16.354	Current accounts with Bank Indonesia
Giro pada bank lain	1.870		2.445	Current accounts with other Banks
Dikurangi: Cadangan kerugian penurunan nilai	(19)		(24)	Less: Allowance for impairment losses
	1.851	2, 6	2.421	
Penempatan pada Bank Indonesia	1.734.100	2, 7	1.139.500	Placements with Bank Indonesia
Investasi pada surat berharga	1.219.816		901.092	Investment in marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(2.754)		(3.068)	Less: Allowance for impairment losses
	1.217.062	2, 8	898.024	
Piutang <i>murabahah</i>	826.998		-	Murabahah receivables
Dikurangi: Cadangan kerugian penurunan nilai	(30.282)		-	Less: Allowance for impairment losses
	796.716	2, 9	-	
Pinjaman <i>qardh</i>	549.866		-	Funds of qardh
Dikurangi: Cadangan kerugian penurunan nilai	(5.066)		-	Less: Allowance for impairment losses
	544.800	2, 10	-	
Aset tetap dan aset hak guna - neto	45.177	2, 11	51.114	Fixed assets and right of use assets - net
Aset tak berwujud - neto	51.538	2, 12	5.603	Intangible assets - net
Aset lain-lain	258.153	2, 13, 15	59.922	Other assets
TOTAL ASET	4.733.401		2.173.162	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



The original financial statements included herein are in the Indonesian language.

PT BANK ALADIN SYARIAH TBK LAPORAN POSISI KEUANGAN (lanjutan) Tanggal 31 Desember 2022 (Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)			PT BANK ALADIN SYARIAH TBK STATEMENT OF FINANCIAL POSITION (continued) As of December 31, 2022 (Expressed in Million of Rupiah, unless otherwise stated)		
	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021		
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY	
LIABILITAS				LIABILITIES	
Liabilitas segera	16.392	2, 14	1.003	Liabilities due immediately	
Simpanan wadiah	1	2, 16	-	Wadiah deposits	
Surat berharga yang diterbitkan	684.000	2, 17	-	Securities issued	
Utang pajak	6.066	2, 15	3.042	Taxes payable	
Liabilitas lain-lain	89.017	2, 18	84.606	Other liabilities	
TOTAL LIABILITAS	795.476		88.651	TOTAL LIABILITIES	
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS	
Tabungan mudharabah	116.306	2, 19	38.184	Mudharabah demand saving	
Deposito mudharabah	678.343	2, 19	1.000.000	Mudharabah time deposits	
TOTAL DANA SYIRKAH TEMPORER	794.649		1.038.184	TOTAL TEMPORARY SYIRKAH FUNDS	
EKUITAS				EQUITY	
Modal saham - nilai nominal Rp100 (nilai penuh) per saham masing-masing pada tanggal 31 Desember 2022 dan 2021				Share capital - par value of Rp100 (full amount) per share as of December 31, 2022 and 2021, respectively	
Modal dasar 50.000.000.000 dan 25.000.000.000 saham masing-masing pada tanggal 31 Desember 2022 dan 2021				Authorized - 50,000,000,000 and 25,000,000,000 shares as of December 31, 2022, and 2021, respectively	
Modal ditempatkan dan disetor penuh - 13.770.509.989 saham dan 13.241.354.364 saham masing-masing pada tanggal 31 Desember 2022 dan 2021	1.377.051	2, 20	1.324.135	Issued and fully paid - 13,770,509,989 shares and 13,241,354,364 shares as of December 31, 2022 and 2021, respectively	
Tambahan modal disetor	964.190	2, 20	10.870	Additional paid-in capital	
Dana Setoran Modal	1.363.862	2, 20	2.684	Capital deposit funds	
Pengukuran kembali atas program imbalan pasti	2.720	2, 30	1.808	Remeasurement of defined benefit plan	
Keuntungan yang belum direalisasi atas surat berharga dalam kelompok tersedia untuk dijual	363	2, 8	6.827	Unrealized gain on available-for-sale marketable securities	
Saldo laba				Retained earnings	
Saldo laba dari kegiatan konvensional	29.541		29.541	Retained earnings from conventional activities	
Saldo rugi dari kegiatan syariah	(594.451)		(329.538)	Deficit from sharia activities	
TOTAL EKUITAS	3.143.276		1.046.327	TOTAL EQUITY	
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS	4.733.401		2.173.162	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY	

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



The original financial statements included herein are in the Indonesian language.

PT BANK ALADIN SYARIAH TBK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan Dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
2022	Catatan/ Notes	2021	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB			INCOME FROM FUND MANAGED BY BANK AS MUDHARIB
Pendapatan dari piutang	16.101	2, 21	3
Pendapatan usaha utama lainnya	65.654	2, 21	36.108
Total pendapatan pengelolaan dana oleh Bank sebagai mudharib	81.755		36.111
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	(23.982)	2, 22	(403)
HAK BAGI HASIL MILIK BANK	57.773		35.708
PENDAPATAN USAHA LAINNYA			OTHER OPERATING INCOME
Pendapatan atas penjualan surat berharga	12.365	8	-
Provisi dan komisi lainnya	7.272		-
Laba selisih kurs - neto	150		158
Lain-lain	1		627
TOTAL PENDAPATAN USAHA LAINNYA	19.788		785
Pembentukan cadangan kerugian penurunan nilai aset produktif	(36.777)	24	(3.069)
BEBAN OPERASIONAL			OPERATING EXPENSES
Umum dan administrasi	(86.734)	25	(45.840)
Gaji dan kesejahteraan karyawan	(161.867)	26	(80.351)
Penyusutan dan amortisasi	(18.703)		(10.356)
Promosi	(22.037)		(4.594)
Iuran Otoritas Jasa Keuangan	(1.631)		(327)
Lain-lain	(14.171)	27	(14.851)
TOTAL BEBAN OPERASIONAL	(305.143)		(156.319)
RUGI OPERASIONAL	(264.359)		(122.895)
Pendapatan non-operasional - neto	(554)		1.620
RUGI SEBELUM BEBAN PAJAK	(264.913)		(121.275)
Beban pajak - neto	-	2, 15	-
RUGI TAHUN BERJALAN	(264.913)		(121.275)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



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PT BANK ALADIN SYARIAH TBK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan Dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022	Catatan/ Notes	2021	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Pengukuran kembali atas program imbalan pasti	912	30	1.119	Remeasurement of defined benefit plan
Pajak penghasilan terkait	-		-	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
(Kerugian) keuntungan yang belum direalisasi atas surat berharga dalam kelompok tersedia untuk dijual	(6.464)	8	6.827	Unrealized (loss) gain on available-for-sale marketables securities
Pajak penghasilan terkait	-		-	Related income tax
(RUGI) PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN	(5.552)		7.946	OTHER COMPREHENSIVE (LOSS) INCOME FOR THE YEAR
TOTAL RUGI KOMPREHENSIF TAHUN BERJALAN	(270.465)		(113.329)	TOTAL COMPREHENSIVE LOSS FOR THE YEAR
LABA PER SAHAM DASAR (nilai penuh)	(20)	35	(9)	BASIC EARNINGS PER SHARE (full amount)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.

PT BANK ALADIN SYARIAH TBK
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah, unless otherwise stated)

PT BANK ALADIN SYARIAH TBK
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2022
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.



The original financial statements included herein are in the Indonesian language.

PT BANK ALADIN SYARIAH TBK
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022	Catatan/ Notes	2021
ARUS KAS DARI AKTIVITAS OPERASI			
Penerimaan jual beli, bagi hasil dan usaha utama lainnya	73.671		35.048
Pembayaran bagi hasil dana syirkah temporer	(23.342)		(403)
Penerimaan pendapatan operasional lainnya	446		-
(Pembayaran beban lain) penerimaan pendapatan lain	(623)		1.620
Pembayaran beban operasional	(283.699)		(145.215)
Rugi sebelum perubahan dalam aset dan liabilitas operasi	(233.547)		(108.950)
Kenaikan aset operasi:			
Piutang <i>murabahah</i>	(826.998)		54
Pinjaman <i>qardh</i>	(549.866)		-
Aset lain-lain	(190.147)		(14.420)
(Penurunan) kenaikan liabilitas operasi:			
Liabilitas segera	15.389		1.001
Simpanan wadiah	1	16	(5)
Surat berharga yang diterbitkan	684.000		(4)
Utang pajak	3.024	15	2.402
Liabilitas lain-lain	7.144		20.070
Dana syirkah temporer	(243.535)	17, 18, 19	998.022
Kas neto (digunakan untuk) diperoleh dari aktivitas operasi	(1.334.535)		898.170
ARUS KAS DARI AKTIVITAS INVESTASI			
Perolehan investasi dalam surat berharga dalam kelompok biaya perolehan dan tersedia untuk dijual	(18.315.437)		(11.208.815)
Perolehan aset tetap, aset hak guna dan piranti lunak	(53.219)	11, 12	(19.320)
Penerimaan dari penjualan surat berharga	1.422.971		-
Penerimaan dari investasi dalam surat berharga yang telah jatuh tempo	16.586.470		10.923.278
Kas neto digunakan untuk aktivitas investasi	(359.215)		(304.857)
CASH FLOWS FROM OPERATING ACTIVITIES			
<i>Proceeds of margin, profit sharing, and other main operating</i>			
<i>Payment of profit sharing for temporary syirkah funds</i>			
<i>Receipt of other operating income</i>			
<i>(Payment of other expense) receipt of other income</i>			
<i>Payment of operating expense</i>			
<i>Loss before changes in operating assets and liabilities</i>			
<i>Increase in operating assets:</i>			
<i>Murabahah receivables</i>			
<i>Funds of qardh</i>			
<i>Other assets</i>			
<i>(Decrease) increase in operating liabilities:</i>			
<i>Liabilities due immediately</i>			
<i>Wadiah deposits</i>			
<i>Securities issued</i>			
<i>Taxes payable</i>			
<i>Other liabilities</i>			
<i>Temporary syirkah funds</i>			
Net cash (used in) provided by operating activities			
CASH FLOWS FROM INVESTING ACTIVITIES			
<i>Acquisition of investment in marketable securities classified at cost and available-for-sale</i>			
<i>Acquisitions of fixed assets, right to use asset and software</i>			
<i>Proceed from sale of marketable securities</i>			
<i>Proceed from investment in matured marketable securities</i>			
Net cash used in investing activities			

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



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PT BANK ALADIN SYARIAH TBK
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,				
	2022	Catatan/ Notes	2021	
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari penawaran umum saham perdana	-		515.000	Proceeds capital of initial public offering
Penerimaan modal dari HMETD	1.008.529		-	Proceeds capital of PMHMETD I
Pembayaran biaya emisi saham	(5.031)		(4.612)	Payment of PMHMETD I
Penerimaan modal dari PMTHMETD	1.190.000		-	Proceeds capital of private placement
Penerimaan modal dari pemegang saham pengendali	170.000		-	Proceeds capital of ultimate shareholder
Pelaksanaan waran	3.916		7.994	Exercise of warrants
Pembayaran liabilitas sewa	(12.338)		(8.693)	Payment of lease liabilities
Kas neto diperoleh dari aktivitas pendanaan	2.355.076		509.689	Net cash provided by financing activities
KENAIKAN NETO KAS DAN SETARA KAS	661.326		1.103.002	NET INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	1.158.523		55.483	CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
Pengaruh perubahan kurs mata uang pada kas dan setara kas	125		38	Effects of exchange rate changes on cash and cash equivalents
KAS DAN SETARA KAS PADA AKHIR TAHUN	1.819.974		1.158.523	CASH AND CASH EQUIVALENTS AT END OF THE YEAR
Rincian kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	651	4	224	Cash
Giro pada Bank Indonesia	83.353	5	16.354	Current accounts with Bank Indonesia
Giro pada bank lain	1.870	6	2.445	Current accounts with other Banks
Penempatan pada Bank Indonesia	1.734.100	7	1.139.500	Placements with Bank Indonesia
Total kas dan setara kas	1.819.974		1.158.523	Total cash and cash equivalents

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



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PT BANK ALADIN SYARIAH TBK
LAPORAN REKONSILIASI
PENDAPATAN DAN BAGI HASIL
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF RECONCILIATION OF
INCOME AND REVENUE SHARING
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022	Catatan/ Notes	2021
Pendapatan Usaha	81.755		36.111
Pengurangan:			
Pendapatan tahun berjalan kas atau setara kas yang belum di terima:			
Keuntungan <i>murabahah</i>	3.029		-
Pendapatan dari Sukuk Negara	123		886
Pendapatan dari Fasilitas Simpanan Bank Indonesia Syariah (SBSN)	6.795		1.349
Bank Indonesia Syariah (FASBIS)	458		87
Total pengurang	10.405		2.322
Penambah:			
Pendapatan tahun sebelumnya yang kasnya diterima pada tahun berjalan:			
Pendapatan dari Sukuk Negara	886		175
Pendapatan dari Fasilitas Simpanan Bank Indonesia Syariah (SBSN)	1.349		703
Bank Indonesia Syariah (FASBIS)	87		8
Total penambah	2.322		886
Pendapatan usaha yang tersedia untuk bagi hasil	73.672		34.675
Bagi hasil yang menjadi hak Bank	49.690		34.272
Bagi hasil yang menjadi hak pemilik dana	23.982	22	403
Dirinci atas:			
Hak pemilik dana atas hasil dana <i>syirkah</i> temporer yang sudah didistribusikan	23.982		403

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



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PT BANK ALADIN SYARIAH TBK
LAPORAN SUMBER DAN PENYALURAN
DANA ZAKAT
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF SOURCES AND
DISTRIBUTION OF ZAKAT FUNDS
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
2022	Catatan/ Notes	2021	
Sumber Dan Penyaluran Dana Zakat			Distribution of Zakat
Saldo awal tahun			Beginning balance of the year
Sumber dana zakat			Sources of zakat funds
Zakat dari bank	-	-	Zakat from banks
Zakat dari pihak luar bank	105	-	Zakat from non-bank parties
	105	-	
Penyaluran dana zakat	105	-	Distribution of zakat funds
Kenaikan dana zakat	-	-	Increase in zakat funds
Saldo akhir tahun	-	-	Ending balance of the year

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



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PT BANK ALADIN SYARIAH TBK
LAPORAN SUMBER DAN PENGGUNAAN
DANA KEBAJIKAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2022
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
STATEMENT OF SOURCES AND
USES OF QARDHUL HASAN FUNDS
For the Year Ended December 31, 2022
(Expressed in Million of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022	Catatan/ Notes	2021	
Sumber dana kebajikan				Sources of qardhul hasan funds
Denda	1		-	Penalties
Penerimaan non halal	-		1.000	Non halal receipt
Penggunaan dana kebajikan	10		-	Uses of qardhul hasan funds
Penurunan dana kebajikan	(9)		-	Decrease in qardhul hasan funds
Saldo awal dana kebajikan	1.002		2	Beginning balance of qardhul hasan funds
Saldo akhir dana kebajikan	993	2, 14	1.002	Ending balance of qardhul hasan funds

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

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**PT BANK ALADIN SYARIAH TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK ALADIN SYARIAH TBK
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in Million of Rupiah,
unless otherwise stated)**

1. INFORMASI UMUM

a. Pendirian Bank dan Informasi Umum

PT Bank Aladin Syariah Tbk ("Bank"), berkedudukan di Jakarta, adalah suatu perseroan terbatas yang telah didirikan berdasarkan hukum dan peraturan perundang-undangan Republik Indonesia untuk pertama kali dengan nama "PT Bank Maybank Nusa International" berdasarkan Akta Pendirian No. 58 tanggal 16 September 1994, dibuat oleh Achmad Abid, S.H., berdasarkan Surat Penetapan Hakim Pengadilan Negeri Jakarta Pusat tanggal 22 Agustus 1994, No. 433/CN/PDT.P/1944/PN.JKT.PST., dibuat oleh Sutjipto, S.H., Notaris di Jakarta, dan diubah dengan Akta Notaris No. 135 tanggal 17 Oktober 1994, dibuat oleh Sutjipto, S.H., yang telah mendapatkan Pengesahan Pendirian Bank berdasarkan Keputusan Menteri Kehakiman Republik Indonesia (sekarang Menteri Hukum dan Hak Asasi Manusia Republik Indonesia) No. C2-15.525.HT.01.01.Th.94 tanggal 17 Oktober 1994 dan telah didaftarkan dalam register yang berada di Kepaniteraan Pengadilan Negeri Jakarta Selatan No. 2992/A.Not/HKM/1994/PN.JAK.SEL tanggal 2 November 1994, dan telah diumumkan dalam Berita Negara Republik Indonesia No. 103 tanggal 27 Desember 1994, Tambahan Berita Negara Republik Indonesia No. 10872 Tahun 1994 ("Akta Pendirian").

Pada tanggal 11 September 2000, Bank berganti nama dari yang sebelumnya bernama "PT Maybank Nusa International" menjadi "PT Bank Maybank Indocorp" dengan beralihnya kepemilikan saham Bank kepada Badan Penyehatan Perbankan Nasional (BPPN) selanjutnya oleh Menteri Keuangan Republik Indonesia qq PT Perusahaan Pengelola Aset (Persero), berdasarkan Akta Pernyataan Keputusan diluar Rapat Bank No. 6 dibuat di hadapan Arman Lany, S.H., Notaris di Jakarta, yang telah mendapatkan Keputusan Menteri Hukum dan Perundang-Undangan Republik Indonesia No. C-22089.HT.01.04-TH.2000 tanggal 9 Oktober 2000 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 1 tanggal 2 Januari 2001, Tambahan Berita Negara Republik Indonesia No. 25 Tahun 2001.

1. GENERAL INFORMATION

a. The Bank's Establishment and General Information

PT Bank Aladin Syariah Tbk (the "Bank"), domiciled in Jakarta, is a limited liability company that has been established under the laws and regulations of the Republic of Indonesia initially under the name "PT Bank Maybank Nusa International" based on Deed of Establishment No. 58, dated September 16, 1994 of Achmad Abid, S.H. based on the Decision Letter No. 433/CN/PDT.P/1944/PN.JKT.PST., of the Central Jakarta District Court, dated August 22, 1994 of Sutjipto, S.H., Notary in Jakarta, and amended by Notarial Deed No. 135 dated October 17, 1994 of Sutjipto, S.H., who was authorized to establish the Bank based on the Decree of the Minister of Justice of the Republic of Indonesia (currently the Minister of Law and Human Rights of the Republic Indonesia) No. C2-15.525.HT.01.01.Th.94 dated October 17, 1994 and the deed has been registered in the registry of the Registrar's Office of South Jakarta District Court No. 2992/A.Not/HKM/1994/PN.JAK.SEL dated November 2, 1994, and has been published in the State Gazette of the Republic of Indonesia No. 103 dated December 27, 1994, Supplement to the State Gazette of the Republic of Indonesia No. 10872 Year 1994 ("Deed of Establishment").

On September 11, 2000, the Bank changed its name from "PT Maybank Nusa International" to "PT Bank Maybank Indocorp" upon transfer of ownership of the Bank's shares to Badan Penyehatan Perbankan Nasional (BPPN) subsequently to the Minister of Finance of the Republic of Indonesia qq PT Perusahaan Pengelola Aset (Persero), based on the Deed of Decision Statement outside the Bank's Meeting No. 6 of Arman Lany, S.H., Notary in Jakarta, the change has been approved by the Minister of Law and Legislation of the Republic of Indonesia based on Decree No. C-22089.HT.01.04-TH.2000 dated October 9, 2000 and has been announced in the State Gazette of the Republic of Indonesia No. 1 dated January 2, 2001, Supplement to the State Gazette of the Republic of Indonesia No. 25 of 2001.



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PT BANK ALADIN SYARIAH TBK
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK ALADIN SYARIAH TBK
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in Million of Rupiah,
unless otherwise stated)

1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Bank kembali berganti nama dari "PT Bank Maybank Indocorp" menjadi "PT Bank Maybank Syariah Indonesia" (Maybank Syariah) seiring dengan pergantian bidang usaha dari bank umum konvensional menjadi bank umum syariah berdasarkan Surat Keputusan Gubernur Bank Indonesia No. 12/60/KEP.GBI/DpG/2010 tanggal 23 September 2010. Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan dan Luar Biasa No. 1 tanggal 1 Juni 2010, dibuat di hadapan Arman Lany, S.H., Notaris di Jakarta, yang sudah mendapat Persetujuan Perubahan Anggaran Dasar dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-29107.AH.01.02.Tahun 2010 tanggal 8 Juni 2010, dan telah didaftarkan dalam Daftar Perseroan yang diselenggarakan oleh Kemenkumham No. AHU-0043068.AH.01.09. Tahun 2010 tanggal 8 Juni 2010.

Pada tahun 2010, Bank melakukan konversi kegiatan usahanya dari konvensional menjadi syariah. Saldo laba yang diperoleh dari kegiatan konvensional dicatat dalam ekuitas.

Berdasarkan Akta Notaris Aliya S. Azhar S.H., M.H., M.Kn., No. 27 tanggal 19 Desember 2011, Rapat Pemegang Saham Bank memutuskan untuk menjual 30.000 lembar saham Bank yang dimiliki oleh Menteri Keuangan Republik Indonesia qq PT Perusahaan Pengelola Aset (Persero) kepada Malayan Banking (Maybank) Berhad dan Maybank telah melakukan penjualan 9.451 saham Bank kepada PT Prosperindo.

Pada tanggal 15 Juni 2012, Bank menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa yang menyetujui untuk mengubah pasal 9 Anggaran Dasar sehubungan perubahan ketentuan pemindahan hak atas saham. Keputusan ini didokumentasikan dalam Akta Notaris Aliya Sriwendayani Azhar, S.H., M.H., M.Kn. No. 34 tanggal 15 Juni 2012 dan perubahan tersebut telah diterima oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam surat keputusannya No. AHU-AH.01.10-25737 tanggal 16 Juli 2012.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

The Bank once again changed its name from "PT Bank Maybank Indocorp" to "PT Bank Maybank Syariah Indonesia" (Maybank Syariah) in line with the change of business field from conventional commercial bank to sharia commercial bank based on the Governor of Bank Indonesia Decision Letter No.12/60/KEP.GBI/DpG/2010 dated September 23, 2010. The said amendment to the Articles of Association was based on the Decision Statement of the Annual and Extraordinary General Meeting of Shareholders No. 1 dated June 1, 2010 of Arman Lany, S.H., Notary in Jakarta, which has been approved by the Minister of Law and Human Rights No. AHU-29107.AH.01.02.Tahun 2010 dated June 8, 2010, and has been registered in the Company Registry of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-0043068.AH.01.09. Tahun 2010 dated June 8, 2010.

In 2010, the Bank converted its business activities from conventional to sharia. Retained earnings from conventional activities are recorded in shareholders' equity.

Based on the Notary Deed of Aliya S. Azhar S.H., M.H., M.Kn., No. 27 dated December 19, 2011, the Bank's Shareholders Meeting decided to sell 30,000 shares of the Bank owned by the Minister of Finance of the Republic of Indonesia qq PT Perusahaan Pengelola Aset (Persero) to Malayan Banking (Maybank) Berhad and Maybank sold 9,451 shares of the Bank to PT Prosperindo.

On June 15, 2012, the Bank held an Extraordinary General Meeting of Shareholders which agreed to amend Article 9 of the Articles of Association in connection with the changes in the provisions for transfer of rights over shares. This decision is documented in the Notary Deed of Aliya Sriwendayani Azhar, S.H., M.H., M.Kn. No. 34 dated June 15, 2012 and these changes have been accepted by the Minister of Law and Human Rights of the Republic of Indonesia in his decree No. AHU-AH.01.10-25737 dated July 16, 2012.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Pada tanggal 19 Desember 2013, Bank menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa yang menyetujui untuk mengubah pasal 25 Anggaran Dasar sehubungan perubahan ketentuan Dewan Pengawas Syariah. Keputusan ini didokumentasikan dalam Akta Notaris Aliya Sriwendayani Azhar, S.H., M.H., M.Kn. No. 54 tanggal 19 Desember 2013, perubahan tersebut telah diterima oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam surat keputusannya No. AHU-AH.01.10-06466 tanggal 25 Februari 2014.

Bank kembali berganti nama menjadi "PT Bank Net Indonesia Syariah" berdasarkan Akta Pernyataan Keputusan Pemegang Saham yang diambil diluar Rapat Bank No. 5 tanggal 3 Juli 2019, dibuat di hadapan Aliya S. Azhar, S.H., M.H., M.Kn., Notaris di Jakarta, yang sudah mendapat Persetujuan Perubahan Anggaran Dasar dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0035488.AH.01.02.Tahun 2019 tanggal 8 Juli 2019, dan telah didaftarkan dalam Daftar Perseroan yang diselenggarakan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0105852.AH.01.11.Tahun 2019 tanggal 8 Juli 2019, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 46 tanggal 9 Juni 2020, Tambahan Berita Negara Republik Indonesia No. 20460 Tahun 2020. Perubahan tersebut sudah mendapat persetujuan dari Otoritas Jasa Keuangan ("OJK") melalui Surat Pergantian nama, dimana pergantian nama menjadi efektif setelah OJK menerbitkan keputusan No. 113/PB.1/2019 tanggal 20 Desember 2019 tentang penetapan penggunaan izin usaha atas nama PT Bank Maybank Syariah Indonesia menjadi PT Bank Net Indonesia Syariah.

Pada tanggal 31 Januari 2020, akuisisi Bank telah berlaku efektif dan disahkan oleh Notaris Aliya S. Azhar, S.H., M.H., M.Kn., berdasarkan Akta No. 20 tanggal 31 Januari 2020 mengenai akuisisi Bank.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

On December 19, 2013, the Bank held an Extraordinary General Meeting of Shareholders which agreed to amend Article 25 of the Articles of Association in connection with changes to the provisions of the Sharia Supervisory Board. This decision is documented in the Notary Deed of Aliya Sriwendayani Azhar, S.H., M.H., M.Kn. No. 54 dated December 19, 2013, these changes have been accepted by the Minister of Law and Human Rights of the Republic of Indonesia in his Decree No. AHU-AH.01.10-06466 dated February 25, 2014.

The Bank changed its name again to "PT Bank Net Indonesia Syariah" based on the Deed of Shareholders' Decision Statement taken outside the Banks Meeting No. 5 dated July 3, 2019 of Aliya S. Azhar, S.H., M.H., M.Kn., Notary in Jakarta, the said amendment to the Articles of Association has been approved by the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-0035488.AH.01.02.Tahun 2019 dated July 8, 2019, registered in the Company Registry of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0105852.AH.01.11.Tahun 2019 dated July 8, 2019 and announced in the State Gazette of the Republic of Indonesia No. 46 dated June 9, 2020, Supplement to the State Gazette of the Republic of Indonesia No. 20460 Year 2020. The change was approved by the Financial Services Authority ("OJK") through a name change letter which became effective after OJK issued Decree No. 113/PB.1/2019 dated December 20, 2019 stipulating the change in the use of business license from PT Bank Maybank Syariah Indonesia to PT Bank Net Indonesia Syariah.

The acquisition of the Bank has been effective and validated by Notary Aliya S. Azhar, S.H., M.H., M.Kn., based on Deed No. 20 dated January 31, 2020 regarding the acquisition of Bank.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Dengan ditandatanganinya akta tersebut maka susunan pemegang saham sejak tanggal akta akuisisi adalah sebagai berikut:

1. PT NTI Global Indonesia sebagai pemilik dari 661.548 lembar saham atau 70% saham Bank dengan nilai nominal seluruhnya sebesar Rp573.514.815.318 (nilai penuh); dan
2. PT Berkah Anugerah Abadi sebagai pemilik dari 283.521 lembar saham atau 30% Bank dengan nilai nominal seluruhnya sebesar Rp245.792.435.248 (nilai penuh).

Atas pelaksanaan pengambilalihan kepemilikan Bank tersebut, telah dilakukan pengumuman pada media masa pada 7 Februari 2020.

Berdasarkan Akta pernyataan keputusan sirkuler para pemegang saham Bank No. 37 tanggal 30 April 2020 yang dibuat di hadapan Notaris Eliwaty Tjitra, S.H., pemegang saham memutuskan untuk melakukan perubahan beberapa pasal dalam Anggaran Dasar Bank. Perubahan tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam surat keputusannya No. AHU/0035208.AH.01.02. Tahun 2020 tanggal 12 Mei 2020.

Berdasarkan Akta No. 17 tanggal 3 Juli 2020 dibuat dihadapan Yulia, S.H., Notaris di Jakarta, para pemegang saham menyetujui untuk meningkatkan modal dasar Bank dari semula Rp819.307.250.566,5 (nilai penuh) menjadi Rp2.500.000.000.000 (nilai penuh) dan modal ditempatkan/disetor Bank dari Rp819.307.250.566,5 (nilai penuh) menjadi Rp819.307.256.000 (nilai penuh) sehingga terjadi peningkatan modal ditempatkan/disetor Bank sebesar Rp5.433,5 (nilai penuh) yang diambil oleh PT Berkah Anugerah Abadi dan PT NTI Global Indonesia masing-masing sebesar Rp4.751,5 (nilai penuh) dan Rp682 (nilai penuh). Para pemegang saham juga menyetujui perubahan nilai nominal saham dari Rp866.928,50 (nilai penuh) menjadi Rp200 (nilai penuh).

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

With the signing of the deed, the composition of the shareholders from the date of the deed of acquisition is as follows:

1. PT NTI Global Indonesia as the owner of 661,548 shares or 70% of the Bank's shares with a total nominal value amounted to Rp573,514,815,318 (full amount); and
2. PT Berkah Anugerah Abadi as the owner of 283,521 shares or 30% of the Bank with a total nominal value amounting to Rp245,792,435,248 (full amount).

In relation to the transfer of ownership of the Bank, an announcement was made in mass media on February 7, 2020.

Based on the Deed of Circular Decision of the Bank's Shareholders No. 37 dated April 30, 2020 of Notary Eliwaty Tjitra, S.H., the shareholders decided to amend several articles in the Bank's Articles of Association. These changes have been approved by the Minister of Law and Human Rights of the Republic of Indonesia in his decree No. AHU/0035208.AH.01.02. Tahun 2020 dated May 12, 2020.

Based on Deed No. 17 dated July 3, 2020 of Yulia, S.H., Notary in Jakarta, the shareholders agreed to increase the Bank's authorized capital from the Rp819,307,250,566.5 (full amount) to Rp2,500,000,000,000 (full amount) and the Bank's issued/paid-up capital from Rp819,307,250,566.5 (full amount) to Rp819,307,256,000 (full amount) resulting in an increase in the Bank's issued/paid-up capital by Rp5,433.5 (full amount) taken by PT Berkah Anugerah Abadi and PT NTI Global Indonesia amounting to Rp4,751.5 (full amount) and Rp682 (full amount), respectively. The shareholders also agreed to change the par value of the shares from Rp866,928.50 (full amount) to Rp200 (full amount) per share.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Dengan demikian, susunan pemegang saham menjadi sebagai berikut: 1) PT NTI Global Indonesia sebagai pemilik dari 2.867.574.080 lembar saham atau 70% lembar saham Bank dengan nilai nominal seluruhnya sebesar Rp573.514.816.000 (nilai penuh); dan 2) PT Berkah Anugerah Abadi sebagai pemilik dari 1.228.962.200 lembar saham atau 30% Bank dengan nilai nominal seluruhnya sebesar Rp245.792.440.000 (nilai penuh). Perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam surat keputusan No. AHU/0045699.AH.01.02.Tahun 2020 tanggal 6 Juli 2020 serta telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0276124 tanggal 6 Juli 2020.

Berdasarkan Akta No. 26 tanggal 6 Juli 2020, dibuat di hadapan Notaris Yulia, S.H., Notaris di Jakarta, pemegang saham menyetujui rencana Bank untuk melakukan Penawaran Umum perdana saham-saham Bank kepada masyarakat dalam jumlah sebanyak-banyaknya 2.500.000.000 saham dengan nilai nominal masing-masing saham sebesar Rp200 (jumlah penuh) dan mencatatkan saham-saham Bank tersebut pada Bursa Efek Indonesia, serta mengubah status Bank dari Perseroan Tertutup menjadi Perseroan Terbuka, memberikan kuasa pada Direksi dan Dewan komisaris sehubungan dengan Penawaran Umum saham, mengubah maksud dan tujuan serta kegiatan usaha Bank, dan menyetujui untuk mengubah dan menyusun kembali seluruh Anggaran Dasar Bank sehubungan dengan perubahan status Bank menjadi perseroan terbatas terbuka/publik.

Perubahan tersebut telah disampaikan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat No. AHU-0107659.AH.01.11.Tahun 2020 tanggal 7 Juli 2020, serta telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0046009.AH.01.02.Tahun 2020 tanggal 7 Juli 2020.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

Therefore, the composition of the shareholders is now as follows: 1) PT NTI Global Indonesia as the owner of 2,867,574,080 shares or 70% of the Bank's shares with a total nominal value amounting to Rp573,514,816,000 (full amount); and 2) PT Berkah Anugerah Abadi as the owner of 1,228,962,200 shares or 30% of the Bank's shares with a total nominal value amounting to Rp245,792,440,000 (full amount). These changes have been approved by the Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU/0045699.AH.01.02.Tahun 2020 dated July 6, 2020 and has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.03-0276124 dated July 6, 2020.

Based on Deed No. 26 dated July 6, 2020 of Notary Yulia, S.H., Notary in Jakarta, the shareholders agreed on the following: the plan to issue new shares through Initial Public Offering to a maximum number of 2,500,000,000 shares with a nominal value of Rp200 (full amount) per share and list the Bank's shares on the Indonesia Stock Exchange; change the status of the Bank from a private company to a public company; authorize the Board of Directors and the Board of Commissioners in connection with the Public Offering of the shares; change the purpose and objective, as well as the business activities of the Bank, and amend and adjust the Bank's Articles of Association in connection with the change of the Bank's status to a public company.

These changes have been submitted to the Minister of Law and Human Rights of the Republic of Indonesia in letter No. AHU-0107659.AH.01.11.Tahun 2020 dated July 7, 2020, and was approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decision Letter No. AHU-0046009.AH.01.02.Tahun 2020 dated July 7, 2020.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Berdasarkan Akta No. 53 tanggal 14 Juli 2020 dibuat di hadapan Yulia, S.H., Notaris di Jakarta, para pemegang saham menyetujui untuk melakukan perubahan nilai nominal saham dari semula sebesar Rp200 (nilai penuh) per saham menjadi sebesar Rp100 (nilai penuh) per saham, menyetujui perubahan rencana Bank untuk Penawaran Umum perdana saham-saham Bank (*Initial Public Offering*) dari sebanyak-banyaknya 2.500.000.000 saham menjadi sampai dengan sebanyak-banyaknya 5.000.000.000 saham dan mencatatkan saham-saham Bank tersebut pada Bursa Efek Indonesia dengan nilai nominal masing-masing saham sebesar Rp100 (nilai penuh), serta menyetujui rencana Bank menerbitkan waran atas nama Bank sebanyak-banyaknya 2.800.000.000 waran. Perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0288622 tanggal 14 Juli 2020.

Berdasarkan Akta No. 113 tanggal 24 September 2020 dibuat di hadapan Yulia, S.H., Notaris di Jakarta, para pemegang saham menyetujui perubahan status Bank yang semula Perseroan Terbatas Terbuka/Publik menjadi Perseroan Tertutup/Non Fasilitas Umum. Perubahan ini telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0066400.AH.01.02.Tahun 2020 tanggal 25 September 2020.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

Based on Deed No. 53 dated July 14, 2020 of Yulia, S.H., Notary in Jakarta, the shareholders agreed to change the nominal value of the shares from Rp200 (full amount) per share to Rp100 (full amount) per share, approved the change in the Bank's plan for an Initial Public Offering of the Bank from a maximum number of 2,500,000,000 shares to a maximum of 5,000,000,000 shares and list the Bank's shares in the Indonesia Stock Exchange with a nominal value Rp100 (full amount) per share, as well as approved the Bank's plan to issue warrants to a maximum number of 2,800,000,000 (full amount) warrants. These changes have been accepted and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-AH.01.03-0288622 dated July 14, 2020.

Based on Deed No. 113 dated September 24, 2020 Yulia, S.H., Notary in Jakarta, the shareholders has approved the change of the status of the Bank from a Public Company to a Private/Non-Public Facility. This amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decision Letter No. AHU-0066400.AH.01.02.Tahun 2020 dated September 25, 2020.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Berdasarkan Akta No. 1 tanggal 2 November 2020 yang dibuat di hadapan Yulia, S.H., Notaris di Jakarta, pemegang saham menyetujui beberapa hal, antara lain; rencana Bank untuk menerbitkan saham baru melalui penawaran umum perdana sebanyak-banyaknya 5.000.000.000 saham dengan nilai nominal Rp100 (jumlah penuh) per saham, mencatatkan saham-saham Bank tersebut pada Bursa Efek Indonesia, serta mengubah status Bank dari Perseroan Tertutup menjadi Perseroan Terbuka, menyetujui rencana Bank menerbitkan waran atas nama Bank sebanyak-banyaknya 2.800.000.000 waran sesuai dengan syarat dan ketentuan sehubungan dengan dan pelaksanaan penerbitan waran, memberikan kuasa pada Direksi dan Dewan komisaris sehubungan dengan Penawaran Umum saham, mengubah maksud dan tujuan serta kegiatan usaha Bank, dan menyetujui untuk mengubah dan menyusun kembali seluruh Anggaran Dasar Bank sehubungan dengan perubahan status Bank menjadi perseroan terbatas terbuka/publik.

Perubahan tersebut disampaikan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0074002.AH.01.02.Tahun 2020 tanggal 3 November 2020, serta diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0403667 tanggal 3 November 2020. Perubahan tersebut juga telah didaftarkan dalam Daftar Perseroan yang diselenggarakan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat No. AHU00183733.AH.01.11.Tahun 2020 tanggal 3 November 2020.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

Based on Deed No. 1 dated November 2, 2020 of Notary Yulia, S.H., Notary in Jakarta, the shareholders agreed on the following among others: the Bank's plan to issue new shares through Initial Public Offering at maximum number of 5,000,000,000 shares with nominal value of Rp100 (full amount) per share, list the Bank's shares on Indonesia Stock Exchange, and change the status of Bank from a private company to a public company. Bank's plan to issue warrants on behalf of the Bank to a maximum number of 2,800,000,000 warrants in accordance with the terms and conditions relating to the issuance of the warrants; authorize the Boards of Directors and Commissioners in connection with the Public Offering of the shares; change the purpose and objective, as well as the business activities of the Bank, and amend and adjust the Bank's Articles of Association in accordance with the change of the Bank's status to a public company.

These changes have been submitted and approved by the Minister of Law and Human Rights of the Republic of Indonesia on Decree No. AHU-0074002.AH.01.02.Tahun 2020 dated November 3, 2020; and has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in Decision Letter No. AHU-AH.01.03-0403667 dated November 3, 2020. It has also been registered in the Company Register of the Ministry of Law and Human Rights of the Republic of Indonesia in Letter No. AHU00183733.AH.01.11.Tahun 2020 dated November 3, 2020.



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1. INFORMASI UMUM (lanjutan)

**a. Pendirian Bank dan Informasi Umum
(lanjutan)**

Berdasarkan Pernyataan Keputusan Pemegang Saham Bank, yang telah diaktakan dalam akta No. 63 dari Yulia, S.H., Notaris di Jakarta, tanggal 17 Desember 2020, para Pemegang Saham memberikan persetujuan kepada PT Berkah Anugerah Abadi untuk menjual seluruh sahamnya dalam Bank, yakni sebanyak 2.457.924.400 saham, kepada dan menunjuk sebagai pembelinya, yakni: 1) PT Alphaplus Adhigana Asia, sebanyak 204.826.814 saham dan 2) PT NTI Global Indonesia sebanyak 2.253.097.586 saham. Perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0420308 tanggal 17 Desember 2020.

Berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang telah diaktakan dalam akta No. 11 dari Notaris Yulia S.H., Notaris di Jakarta, tanggal 7 April 2021, para pemegang saham memberikan persetujuan perubahan nama Bank dari PT Bank Net Indonesia Syariah Tbk menjadi PT Bank Aladin Syariah Tbk.

Perubahan tersebut telah disampaikan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-0021937.AH.01.02 Tahun 2021 tanggal 12 April 2021. Perubahan tersebut sudah mendapat persetujuan dari Otoritas Jasa Keuangan ("OJK") melalui Surat Pergantian nama, dimana pergantian nama menjadi efektif setelah OJK menerbitkan keputusan No. KEP-42/PB.1/2021 tanggal 3 Juni 2021 tentang penetapan penggunaan izin atas nama PT Bank Net Indonesia Syariah Tbk menjadi izin usaha atas nama PT Bank Aladin Syariah Tbk.

Pada tanggal 24 September 2021, Bank menyampaikan keterbukaan informasi kepada publik terkait perubahan nama Pemegang Saham Pengendali (PSP) Bank yang semula bernama PT NTI Global Indonesia menjadi PT Aladin Global Ventures.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

Based on the Decree of the Bank's Shareholders, which is notified in Deed No. 63 by Yulia, S.H., Notary in Jakarta, dated December 17, 2020, the Shareholders gave approval to PT Berkah Anugerah Abadi to sell all of 2,457,924,400 shares in the Bank, to designated buyers, namely: 1) PT Alphaplus Adhigana Asia for 204,826,814 shares and 2) PT NTI Global Indonesia for 2,253,097,586 shares. These changes have been accepted and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0420308 dated December 17, 2020.

Based on the result of the Extraordinary Shareholders General Meeting (EGMS) which has been notarized in deed No. 11 from Notary Yulia S.H., Notary in Jakarta, dated April 7, 2021, the shareholders gave their approval to change the Bank's name from PT Bank Net Indonesia Syariah Tbk to PT Bank Aladin Syariah Tbk.

The change has been submitted and approved by the Minister of Law and Human Rights of the Republic of Indonesia on Decree No. AHU-0021937.AH.01.02 Tahun 2021 dated April 12, 2021. The change has been approved by the Financial Service Authority ("OJK") through a name change letter which became effective after OJK issued Decree No. KEP-42/PB.1/2021 dated June 3, 2021 stipulating the change in the use of business license from PT Bank Net Indonesia Syariah Tbk to PT Bank Aladin Syariah Tbk.

On September 24, 2021, the Bank submits information disclosure to public regarding the change of the Bank's Controlling Shareholder name of the Bank which was formerly named PT NTI Global Indonesia to PT Aladin Global Ventures.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Berdasarkan Akta Nomor 56 tanggal 21 Februari 2022 dibuat dihadapan Yulia, S.H., Notaris di Jakarta serta dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0013582.AH.01.02 tanggal 23 Februari 2022. Para pemegang saham menyetujui untuk meningkatkan modal dasar Bank dari Rp2.500.000.000.000 menjadi Rp5.000.000.000.000.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta Pernyataan Pemegang Saham PT Bank Aladin Syariah Tbk No. 32 dari Yulia, S.H., Notaris di Jakarta, tanggal 17 Januari 2023 mengenai perubahan modal saham ditempatkan dan disetor Bank. Perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0008480 tanggal 19 Januari 2023.

Pemegang saham pengendali Bank adalah PT Aladin Global Ventures (dahulu PT NTI Global Indonesia) dengan Pemegang saham akhir adalah John Dharma J. Kusuma.

Sesuai dengan Pasal 3 Anggaran Dasar Bank, ruang lingkup kegiatan Bank adalah melakukan usaha di bidang Bank Umum Syariah Devisa dengan kegiatan usaha utama melaksanakan kegiatan perbankan yang menjalankan usahanya dengan prinsip syariah.

Kantor pusat Bank berlokasi di Millennium Centennial Center, Lantai 7, Jl. Jendral Sudirman Kav. 25, Jakarta Selatan.

Penawaran Umum Saham Perdana di Bursa Efek Indonesia

Pada tanggal 22 Januari 2021, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-8/D.04/2021 untuk melakukan penawaran umum perdana 5.000.000.000 saham Bank dengan nilai nominal Rp100 (nilai penuh) per saham kepada masyarakat dengan harga penawaran sebesar Rp103 (nilai penuh) per saham dan disertai dengan 2.800.000.000 Waran I yang melekat pada saham yang dikeluarkan dan diberikan secara cuma-cuma sebagai insentif bagi pemegang saham dengan harga pelaksanaan waran Rp110 yang mulai berlaku mulai tanggal 2 Agustus 2021 sampai dengan 30 Januari 2026. Pada tanggal 1 Februari 2021, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

Based on Deed Number 56 dated February 21, 2022 made before Yulia, S.H., Notary in Jakarta and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-0013582.AH.01.02 dated February 23, 2022. The shareholders agreed to increase the authorized capital of the Bank from Rp2,500,000,000,000 to Rp5,000,000,000,000.

The Bank's Articles of Association have been amended most recently by Deed of Shareholders Statement No. 32 of Yulia, S.H., Notary in Jakarta, dated January 17, 2023 concerning the changes of the Bank's issued and fully paid share capital. These changes have been accepted and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0008480 dated January 19, 2023.

The controlling shareholder of the Bank is PT Aladin Global Ventures (previously PT NTI Global Indonesia) with the ultimate shareholder is John Dharma J. Kusuma.

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in Foreign Exchange Sharia Commercial Banking with the main business activities carrying out banking activities that run their business according to sharia principles.

The Bank's head office is located at 7th Floor Millennium Centennial Center, Jl. Jendral Sudirman Kav. 25, South Jakarta.

Initial Public Offering on Indonesia Stock Exchange

On January 22, 2021, the Bank obtained the notice of effectivity from Financial Services Authority (OJK) in its letter No. S-8/D.04/2021 for the public offering of 5,000,000,000 shares with par value of Rp100 (full amount) per share with offering price at Rp103 (full amount) per share and simultaneously issued 2,800,000,000 Warrants I accompanying the new shares issued, which are to be granted free as an incentive for the shareholders at an exercise price of Rp110 which is effective starting from August 2, 2021 up to January 30, 2026. As of February 1, 2021, these shares were listed on the Indonesia Stock Exchange.



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1. INFORMASI UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Berdasarkan Akta No. 54 tanggal 24 Februari 2021 dari Yulia, S.H., Notaris di Jakarta serta dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0124836 tanggal 25 Februari 2021. Dari hasil penawaran umum saham perdana, Bank berhasil mencatat penambahan modal disetor sebesar Rp500.000 dan tambahan modal disetor berupa agio sebesar Rp15.000 sebelum dikurangi biaya emisi penerbitan saham sebesar Rp4.612. Hasil penerimaan bersih dari penawaran umum saham perdana ini adalah sebesar Rp510.388.

Pada tanggal 28 April 2022, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan (OJK) dengan suratnya No. S-74/D.04/2022 untuk melakukan Penawaran Umum Terbatas I dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") kepada para pemegang saham Bank sejumlah 504.264.065 (lima ratus empat juta dua ratus enam puluh empat ribu enam puluh lima) lembar saham dengan nominal Rp100 (Rupiah penuh) per lembar saham pada harga penawaran Rp2.000 (Rupiah penuh) per lembar saham.

Penawaran Umum Terbatas I tersebut telah diaktakan melalui Akta No. 94 tanggal 20 Juni 2022 dari Yulia, S.H., Notaris di Jakarta dan telah dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No AHU-AH.01.03-0252875 tanggal 20 Juni 2022.

Dari hasil Penawaran Umum Terbatas I, Bank berhasil mencatat penambahan modal disetor sebesar Rp50.427 dan tambahan modal disetor berupa agio sebesar Rp958.102 sebelum dikurangi biaya emisi penerbitan saham sebesar Rp5.031. Hasil penerimaan bersih dari penawaran umum terbatas ini adalah sebesar Rp1.003.498.

b. Penyelesaian Laporan Keuangan

Manajemen Bank bertanggung jawab terhadap penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi Bank pada tanggal 29 Maret 2023.

1. GENERAL INFORMATION (continued)

a. The Bank's Establishment and General Information (continued)

Based on Deed No. 54 dated February 24, 2021 of Yulia, S.H., a Notary in Jakarta and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0124836 dated February 25, 2021. From the results of the initial public offering, the Bank managed to record an additional share capital of Rp500,000 and additional paid-in capital in the form of premium of Rp15,000 before deducting the issuance costs of shares issuance of Rp4,612. The net proceeds from this initial public offering amounted to Rp510,388.

On April 28, 2022, the Bank obtained the notice of effectivity from Financial Services Authority (OJK) in its letter No. S-74/D.04/2022 for Limited Public Offering I with pre-emptive rights to the Bank's shareholders amounting to 504,264,065 (five hundred four million and two hundred sixty-four thousand sixty-five) shares with a nominal value of Rp100 (full amount) per share with the offering price of Rp2,000 (full amount) per share.

The Limited Public Offering I has been recorded on Deed No. 94 dated June 20, 2022 of Yulia, S.H., Notary in Jakarta, and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0252875 dated June 20, 2022.

From the results of the Limited Public Offering I, the Bank managed to record an additional share capital of Rp50,427 and additional paid-in capital in the form of premium of Rp958,102 before deducting the issuance costs of shares issuance of Rp5,031. The net proceeds from this initial public offering amounted to Rp1,003,498.

b. Completion of the Financial Statements

The Bank's management is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, which were completed and authorized for issuance by the Board of Directors of the Bank on March 29, 2023.



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1. INFORMASI UMUM (lanjutan)

c. Dewan Komisaris dan Direksi, Komite Audit, Dewan Pengawas Syariah, Sekretaris Perusahaan, Satuan Kerja Audit Internal dan Karyawan

Susunan Dewan Komisaris, Direksi, Komite Audit dan Dewan Pengawas Syariah Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/ December 31, 2022
Dewan Komisaris	
Presiden Komisaris (Independen)	Rudy Hamdani *
Komisaris	Ationo Teguh Basuki
Komisaris Independen	Fransisca Ekawati
Direksi	
Presiden Direktur	Dyota Mahottama Marsudi
Direktur	Firdila Sari
Direktur	Mayang Ekaputri **
Direktur Kepatuhan	Baiq Nadea Dzurriatin
* Efektif sejak ditetapkan lulus uji kemampuan dan kepatuhan berdasarkan Surat Keputusan Anggota Dewan Komisaris OJK No. KEP-24/D.03/2022 tanggal 18 Februari 2022	
** Efektif sejak ditetapkan lulus uji kemampuan dan kepatuhan berdasarkan Surat Keputusan Anggota Dewan Komisaris OJK No. KEP-83/D.03/2022 tanggal 10 Juni 2022	

1. GENERAL INFORMATION (continued)

c. Boards of Commissioners and Directors, Audit Committee, Sharia Supervisory Board, Corporate Secretary, Internal Audit Unit and Employees

Compositions of the Boards of Commissioners and Directors, Audit Committee and Sharia Supervisory Board of the Bank as of December 31, 2022 and 2021 are as follows:

	31 Desember/ December 31, 2022
Board of Commissioners	
President Commissioner (Independent)	Rudy Hamdani *
Commissioner	Ationo Teguh Basuki
Independent Commissioner	Fransisca Ekawati
Board of Directors	
President Director	Dyota Mahottama Marsudi
Director	Firdila Sari
Director	Mayang Ekaputri **
Compliance Director	Baiq Nadea Dzurriatin
* Effective since fit and proper test decision based on Decree of Members of the OJK Board of Commissioners Letter No KEP-24/D.03/2022 dated February 18, 2022	
** Effective since fit and proper test decision based on Decree of Members of the OJK Board of Commissioners Letter No KEP-83/D.03/2022 dated June 10, 2022	

	31 Desember/ December 31, 2021
Dewan Komisaris	
Presiden Komisaris (Independen)	Nurdiaz Alvin Pattisahusiwa ***
Komisaris	Ationo Teguh Basuki
Komisaris Independen	Fransisca Ekawati
Komisaris Independen	Rudy Hamdani*
Direksi	
Direktur Utama	Dyota Mahottama Marsudi
Direktur Operasional	Basuki Hidayat
Direktur Bisnis	Mohammad Riza
Direktur Teknologi Informasi	Budi Santoso Kusmiantoro
Direktur Keuangan dan Strategi	Willy Hambali
Direktur Digital Banking	Firdila Sari
Direktur Kepatuhan	Baiq Nadea Dzurriatin
*** Efektif mengundurkan diri pada tanggal 10 Februari 2022 yang tercantum dalam Akta No. 56	

	31 Desember/ December 31, 2021
Board of Commissioners	
President Commissioner (Independent)	Nurdiaz Alvin Pattisahusiwa ***
Commissioner	Ationo Teguh Basuki
Independent Commissioner	Fransisca Ekawati
Independent Commissioner	Rudy Hamdani*
Board of Directors	
President Director	Dyota Mahottama Marsudi
Operational Director	Basuki Hidayat
Business Director	Mohammad Riza
Information Technology Director	Budi Santoso Kusmiantoro
Finance and Strategy Director	Willy Hambali
Digital Banking Director	Firdila Sari
Compliance Director	Baiq Nadea Dzurriatin
*** Effective resigned by February 10, 2022 as stated on deed No. 56	

	31 Desember / December 31, 2022	31 Desember/ December 31, 2021
Komite Audit		
Ketua	Fransisca Ekawati	Fransisca Ekawati
Anggota	Rudy Hamdani	Rudy Hamdani
Anggota (Pihak Independen)	Jeffri Sugianto	Diana Jaffar
Anggota (Pihak Independen)	Andreas Danny Soesanto	Andreas Danny Soesanto

	31 Desember/ December 31, 2021
Audit Committee	
Chairman	Fransisca Ekawati
Member	Rudy Hamdani
(Independent Party) Member	Diana Jaffar
(Independent Party) Member	Andreas Danny Soesanto



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1. INFORMASI UMUM (lanjutan)

c. Dewan Komisaris dan Direksi, Komite Audit, Dewan Pengawas Syariah, Sekretaris Perusahaan, Satuan Kerja Audit Internal dan Karyawan (lanjutan)

Susunan Dewan Komisaris, Direksi, Komite Audit dan Dewan Pengawas Syariah Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut: (lanjutan)

**31 Desember/
December 31, 2022**

Dewan Pengawas Syariah

Ketua	Prof.DR. H. M. Asrorun Ni'am Sholeh, M.A.
Anggota	Drs. H. Sholahudin Al Aiyub S.Ag, M.Si.

Berdasarkan Surat Keputusan No. SK.001.BOD/07.2022 tertanggal 15 Juli 2022 menunjuk Indira Indah Prameshwari sebagai Sekretaris Perusahaan menggantikan Mayang Ekaputri selaku (Pjs) Sekretaris Perusahaan.

Berdasarkan Surat Keputusan No. 166/SK.DIR/NET.2020 tertanggal 9 Juli 2020, Kepala Divisi Audit Internal Bank pada tanggal 31 Desember 2022 dan 2021 adalah Senof Gremaldy.

Gaji dan kompensasi lainnya yang dibayarkan kepada Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Manajemen Kunci pada tahun yang berakhir pada 31 Desember 2022 dan 2021 adalah sebagai berikut:

**31 Desember/
December 31, 2022**

Direksi	11.052
Dewan Komisaris	3.155
Dewan Pengawas Syariah	770
Manajemen Kunci	24.091

Personel manajemen kunci Bank terdiri dari Komisaris, Direksi, Pemimpin Grup dan Pemimpin Divisi.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, Perusahaan mempekerjakan masing-masing 256 dan 199 karyawan tetap (tidak diaudit).

1. GENERAL INFORMATION (continued)

c. Boards of Commissioners and Directors, Audit Committee, Sharia Supervisory Board, Corporate Secretary, Internal Audit Unit and Employees (continued)

Compositions of the Boards of Commissioners and Directors, Audit Committee and Sharia Supervisory Board of the Bank as of December 31, 2022 and 2021 are as follows: (continued)

**31 Desember/
December 31, 2021**

Audit Committee

DR. H. M. Asrorun Ni'am Sholeh, M.A.	Chairman
Drs. H. Sholahudin Al Aiyub S.Ag, M.Si.	Member

Based on Decree No. SK.001.BOD/07.2022 dated July 15, 2022 appointed Indira Indah Prameshwari as Corporate Secretary to replace Mayang Ekaputri as (Acting) Corporate Secretary.

Based on Decree No. 166/SK.DIR/NET.2020 dated July 9, 2020, the Head of the Bank's Internal Audit Division as of December 31, 2022 and 2021 is Senof Gremaldy.

Salaries and other compensations paid to the Board of Commissioners and Directors, Sharia Supervisory Board and Key Management for the years ended December 31, 2022 and 2021 are as follows:

**31 Desember/
December 31, 2021**

8.445	Board of Directors
2.667	Board of Commissioners
632	Sharia Supervisory Board
19.722	Key Management

Bank's key management consist of Commissioners, Directors, Group Head and Division Head.

As of December 31, 2022 and 2021, the Company employs 256 and 199 permanent employees, respectively (unaudited).



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. Dasar Penyusunan Laporan Keuangan

a. Basis of Preparation of the Financial Statements

Laporan keuangan disusun dan disajikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK"), yaitu PSAK No. 101 (Revisi 2019), "Penyajian Laporan Keuangan Syariah", PSAK 102 (Revisi 2019), "Akuntansi Murabahah", PSAK No. 105, "Akuntansi Mudharabah", PSAK No. 106, "Akuntansi Musyarakah", PSAK No. 107 (Revisi 2021), "Akuntansi Ijarah", PSAK No. 110 (Revisi 2020), "Akuntansi Sukuk", PSAK No. 111, "Akuntansi Wa'd", Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI Revisi 2013), dan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 Lampiran Keputusan Ketua Bapepam dan LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

The financial statements have been prepared and presented in accordance with the Statement of Financial Accounting Standards ("PSAK"), namely PSAK No. 101 (Revised 2019), "Presentation of Sharia Financial Statements", PSAK No. 102 (Revised 2019), "Accounting for Murabahah", PSAK No. 105, "Accounting for Mudharabah", PSAK No. 106, "Accounting for Musyarakah", and PSAK No. 107 (Revised 2021), "Accounting for Ijarah", PSAK No. 110 (Revised 2020) "Accounting for Sukuk", PSAK No. 111 "Accounting for Wa,d", and Indonesia Sharia Banking Accounting Guidelines (PAPSI Revised 2013), and Bapepam Regulation-LK No. VIII.G.7 Attachment to Decree of the Chairman of Bapepam and LK No. KEP-347/BL/2012 dated June 25, 2012 concerning "Guidelines for the Presentation and Disclosure of Financial Statements for Issuers or Public Companies".

Berdasarkan PSAK 101 (Revisi 2019), laporan keuangan bank syariah yang lengkap terdiri dari komponen-komponen sebagai berikut:

Based on PSAK No. 101 (Revised 2019), a complete sharia bank financial statements consist of the following components:

- 1) Laporan Posisi Keuangan;
- 2) Laporan Laba Rugi dan Penghasilan Komprehensif Lain;
- 3) Laporan Perubahan Ekuitas;
- 4) Laporan Arus Kas;
- 5) Laporan Rekonsiliasi Pendapatan dan Bagi Hasil;
- 6) Laporan Sumber dan Penyaluran Dana Zakat;
- 7) Laporan Sumber dan Penggunaan Dana Kebajikan; dan
- 8) Catatan atas Laporan Keuangan.

- 1) Statements of Financial Position;
- 2) Statements of Profit or Loss and Other Comprehensive Income;
- 3) Statements of Changes in Equity;
- 4) Statements of Cash Flows;
- 5) Statements of Reconciliation of Income and Profit Sharing;
- 6) Statements of Sources and Uses of Zakat Funds;
- 7) Statements of Source and Uses of Qardhul Hasan Funds; and
- 8) Notes to the Financial Statements.

Laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas merupakan laporan keuangan yang mencerminkan kegiatan komersial Bank sesuai dengan prinsip syariah.

The statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows are the financial statements reflecting the Bank's commercial activities in accordance with sharia principle.

Laporan keuangan disajikan berdasarkan nilai historis, kecuali disebutkan lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut dan disusun dengan dasar akrual, kecuali laporan arus kas dan laporan rekonsiliasi bagi hasil.

The financial statements are presented on the historical cost basis, unless stated otherwise as described in the accounting policy for each account and prepared on accrual basis, except statement of cash flow and statement of reconciliation of income and revenue sharing.



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN
(lanjutan)

a. Dasar Penyusunan Laporan Keuangan
(lanjutan)

Laporan arus kas disusun dengan menggunakan metode langsung yang menyajikan penerimaan dan pengeluaran kas dan setara kas yang diklasifikasikan ke dalam aktivitas operasi, investasi, dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 (tiga) bulan sejak tanggal akuisisi.

Laporan keuangan disajikan berdasarkan nilai historis, kecuali disebutkan lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut dan disusun dengan dasar akrual, kecuali laporan arus kas dan laporan rekonsiliasi bagi hasil.

Laporan sumber dan penyaluran dana zakat dan laporan sumber dan penggunaan dana kebajikan merupakan laporan yang mencerminkan peran Bank sebagai pemegang amanah dana kegiatan sosial yang dikelola secara terpisah.

Laporan sumber dan penyaluran zakat merupakan laporan yang menunjukkan sumber dana, penyaluran dalam jangka waktu tertentu, serta saldo dana zakat yang belum disalurkan pada tanggal tertentu.

Laporan sumber dan penggunaan dana kebajikan merupakan laporan yang menunjukkan sumber dan penggunaan dana kebajikan selama jangka waktu tertentu, serta saldo dana kebajikan yang belum disalurkan pada tanggal tertentu.

Mata uang pelaporan yang digunakan dalam laporan keuangan adalah Rupiah yang merupakan mata uang fungsional Bank. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam jutaan Rupiah.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

a. Basis of Preparation of the Financial
Statements (continued)

The statement of cash flows is prepared based on the direct method which presents receipt and withdrawal of cash and cash equivalents classified into operating, investing and financing activities. For the purpose of the statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks maturing within 3 (three) months from the acquisition date.

The financial statements are presented on the historical cost basis, unless stated otherwise as described in the accounting policy for each account and prepared on accrual basis, except statement of cash flow and statement of reconciliation of income and revenue sharing.

The statements of sources and distribution of zakat and sources and uses of qardhul hasan funds are statements that represent the Bank's role as mandate holder of social activities funds which are separately managed.

The statement of sources and distribution of zakat represents a statement showing the sources and the distribution of zakat funds for a certain period and the balance of undistributed funds on a specific date.

The statement of sources and uses of qardhul hasan funds represents statement of the sources and uses of qardhul hasan funds during certain period of time and balance of undistributed qardhul hasan on a specific date.

The reporting currency used in the financial statements is Rupiah which is the Bank's functional currency. Unless otherwise stated, all figures presented in the financial statements are rounded in millions of Rupiah.



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN
(lanjutan)

b. Perubahan Pernyataan Standar Akuntansi Keuangan

Standar revisi yang telah diterbitkan dan yang telah berlaku efektif untuk tahun buku yang dimulai pada atau setelah 1 Januari 2022, yang dianggap relevan dengan laporan keuangan Bank diungkapkan di bawah ini.

- Amandemen PSAK No. 57, "Provisi, Liabilitas Kontijensi, dan Aset Kontijensi tentang Kontrak Merugi-Biaya Memenuhi Kontrak".
- Penyesuaian Tahunan 2020 - PSAK No. 73, "Sewa".

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Non-produktif serta Estimasi Kerugian Komitmen dan Kontinjensi

Aset produktif terdiri dari giro dan penempatan pada Bank Indonesia dalam bentuk Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), giro pada bank lain, investasi pada surat berharga, piutang *murabahah*, pinjaman *qardh* dan komitmen dan kontinjensi yang memiliki risiko kredit.

Aset non-produktif adalah aset selain aset produktif yang memiliki potensi kerugian dan antara lain terdiri dari *suspense accounts*. *Suspense account* adalah akun yang tujuan pencatatannya belum teridentifikasi dalam akun yang seharusnya.

Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), Bank mengklasifikasikan aset produktif ke dalam satu dari lima kategori dan non-produktif ke dalam satu dari empat kategori. Aset produktif tidak bermasalah (*performing*) diklasifikasikan sebagai "Lancar" dan "Dalam Perhatian Khusus", sedangkan aset produktif bermasalah (*non-performing*) diklasifikasikan kedalam tiga kategori yaitu: "Kurang Lancar", "Diragukan" dan "Macet". Kategori untuk aset non-produktif terdiri dari "Lancar", "Kurang Lancar", "Diragukan" dan "Macet".

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

b. Changes in Statement of Financial Accounting Standard

Revised standard that have been issued and have been effective for the financial year beginning on or after January 1, 2022, which are considered relevant to the Bank's financial statements are disclosed below.

- Amendments of SFAS No. 57, "Provisions, Contingent Liabilities, and Contingent Assets - Onerous Contract Fulfillment Costs".
- 2020 Annual Improvements - SFAS No. 73, "Leases".

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

c. Allowance for Impairment Losses on Earning Assets and Non-earning Assets and Estimated Losses on Commitment and Contingencies

Earning assets consist of current accounts and placement with Bank Indonesia in the form of Bank Indonesia Sharia Deposit Facilities (FASBIS), current accounts with other banks, investments in marketable securities, murabahah receivables, funds of qardh and commitments and contingencies with credit risk.

Non-earning assets are the Bank's assets other than the earning assets, which have potential loss and among others consist of suspense accounts. Suspense account are accounts with recording purposes not yet identified in the appropriate account.

In accordance with Financial Service Authority regulations (POJK), the Bank classifies earning assets into one of five categories and non-earning assets into one of four categories. Performing earning assets are categorized as "Current" and "Special Mention", while non-performing earning assets are categorized into three categories: "Substandard", "Doubtful" and "Loss". Non-Earning assets are divided into "Current", "Substandard", "Doubtful" and "Loss".



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(lanjutan)

c. Cadangan Kerugian Penurunan Nilai Aset
Produktif dan Non-produktif serta Estimasi
Kerugian Komitmen dan Kontinjensi
(lanjutan)

Khusus untuk surat berharga kualitasnya ditetapkan menjadi 3 (tiga) golongan yaitu lancar, kurang lancar, dan macet. Sedangkan untuk penyertaan modal kualitasnya ditetapkan menjadi 4 (empat) golongan yaitu lancar, kurang lancar, diragukan dan macet.

Piutang murabahah

Sesuai dengan PSAK No. 102 (Revisi 2019), "Akuntansi Murabahah" dan PAPS 2013, Bank mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai pada setiap tanggal laporan posisi keuangan. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi jika, dan hanya jika, terdapat bukti objektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), yang berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

Bukti objektif penurunan nilai meliputi indikasi kesulitan keuangan signifikan yang dialami penerbit atau debitur, wanprestasi atau tunggakan pembayaran pokok atau margin pembiayaan restrukturisasi dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, kemungkinan bahwa debitur akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya, dan data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang, terkait dengan kelompok aset keuangan seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Nilai tercatat aset keuangan diturunkan melalui akun penyisihan dan jumlah kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

c. Allowance for Impairment Losses on Earning
Assets and Non-earning Assets and
Estimated Losses on Commitment and
Contingencies (continued)

For marketable securities, the quality rating is classified into 3 (three) categories: current, substandard, and loss. For equity investments, the quality rating is determined into 4 (four) categories: current, substandard, doubtful, and loss.

Murabahah receivables

In accordance with PSAK No. 102 (Revised 2019), "Accounting for Murabahah" and PAPS 2013, the Bank assesses whether there is any objective evidence that a financial assets or a group of financial assets is impaired at each statement of financial position date. A financial assets or a group of financial assets is deemed to be impaired and the value is reduced if, and only if, there is objective evidence of impairment as a result of one or more events that has occurred after the initial recognition of the assets (an incurred 'loss event') which has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated.

Objective evidence of impairment may include indications that the debtors or issuers are experiencing significant financial difficulty, default or delinquency in principal or margin payments, financing restructuring with terms that may not be applied if the debtor is not experiencing financial difficulty, the probability that the debtor will enter bankruptcy or other financial reorganization, and observable data indicate that there is a measurable decrease in the estimated future cash flows relating to a group of assets such as adverse changes in the payment status of the debtor or issuer in the group or economic conditions that correlate with defaults in the asset in such group.

The carrying values of the assets is reduced through the use of an allowance account and the amount of the loss is recognized in the statement of profit or loss and other comprehensive income.



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c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Non-produktif serta Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Piutang murabahah (lanjutan)

Pendapatan margin tetap diakui atas nilai tercatat yang telah diturunkan tersebut berdasarkan tingkat imbal hasil efektif awal yang digunakan untuk mendiskonto arus kas masa datang dari aset tersebut. Jika pada periode berikutnya, jumlah estimasi kerugian penurunan nilai meningkat atau menurun karena peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai, maka kerugian penurunan nilai yang sudah diakui sebelumnya dinaikkan atau diturunkan dengan menyesuaikan akun penyisihan

Penyisihan kerugian penurunan nilai secara kolektif dihitung dengan menggunakan metode statistik dari data historis berupa *probability of default* pada masa lalu, waktu pengembalian, dan jumlah kerugian yang terjadi (*Loss Given Default*).

Aset Produktif Lainnya

Penilaian kualitas aset bank umum berdasarkan prinsip syariah diatur dalam POJK No. 2/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah".

Pedoman pembentukan cadangan kerugian penurunan nilai aset produktif berdasarkan peraturan Otoritas Jasa Keuangan tersebut adalah sebagai berikut:

- a. Cadangan umum, sekurang-kurangnya sebesar 1% dari aset produktif yang digolongkan lancar, tidak termasuk surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah, serta bagian aset produktif yang dijamin dengan jaminan pemerintah dan agunan tunai berupa giro, tabungan, deposito, setoran jaminan, dan/atau emas yang diblokir dan disertai dengan surat kuasa pencairan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Allowance for Impairment Losses on Earning Assets and Non-earning Assets and Estimated Losses on Commitment and Contingencies (continued)

Murabahah receivables (continued)

Margin income continues to be accrued on the reduced carrying amount and is accrued using effective rate of return used to discount the future cash flows for the purpose of measuring impairment loss. If, in subsequent period, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account.

In determining the allowance for impairment losses on impaired financial assets that was assessed collectively, the Bank uses statistical method of the historical data such as the probability of defaults, time of recoveries, the amount of loss incurred (*Loss Given Default*).

Other Earning Assets

The assessment of asset quality of commercial banks under sharia principle is regulated by Financial Service Authority regulations POJK No. 2/POJK.03/2022 dated January 31, 2022 regarding "Assessment of the Quality of Assets of Sharia Commercial Bank and Sharia Business Unit".

The guidelines in determining the allowance for impairment losses on earning assets based on the aforementioned Financial Services Authority regulation are as follows:

- a. General reserve shall be at least 1% of total earning assets classified as current, excluding securities issued by the government based on sharia principles, as well as portion of the earning assets guaranteed by government guarantees and cash collaterals in the form of demand deposits, savings deposits, time deposits, guarantee deposits, and/or gold which are pledged and accompanied with the power of attorney for disbursement.



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c. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Non-produktif serta Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Aset Produktif Lainnya (lanjutan)

- b. Cadangan khusus, sekurang-kurangnya sebesar:
- 1) 5% dari aset produktif yang digolongkan dalam Perhatian Khusus setelah dikurangi agunan;
 - 2) 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi agunan
 - 3) 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi agunan; dan
 - 4) 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan peraturan Otoritas Jasa Keuangan.

Cadangan kerugian penurunan nilai liabilitas komitmen dan kontinjensi dicatat pada akun "Estimasi Kerugian Komitmen dan Kontinjensi".

Apabila pihak manajemen berpendapat bahwa aset produktif tersebut sudah tidak dapat ditagih kembali maka aset tersebut harus dihapusbukukan dengan cara saldo aset produktif dikurangkan dari masing-masing cadangan kerugian penurunan nilai.

Penerimaan kembali aset produktif yang telah dihapusbukukan dalam tahun berjalan dicatat sebagai pengurangan cadangan penghapusan aset produktif selama tahun berjalan, sedangkan penerimaan kembali aset produktif yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan usaha lainnya.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Allowance for Impairment Losses on Earning Assets and Non-earning Assets and Estimated Losses on Commitment and Contingencies (continued)

Other Earning Assets (lanjutan)

- b. Special reserve, shall be at least:

- 1) 5% of earning assets classified as Special Mention after deducting collateral value;
- 2) 15% of earning assets classified as Substandard after deducting collateral value;
- 3) 50% of earning assets classified as Doubtful after deducting collateral value; and
- 4) 100% of earning assets classified as Loss after deducting collateral value.

The criteria of assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on Financial Services Authority regulation.

Allowance for impairment losses on commitments and contingencies is recorded under "Estimated Losses on Commitments and Contingencies" account.

If the management believes that certain earning assets are not recoverable then those assets should be written-off by deducting the balance of earning assets from their respective allowances.

Recovery of earning assets which are previously written-off during the year is recorded as an reduction to allowance for possible losses on earning assets during the year, while recovery of earning assets previously written-off in the previous years is recorded as other operating income.



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2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

d. Transaksi dan Saldo dengan Pihak Berelasi

d. Transactions and Balances with Related Parties

Dalam usahanya Bank melakukan transaksi dengan pihak-pihak berelasi. Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK No. 7, "Pengungkapan Pihak-pihak Berelasi".

In the normal course of business, the Bank enters into transactions with related parties. In these financial statements, the term related parties are defined under PSAK No. 7, "Related Parties Disclosures".

Suatu pihak dianggap pihak berelasi dengan Bank jika:

A party is considered as a related party of the Bank if:

- a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - (i) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - (ii) memiliki pengaruh signifikan atas entitas pelapor; atau
 - (iii) merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
- b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
 - (i) entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya);
 - (ii) atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
 - (iii) kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - (iv) satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - (v) entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;

- a. a person or a close member of that person's family is related to a reporting entity if that person:
 - (i) has control or joint control of the reporting entity;
 - (ii) has significant influence over the reporting entity; or
 - (iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
- b. an entity is related to a reporting entity if any of the following conditions applies:
 - (i) the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
 - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a company of which the other entity is a member);
 - (iii) Both entities are joint ventures of the same third party.
 - (iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity.
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;



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(lanjutan)

d. Transaksi dan Saldo dengan Pihak-pihak Berelasi (lanjutan)

- b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut: (lanjutan)
- (vi) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
 - (vii) orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).

Transaksi dengan pihak-pihak berelasi dilakukan dengan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi-transaksi dengan pihak ketiga.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 29 atas laporan keuangan.

e. Giro pada Bank Lain

Giro pada Bank lain dinyatakan sebesar saldo giro dikurangi dengan cadangan kerugian penurunan nilai. Bonus yang diterima Bank dari bank umum syariah diakui sebagai pendapatan usaha lainnya. Penerimaan jasa giro dari Bank umum konvensional tidak diakui sebagai pendapatan Bank dan digunakan untuk dana kebajikan (*qardhul hasan*). Penerimaan jasa giro tersebut sebelum disalurkan dicatat sebagai liabilitas Bank.

f. Giro dan Penempatan pada Bank Indonesia

Giro dan penempatan pada Bank Indonesia terdiri dari giro *wadiah* pada Bank Indonesia dan penempatan dana pada Bank Indonesia berupa FASBIS. Penempatan pada Bank Indonesia disajikan sebesar saldo penempatan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Transactions and Balances with Related Parties (continued)

- b. an entity is related to a reporting entity if any of the following conditions applies: (continued)
- (vi) the entity is controlled or jointly controlled by a person identified in (a);
 - (vii) a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

Transactions with related parties are conducted under terms agreed by both parties, whereby such terms may not be the same as other transactions undertaken by third parties.

All significant transactions and balances with related parties, are disclosed in the notes to the financial statement and the detail is presented in Note 29 of these financial statements.

e. Current Accounts with Other Banks

Current accounts with other banks are stated at their outstanding balance net of allowance for impairment losses. Bonuses received from commercial banks based on sharia principles are recognized as other operating income. Interest on current accounts placed with non-sharia banks are not recognized as the Bank's income but are recorded as part of the *qardhul hasan* funds. The interest from current accounts with non-sharia banks will be recorded as Bank's liabilities before being distributed.

f. Current Accounts and Placements with Bank Indonesia

Current accounts and placements with Bank Indonesia consist of *wadiah* current accounts with Bank Indonesia and placements of funds with Bank Indonesia in the form of FASBIS. Placements with Bank Indonesia are stated at their outstanding balances of placements.



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(lanjutan)

g. Investasi pada Surat Berharga

Surat berharga syariah adalah surat bukti penanaman dalam surat berharga berdasarkan prinsip syariah yang lazim diperdagangkan di pasar uang syariah dan/atau pasar modal syariah antara lain obligasi syariah (Sukuk), Sertifikat Bank Indonesia Syariah (SBIS), Sertifikat Investasi Mudharabah Antarbank (SIMA) dan Reksadana.

Investasi pada surat berharga sukuk diklasifikasikan berdasarkan model usaha yang ditentukan oleh Bank dan arus kas kontraktual pada saat pembelian surat berharga tersebut sesuai PSAK No. 110 (Revisi 2020), "Akuntansi Sukuk" sebagai berikut:

- (i) Surat berharga diukur pada biaya perolehan disajikan sebesar biaya perolehan (termasuk biaya transaksi) yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.
- (ii) Surat berharga diukur pada nilai wajar melalui laba rugi, yang dinyatakan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi periode yang bersangkutan.
- (iii) Surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya. Surat berharga disajikan sebesar nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam penghasilan komprehensif lain. Premi dan diskonto diamortisasi selama periode hingga jatuh tempo.

Sukuk diklasifikasikan sebagai diukur pada biaya perolehan karena investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.

Investasi dalam unit reksadana syariah dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksadana pada tanggal laporan posisi keuangan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

g. Investment in Marketable Securities

Sharia marketable securities is a proof of investment under the sharia principles commonly traded in sharia money market and/or sharia stock exchange, such as sharia bonds (Sukuk), Bank Indonesia Sharia Certificate (SBIS), Certificate of Interbank Mudharabah Investment (SIMA) and Mutual Funds.

Investment in sukuk marketable securities are classified based on business model determined by the Bank and contractual cash flows at the date of purchase of the securities in accordance with PSAK No. 110 (Revised 2020), "Accounting for Sukuk" as follows:

- (i) At cost securities are stated at cost (including transaction costs), adjusted by unamortized premium and/or discount where premium and discount are amortized over the period until maturity.
- (ii) At fair value securities are stated at fair values through profit or loss where unrealized gains or losses from the increase or decrease in fair values are presented in current period profit or loss.
- (iii) At fair value through other comprehensive income securities are measured at fair value where unrealized gains or losses from the increase or decrease in fair values are presented in other comprehensive income. Premium and discount are amortized over the period until maturity.

Sukuk was classified as measured at amortized cost as the investment is held in a business model whereby the primary goal is to obtain contractual cash flows and has contractual terms in determining the specific date of principal payments and or the results.

Investment in sharia mutual funds are presented at market value based on net asset value of mutual funds on statement of financial position date.



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN
(lanjutan)

g. Investasi pada Surat Berharga (lanjutan)

SIMA merupakan sertifikat yang diterbitkan oleh Bank Syariah atau Unit Usaha Syariah (UUS) yang digunakan sebagai sarana investasi jangka pendek di pasar uang antar bank berdasarkan prinsip syariah dengan akad *mudharabah*. SIMA disajikan sebesar biaya perolehan dikurangi dengan cadangan kerugian penurunan nilai.

Cadangan kerugian diakui sesuai dengan pedoman dari OJK dan disajikan sebagai pengurang saldo investasi pada surat berharga.

h. Piutang dan Pinjaman

Piutang murabahah

Murabahah adalah jual beli barang dengan harga jual sebesar biaya perolehan ditambah keuntungan yang disepakati dan penjual harus mengungkapkan biaya perolehan tersebut kepada pembeli.

Piutang *murabahah* dinyatakan sebesar jumlah piutang setelah dikurangi dengan margin yang ditanggungkan yang dapat direalisasikan dan cadangan kerugian penurunan nilai. Bank menetapkan cadangan kerugian penurunan nilai sesuai dengan kualitas piutang *murabahah* berdasarkan penelaahan atas masing-masing saldo piutang.

Pinjaman qardh

Pinjaman *qardh* adalah penyaluran dana dengan akad *qardh* yaitu akad pinjaman dana kepada nasabah dimana nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati.

Pinjaman *qardh* diakui sebesar jumlah dana yang dipinjamkan pada saat terjadinya. Kelebihan penerimaan dari pinjaman atas *qardh* yang dilunasi diakui sebagai pendapatan pada saat terjadinya. Pada tanggal laporan posisi keuangan, pinjaman *qardh* dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil revidi oleh manajemen terhadap kualitas pembiayaan yang ada.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

g. Investment in Marketable Securities
(continued)

SIMA is a certificate issued by Sharia Bank or Sharia Business Unit (UUS) which used as short-term investment in the interbank money market based on sharia principles with a *mudharabah* agreement. SIMA is presented at cost less allowance for impairment losses.

Allowance for possible losses are recognized in accordance with the guidelines of OJK and are stated as a deduction of investments in marketable securities.

h. Receivables and Financing

Murabahah Receivables

Murabahah is the sale and purchase of goods in which the selling price is determined based on acquisition cost added with mutually agreed margin and the seller shall disclose the acquisition cost to the buyer.

Murabahah receivables are stated at the balance of the receivable less deferred margin and allowance for impairment losses. The Bank provides allowance for impairment losses based on the review of the quality of individual *murabahah* receivables balance.

Funds of Qardh

Funds of *qardh* represent a distribution of fund with *qardh* contract, which is a borrowing contract whereby the borrower should repay the loan at a specified period of time.

Funds of *qardh* are recognized at the same amount of funds lent when these occur. Any excess amount paid by the borrower in repaying a *qardh* is recognized as revenue when these are incurred. On the statement of financial position date, funds of *qardh* is stated at the outstanding financing balance less allowance for impairment losses which is provided based on the management's review of the financing quality.



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i. Aset tetap dan aset hak guna

Aset tetap

Aset tetap disajikan sebesar harga perolehan dikurangi akumulasi penyusutan. Aset tetap disusutkan sejak bulan ketika aset tersebut digunakan dengan menggunakan metode garis lurus selama taksiran masa manfaat adalah sebagai berikut:

Renovasi bangunan yang disewa
Peralatan kantor
Kendaraan
Komputer

5
5
4
5

Biaya perbaikan dan pemeliharaan dibebankan pada saat terjadinya, pemugaran dan peningkatkan daya guna dalam jumlah signifikan dikapitalisasi. Pada saat aset tetap sudah tidak digunakan lagi atau dijual, nilai buku dan akumulasi penyusutan dari aset tetap tersebut dikeluarkan dari akun aset tetap dan keuntungan atau kerugian yang terjadi diakui dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Nilai tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) diakui dalam laporan laba rugi dan penghasilan komprehensif lain pada periode aset tersebut dihentikan pengakuannya.

Nilai yang dapat diperoleh kembali atas suatu aset diestimasi ketika kejadian atau perubahan keadaan mengindikasikan bahwa nilai tercatat mungkin tidak sepenuhnya dapat diperoleh kembali. Penurunan nilai aset, jika ada, diakui sebagai kerugian pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Akumulasi biaya konstruksi aset tetap dikapitalisasi dan dicatat sebagai "Aset dalam Pembangunan". Biaya tersebut direklasifikasi ke akun aset tetap yang terkait pada saat proses konstruksi atau pemasangan telah selesai dan aset siap digunakan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

i. Fixed assets and right of use assets

Fixed assets

Fixed assets are stated at cost less accumulated depreciation. Fixed assets are depreciated from the month of the usage of assets and depreciated using the straight-line method based on the estimated useful life of the assets as follows:

Leasehold improvements
Office equipment
Vehicles
Computers

The cost of repair and maintenance are charged to operations as incurred, significant renewal and improvement are capitalized. When assets are retired or otherwise disposed, their cost and the related accumulated depreciation are removed from the accounts and any resulting gain or loss is recorded in current year statement of profit or loss and other comprehensive income.

The carrying value of property and equipment is derecognized upon disposal or when there are no future economic benefits expected from its use or disposal. Gains or losses arising from derecognition of the assets (calculated as the difference of the net proceeds from disposal and the carrying amount of the assets) is recognized in the statements of profit or loss and other comprehensive income in the period the asset is derecognized.

The recoverable value of an assets is estimated when events or changes in circumstances indicate that the carrying value may not be fully recoverable. Assets impairment, if any, is recognized as a loss in the current year statement of profit or loss and other comprehensive income.

The accumulated costs of construction of fixed assets are capitalized and recognized as "Assets Under Construction". These costs are reclassified to the related fixed asset account when the construction or installation is completed and the asset is ready for its intended use.



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN
(lanjutan)

i. Aset tetap dan aset hak guna (lanjutan)

Aset hak guna

Bank mengakui aset hak guna untuk sewa yang memenuhi kriteria PSAK No. 73, "Sewa" yaitu:

- Terdapat aset identifikasi;
- Bank secara substansial menikmati manfaat ekonomis dari penggunaan aset identifikasi;
- Bank memiliki hak untuk mengendalikan aset identifikasi dimaksud.

Pada tanggal inisiasi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa. Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- i. pembayaran lunas dimuka
- ii. pembayaran angsuran tetap
- iii. pembayaran angsuran sewa secara variabel yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*

Berdasarkan PSAK No. 73, Bank mengakui aset hak guna dan liabilitas sewa. Aset hak guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Setelah tanggal permulaan, aset hak guna diukur pada biaya perolehan. Aset hak guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan suku bunga efektif.

Bank menerapkan pengecualian atas sewa:

- Dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- Dengan nilai pendasar rendah.

Untuk sewa yang tidak memenuhi kriteria PSAK No. 73 maka diperlakukan sebagai sewa operasi biasa.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

i. Fixed assets and right of use assets
(continued)

Right of use assets

The Bank recognizes the right of use for lease that meets the criteria of PSAK No. 73, "Leases":

- There are identifiable assets;
- Banks substantially receives the economic benefits of using identifiable assets;
- The Bank has the right to control those identifiable asset

At the inception date or at the time of revaluation of a contract containing a lease component, the Bank allocates the consideration in the contract to each component of the lease based on the relative separate prices of the lease component. Lease payments that are included in the measurement of lease liabilities include:

- i. prepayments
- ii. fixed installment payments
- iii. variable lease installment payments based on fluctuations in lease payments determined by the *counterpart*

In accordance with PSAK No 73, the Bank recognizes the rights of use assets and lease liabilities. Rights of use assets are initially measured at cost, which consists of the initial measurement amount of the lease liabilities adjusted for lease payments made on or before the inception date, plus the initial direct costs incurred. After the commencement date, rights of use assets are measured using the cost basis. Rights of use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted for remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest rate.

Banks apply exceptions to the lease:

- With a term less than or equal to 12 months and no purchase options;
- With low base value.

For rent that does not meet the criteria of PSAK No. 73 then it is treated as a regular operating lease.



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(lanjutan)

j. Aset tak berwujud

Perangkat lunak yang bukan merupakan bagian dari perangkat keras yang terkait dicatat sebagai aset tak berwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

Pengeluaran setelah perolehan perangkat lunak dapat dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat terkait sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Perangkat lunak diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaatnya, yaitu 5 (lima) tahun.

Amortisasi perangkat lunak diakui dalam laporan laba rugi dan penghasilan komprehensif lain, sejak tanggal perangkat lunak tersebut tersedia untuk digunakan sampai berakhirnya masa manfaat dari perangkat lunak tersebut.

k. Aset Lain-lain

Terdiri dari aset yang tidak dapat digolongkan dalam pos-pos sebelumnya, termasuk di dalamnya biaya dibayar dimuka. Aset lain-lain dinyatakan sebesar nilai tercatat.

l. Liabilitas Segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai perintah pemberi amanat perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

j. Intangible assets

Computer software which is not an integral part of the related hardware is recorded as intangible assets and stated at carrying value, which is cost less accumulated amortization.

Cost of software consists of all expense directly attributable to the preparation of such software to be used for its intended purpose.

Subsequent expenditure on software is capitalized only when it increases the future economic benefits of the software so that it becomes higher than the standard performance originally expected. Expenditure with no addition of future economic benefits of the software is directly recognized as expense when incurred

Computer software is amortized by using straight-line method over the estimated useful life of the software, which is 5 (five) years.

Software amortization is recognized in the statements of profit or loss and other comprehensive income, since the date the software is available for use until the economic benefit of the software ends.

k. Other Assets

These represent assets that cannot be classified under the above accounts, including prepaid expenses. Other assets are stated at carrying value.

l. Obligations Due Immediately

Obligations due immediately represent Bank's obligations to other parties which should be settled immediately based on predetermined instructions by those having the authority. Obligations due immediately are stated at the amounts of the Bank's liabilities to the entrustee.



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN
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2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

m. Simpanan dari Nasabah

m. Deposits from Customers

Simpanan wadiah merupakan simpanan pihak lain dalam bentuk giro wadiah dan tabungan wadiah.

Deposits represent other parties' deposits in the form of wadiah demand deposits.

Giro wadiah digunakan sebagai instrumen pembayaran dan dapat ditarik setiap saat melalui cek dan bilyet giro, serta mendapatkan bonus sesuai dengan kebijakan Bank. Giro wadiah dinyatakan sebesar titipan pemegang giro di Bank.

Wadiah demand deposits are used as payment instruments and available for withdrawal at any time through cheque and demand deposit drafts, and receive bonuses according to the Bank policies. Wadiah demand deposits are stated at the amount entrusted by depositors.

Tabungan wadiah adalah simpanan dana nasabah pada Bank, yang bersifat titipan dan penarikannya dapat dilakukan setiap saat. Terhadap titipan tersebut, Bank tidak dipersyaratkan untuk memberikan imbalan kecuali dalam bentuk pemberian bonus secara sukarela. Tabungan wadiah dinyatakan sebesar titipan pemegang tabungan di Bank.

Wadiah savings deposits are customers' deposits in the Bank which can be withdrawn at any time. For these deposits, the Bank is not required to give any benefits except in terms of voluntary bonuses. Wadiah deposits are stated at the amount payable to customers.

n. Surat Berharga yang Diterbitkan

n. Securities Issued

Sertifikat Investasi Mudharabah Antar Bank (SIMA) merupakan sertifikat yang diterbitkan oleh Bank dan digunakan sebagai sarana investasi jangka pendek pada Pasar Uang Antar Bank berdasarkan prinsip syariah (PUAS) dengan akad mudharabah.

Interbank Mudharabah Investment Certificate (SIMA) is a certificate issued by a Bank and is used as a means of short-term investment in the Interbank Money Market based on sharia principles (PUAS) with a mudharabah contract.

Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah Antar Bank (SIPA) merupakan sertifikat yang diterbitkan oleh Bank sebagai pernyataan penerimaan pengelolaan dana di Pasar Uang Antar Bank berdasarkan prinsip syariah (PUAS) dengan akad wakalah bi al-istitsmar.

Interbank Sharia Fund Management Certificate (SIPA) is a certificate issued by a Bank as a statement of acceptance of fund management in the Interbank Money Market based on sharia principles (PUAS) with a wakalah bi al-istitsmar contract.

SIMA dan SIPA disajikan sebesar biaya perolehan nilai kewajiban bank kepada bank lain.

SIPA and SIPA are presented at cost less allowance for impairment losses.

o. Dana Syirkah Temporer

o. Deposits from Customers

Dana syirkah temporer merupakan investasi dengan akad mudharabah mutlaqah, yaitu pemilik dana (shahibul maal) memberikan kebebasan kepada pengelola dana (mudharib/Bank) dalam pengelolaan investasinya dengan keuntungan dibagikan sesuai kesepakatan. Dana syirkah temporer terdiri dari giro mudharabah dan deposito mudharabah.

Temporary syirkah funds represent investments from other parties on the basis of mudharabah mutlaqah in which the owners of the funds (shahibul maal) entrust the fund manager (mudharib/Bank) in managing their investments with a pre-agreed profit-sharing distribution. Temporary syirkah funds consist of mudharabah demand deposits and mudharabah time deposits



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Giro mudharabah merupakan simpanan pihak lain yang dapat ditarik setiap saat dan mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut dengan nisbah yang ditetapkan dan disetujui sebelumnya. Giro mudharabah dicatat sebesar nilai simpanan nasabah.

Deposito *mudharabah* merupakan simpanan pihak lain yang hanya bisa ditarik pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito *mudharabah* dengan Bank. Deposito *mudharabah* dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito *mudharabah* dengan Bank.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Bank tidak berkewajiban untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi Bank ketika mengalami kerugian. Di sisi lain dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non-investasi.

Dana *syirkah* temporer merupakan salah satu unsur laporan posisi keuangan, hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada Bank untuk mengelola dan menginvestasikan dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana *syirkah* temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana *syirkah* temporer dapat dilakukan dengan konsep bagi hasil atau bagi pendapatan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

Mudharabah demand deposits represent third party funds that can be withdrawn at any time and receive predetermined and pre-agreed profit-sharing ratio (nisbah) from income derived by the Bank from the use of such funds. Mudharabah demand deposits are stated based on the customer's demand deposits balance.

Mudharabah time deposits represent third party funds that can be withdrawn only at a certain point in time based on the agreement between the customer and the Bank. Mudharabah time deposits are stated at nominal amount as agreed by deposit holder and the Bank.

Temporary syirkah funds cannot be classified as liability. This is because the Bank does not have any liability to return the fund to the owners, except for losses due to the Bank's management's negligence or misrepresentation. On the other hand, temporary syirkah funds also cannot be classified as equity, because of the existence of maturity period and the depositors do not have the same rights as the shareholder such as voting rights and the rights of realized gain from current assets and other non-investment accounts.

Temporary syirkah funds represent one of the financial position report, accounts which is in accordance with sharia principle which give right to the Bank to manage and invest funds, including mixing of one fund with the other funds.

The owners of temporary syirkah funds receive parts of profit in accordance with the agreement and borne loss based on proportion to the total funds. The profit distribution of temporary syirkah funds can be based on profit sharing or revenue sharing concept.



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2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

p. Pendapatan Pengelolaan Dana oleh Bank
sebagai Mudharib

p. Income from Fund managed by the Bank as
Mudharib

Pendapatan pengelolaan dana oleh Bank sebagai *mudharib* terdiri dari pendapatan pembiayaan akad *murabahah* dan pendapatan usaha utama lainnya.

Income from fund managed by the Bank as *mudharib* consists of income from financing with *murabahah* and other main operating income.

Pengakuan keuntungan transaksi *murabahah* dengan pembayaran tangguh atau secara angsuran dilakukan selama periode akad sesuai dengan tingkat risiko dan upaya untuk merealisasikan keuntungan tersebut. Metode yang diterapkan oleh Bank adalah metode efektif (*annuity*) sesuai dengan jangka waktu akad.

Income recognition from *murabahah* transaction with deferred payment or installment is conducted over the period of the contract in line with the level of risk and effort to realize the income. The method implemented by the Bank is effective method (*annuity*) based on the term of the contract.

Pendapatan *murabahah* yang termasuk marjin ditangguhkan dan pendapatan administrasi, diakui dengan menggunakan metode yang setara dengan tingkat imbal hasil efektif, yaitu tingkat imbal hasil setara yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas pada masa datang sepanjang perkiraan umur instrumen keuangan tersebut atau, jika lebih tepat untuk masa yang lebih singkat untuk nilai tercatat neto dari aset keuangan atau liabilitas keuangan. Perhitungan dilakukan dengan memperhitungkan seluruh syarat dan ketentuan kontraktual dari instrumen keuangan termasuk biaya dan biaya tambahan yang timbul secara langsung untuk instrumen tersebut dan merupakan bagian tidak terpisahkan dari efektif marjin.

Murabahah income which includes deferred margin and administrative income, are recorded using the effective rate of return method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial assets or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and are an integral part of the effective financing rate.

Bank menetapkan kebijakan tingkat risiko berdasarkan ketentuan internal. Bank melakukan penghentian amortisasi keuntungan ditangguhkan pada saat pembiayaan diklasifikasikan sebagai *non-performing*.

The Bank prescribes the risk rating policies based on the internal regulations. The Bank discontinues the amortization of deferred income at the time its financing is classified as *non-performing*.

Setoran dari debitur dengan kualitas *non-performing* diperlakukan sebagai pengembalian harga perolehan atau pokok piutang/pembiayaan. Kelebihan pembayaran diatas harga perolehan atau pokok piutang/pembiayaan diakui sebagai pendapatan pada saat diterimanya.

Repayment from debtors classified as *non-performing* is treated as repayment of acquisition cost or principal of receivable/financing. Payment in excess of the acquisition cost or principal of receivable/financing will be recognized as income when it received.

Pendapatan atas pinjaman *qardh* diakui sebesar ujrang yang diterima. Pendapatan atas pinjaman *qardh* yang dananya berasal dari dana pihak ketiga termasuk kedalam pendapatan pengelolaan dana oleh bank sebagai *mudharib* dan akan dibagikan kepada nasabah.

Revenue from funds of *qardh* is recognized in the amount of ujrang received. Income from funds of *qardh* whose funds come from third party funds is included in the management of funds by the bank as a *mudharib* and will be shared with the customer.



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q. Pendapatan Usaha Utama Lainnya

Pendapatan usaha utama lainnya terdiri dari pendapatan dari Sertifikat Bank Indonesia Syariah (SBIS), Fasilitas Simpanan Bank Indonesia Syariah, Sertifikat Investasi Mudharabah Antarbank (SIMA) dan giro pada bank lain. Pendapatan usaha utama lainnya diakui secara akrual (*accrual basis*).

r. Hak Pihak Ketiga atas Bagi Hasil Dana Syirkah Temporer

Hak nasabah atas bagi hasil dana syirkah temporer merupakan bagian bagi laba milik nasabah yang didasarkan pada prinsip mudharabah *muthlaqah*, *mudharabah muqayyadah* dan *mudharabah musytarakah* atas hasil pengelolaan dana mereka oleh Bank. Pendapatan yang dibagikan adalah pendapatan yang telah diterima (*cash basis*).

Pembagian laba dilakukan berdasarkan prinsip bagi laba, yaitu dihitung dari pendapatan Bank.

Jumlah pendapatan marjin dan bagi hasil atas pembiayaan dan aset produktif lainnya akan dibagikan kepada penyimpan dana dan Bank, dihitung secara proporsional sesuai dengan alokasi dana nasabah dan Bank yang dipakai dalam pembiayaan dan aset produktif lainnya. Selanjutnya, jumlah pendapatan marjin dan bagi hasil yang tersedia untuk nasabah tersebut dibagikan pada nasabah penabung dan deposan sebagai *shahibul maal* dan Bank sebagai *mudharib* sesuai porsi *nisbah* bagi hasil yang telah disepakati sebelumnya. Pendapatan marjin dan bagi hasil dari pembiayaan dan aset produktif lainnya yang memakai dana Bank, seluruhnya menjadi milik Bank, termasuk pendapatan dari transaksi Bank berbasis imbalan.

s. Provisi dan Komisi

Provisi dan komisi yang berkaitan langsung dengan kegiatan pembiayaan dan/atau jangka waktu tertentu, ditangguhkan dan diamortisasi dengan menggunakan setara tingkat imbal hasil efektif sesuai dengan jangka waktunya. Provisi dan komisi sehubungan dengan penyelesaian pembiayaan sebelum jatuh tempo diakui sebagai pendapatan atau beban pada saat penyelesaian. Provisi dan komisi yang tidak berkaitan langsung dengan kegiatan pembiayaan dan/atau tidak untuk jangka waktu tertentu diakui pada saat terjadinya transaksi.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

q. Other Main Operating Income

Other main operating income consists of income derived from Bank Indonesia Sharia Certificates, Bank Indonesia Sharia Deposit Facility, Certificate of Interbank Mudharabah Investment (SIMA) and current account with other banks. Other main operating income is recognized on an accrual basis.

r. Third Parties' Share on Returns of Temporary Syirkah Funds

Third parties' share on returns of temporary syirkah funds represents fund owners' share on the profit of the Bank derived from managing of such fund under mudharabah mutlaqah, mudharabah muqayyadah and mudharabah musytarakah principles. The profit sharing is determined on cash basis.

Distribution of profit is based on profit sharing principle which is calculated based on the Bank's revenue.

Margin income and profit sharing on financing facilities and other earning assets are distributed to fund owners and the Bank, based on the proportion of the fund used in the financing and other earning assets. Margin income and profit sharing income allocated to the fund owners are then distributed to fund owners as shahibul maal and the Bank as mudharib based on a predetermined ratio. Margin income and profit sharing from financing facilities and other earning assets using the Bank's funds, are entirely entitled to the Bank, including income from the Bank's fee-based transactions

s. Fees and Commissions

Fees and commissions directly related to the lending activities and/or which cover a specific period are deferred and amortized using effective rate of return over the respective periods. Fees and commissions related to financing settled prior to maturity is recognized as revenue or expense upon settlement. Fees and commissions, which are indirectly related to the financing activities and/or do not cover specific periods, are recognized upon execution of the transactions.



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2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

t. Dana Kebajikan

t. Qardhul Hasan Funds

Denda/sanksi diberikan kepada nasabah yang mampu membayar, tetapi menunda-nunda pembayaran dengan sengaja dikenakan berupa denda sejumlah uang yang besarnya tidak ditentukan atas dasar kesepakatan dan tidak dibuat saat akad ditandatangani. Dana yang berasal dari denda/sanksi diperuntukkan untuk dana sosial/kebajikan.

Penalties/sanctions are charged to debtors who are able to pay, but deliberately delay payments, in the amount that are not agreed and not determined on the contract. The funds from penalties/sanctions will be used for charity funds/qardhul hasan funds.

u. Penjabaran Mata Uang Asing

u. Foreign Currency Translation

Transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs pada tanggal-tanggal transaksi tersebut. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *spot Reuters* pada pukul 16.00 Waktu Indonesia Barat (WIB) yang berlaku pada tanggal tersebut.

Transactions denominated in foreign currency are converted into Rupiah using the spot rate at those transaction dates. At the financial position report dates, monetary assets and liabilities in foreign currencies are translated using the Reuters spot rate at 16.00 Western Indonesia Time (WIB) prevailing at that date.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Exchange gains and losses arising from transactions in foreign currency and on the translation of foreign currency monetary assets and liabilities are recognized in the statement of profit or loss and other comprehensive income.

Pada tanggal 31 Desember 2022 dan 2021, kurs yang digunakan adalah sebagai berikut (nilai penuh):

As of December 31, 2022 and 2021, the exchange rates used are as follows (full amount):

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Rupiah/1 Dolar AS	15.567,50	14.252,50	Rupiah/US Dollar 1
v. Imbalan Kerja			v. Employee Benefits

Bank diharuskan menyediakan imbalan pensiun minimum yang diatur dalam Undang-Undang Ketenagakerjaan dan Peraturan Perusahaan yang merupakan liabilitas imbalan pasti.

The Bank is required to provide minimum pension benefits as stipulated in the Labor Law and Company Regulation which represents an underlying defined benefit obligation.



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2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

v. Imbalan Kerja (lanjutan)

v. Employee Benefits (continued)

Sehubungan dengan program imbalan pasti, liabilitas diakui pada laporan posisi keuangan sebesar nilai kini kewajiban imbalan pasti pada akhir periode pelaporan dikurangi nilai wajar aset program. Kewajiban imbalan pasti dihitung setiap tahun oleh aktuaris yang independen dengan menggunakan metode *projected unit credit*. Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan arus kas keluar yang diestimasi dengan menggunakan tingkat bunga Obligasi Pemerintah (dikarenakan saat ini tidak ada pasar aktif untuk obligasi perusahaan yang berkualitas tinggi) yang didenominasikan dalam Rupiah dimana imbalan akan dibayarkan dan memiliki jangka waktu jatuh tempo mendekati jangka waktu kewajiban pensiun.

The liability recognized in the statement of financial position in respect to defined benefit pension plans is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets. The defined benefit obligation is calculated annually by an independent actuary using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government Bonds (considering currently there is no active market for high-quality corporate bonds) that are denominated in Rupiah in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension obligation.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial langsung diakui seluruhnya melalui penghasilan komprehensif lain pada saat terjadinya.

The liability recognized in the statement of Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income in the period in which they arise.

Biaya jasa lalu diakui segera dalam laporan laba rugi.

Past-service costs are recognized immediately in profit or loss.

Keuntungan dan kerugian dari kurtailmen atau penyelesaian program manfaat pasti diakui di laba rugi ketika kurtailmen atau penyelesaian tersebut terjadi.

Gains or losses on the curtailment or settlement of a defined benefit plan are recognized in profit or loss when the curtailment or settlement occurs.

Bank juga memberikan imbalan pasca kerja lainnya, seperti uang penghargaan dan uang pisah. Imbalan berupa uang penghargaan diberikan apabila karyawan bekerja hingga mencapai usia pensiun. Sedangkan imbalan berupa uang pisah, dibayarkan kepada karyawan yang mengundurkan diri secara sukarela, setelah memenuhi minimal masa kerja tertentu. Imbalan ini dihitung dengan menggunakan metodologi yang sama dengan metodologi yang digunakan dalam perhitungan program pensiun imbalan pasti.

The Bank also provides other post-employment benefits, such as service pay and separation pay. The service pay benefit is vested when the employees reach their retirement age. The separation pay benefit is paid to employees in the case of voluntary resignation, subject to a minimum number of years of service. These benefits have been accounted for using the same methodology as for the defined benefit pension plan.



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2. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN
(lanjutan)

2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)

w. Pajak Penghasilan

w. Income Tax

Beban pajak kini ditetapkan berdasarkan taksiran penghasilan kena pajak periode berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer antara aset dan liabilitas untuk tujuan komersial dan untuk tujuan perpajakan setiap tanggal pelaporan. Manfaat pajak pada masa mendatang, seperti nilai terakumulasi atas saldo rugi fiskal yang belum digunakan, jika ada, juga diakui sejauh realisasi atas manfaat pajak tersebut dimungkinkan.

Current tax expense is provided based on the estimated taxable income for the current period. Deferred tax assets and liabilities are recognized for temporary differences between commercial and tax bases of assets and liabilities at each reporting date. Future tax benefit, such as the carry-forward of unused tax losses, if any, is also recognized to the extent that realization of such tax benefit is probable.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

Assets and liabilities on deferred tax and current tax can be offset if there is a legal enforceable right to offset.

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif diberlakukan pada tanggal laporan posisi keuangan. Pengaruh pajak terkait dengan penyesuaian untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat/(Beban) Pajak Penghasilan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan ke penghasilan komprehensif lain dan dilaporkan ke ekuitas.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the assets is realized or the liabilities is settled based on tax laws that have been enacted or substantively enacted as at statements of financial position dates. The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit/(Expense)" and included in the net income or loss for the year, except to the extent that they relate to items previously charged to other comprehensive income and reported to equity.

Koreksi atas liabilitas perpajakan diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka perubahan diakui pada saat keputusan atas keberatan dan/atau banding tersebut ditetapkan.

Amendment to tax obligation is recorded when an assessment is received or, if there is objection or appeal, when the decision on the objection and or the result of the appeal is received.

x. Pendapatan Imbalan Jasa Perbankan

x. Fee Based Income from Banking Services

Pendapatan imbalan jasa perbankan pada umumnya diakui pada saat kas diterima, kecuali selisih nilai perolehan dibanding nilai nominal yang belum diamortisasi yang diakui secara akrual.

Fee based income from banking services are generally recognized when cash is received, except for the unamortized discount/premium which is recognized on accrual basis.



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y. Laba Neto per Saham Dasar

Laba neto per saham dasar dihitung dengan membagi laba neto dengan rata-rata tertimbang dari jumlah saham yang ditempatkan dan disetor penuh selama tahun yang bersangkutan.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING
POLICIES (continued)**

y. Basic Earning per Share

Basic earnings per share is computed by dividing net income with the weighted average number of shares issued and fully paid during the year.

**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI
AKUNTANSI SIGNIFIKAN**

Penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia mengharuskan manajemen untuk membuat pertimbangan, estimasi, dan asumsi yang mempengaruhi jumlah yang dilaporkan dalam laporan keuangan. Adanya unsur ketidakpastian yang melekat dalam melakukan estimasi dapat menyebabkan jumlah sesungguhnya yang dilaporkan pada periode yang akan datang berbeda dengan jumlah yang diestimasikan.

a. Pertimbangan dalam penerapan kebijakan akuntansi

Usaha yang berkelanjutan

Manajemen Bank telah melakukan penilaian atas kemampuannya untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank memiliki sumber daya untuk melanjutkan usahanya pada masa mendatang.

Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank untuk melanjutkan kelangsungan usahanya. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

**3. SIGNIFICANT ACCOUNTING JUDGMENTS,
ESTIMATES AND ASSUMPTIONS**

The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires management to make judgments, estimates, and assumptions that affect amounts reported therein. Due to inherent uncertainty in making estimates, actual results reported in future periods may differ from those that have been estimated.

a. Judgment made in applying accounting policies

Going concern

The Bank's management has made an assessment of its ability to continue as a going concern and is satisfied that the Bank has the resources to continue its business in the foreseeable future.

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt on the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared on the going concern basis.



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**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI
AKUNTANSI SIGNIFIKAN (lanjutan)**

**a. Pertimbangan dalam penerapan kebijakan
akuntansi (lanjutan)**

Nilai wajar atas instrumen keuangan

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada laporan posisi keuangan tidak tersedia di pasar aktif, nilainya ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika. Masukan untuk model ini berasal dari data pasar yang bisa diamati sepanjang data tersebut tersedia. Bila data pasar yang bisa diamati tersebut tidak tersedia, pertimbangan manajemen diperlukan untuk menentukan nilai wajar. Pertimbangan manajemen tersebut mencakup pertimbangan likuiditas dan masukan model seperti tingkat diskonto, tingkat pelunasan dipercepat, dan asumsi tingkat gagal bayar.

Pajak Penghasilan

Pertimbangan signifikan dilakukan dalam menentukan penyisihan atas pajak Bank. Bank menentukan penyisihan atas pajak penghasilan badan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak pada laba rugi. Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi penghasilan kena pajak badan (Catatan 2w).

b. Sumber utama ketidakpastian estimasi

Penurunan nilai aset keuangan

Bank menelaah kualitas aset pada setiap tanggal laporan posisi keuangan untuk menilai apakah penurunan harus dicatat dalam laporan laba rugi dan menghasilkan komprehensif lain. Dalam menentukan apakah penurunan nilai harus dibentuk dalam laporan laba rugi, Bank membuat estimasi penilaian apakah terdapat indikasi penurunan kualitas aset. Estimasi tersebut didasarkan pada asumsi dari sejumlah faktor dan hasil akhirnya mungkin berbeda, yang mengakibatkan perubahan pada masa mendatang atas cadangan penurunan nilai.

**3. SIGNIFICANT ACCOUNTING JUDGMENTS,
ESTIMATES AND ASSUMPTIONS (continued)**

**a. Judgment made in applying accounting
policies (continued)**

Fair value of financial instruments

When the fair values of financial assets and financial liabilities recorded in the statement of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible, but when observable market data are not available, management's judgment is required to establish fair values. The management's judgment include considerations of liquidity and model inputs such as discount rates, early payment rates and default rate assumptions.

Income Tax

Significant judgment is involved in determining the provision for tax. The Bank provides tax provision based on estimates whether the additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit and loss. The Bank recognizes liabilities for expected corporate income tax issues based on estimates of corporate taxable income (Note 2w).

b. Key sources of estimation uncertainty

Impairment losses on financial assets

The Bank reviews the quality of its assets at each statement of financial position date to assess whether an impairment loss should be recorded in the statement of profit or loss and other comprehensive income. In determining whether an impairment loss should be recorded in the statement of profit or loss, the Bank makes an assessment whether there is any indication of impairment in the quality of the assets. These estimates are based on assumptions of several factors and actual results may differ, resulting in future changes to the allowance for impairment.



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**3. PERTIMBANGAN, ESTIMASI DAN ASUMSI
AKUNTANSI SIGNIFIKAN (lanjutan)**

**b. Sumber utama ketidakpastian estimasi
(lanjutan)**

Penurunan nilai aset non-keuangan

Penurunan nilai muncul saat nilai tercatat aset atau Unit Penghasil Kas ("UPK") melebihi nilai terpulihnya, yaitu yang lebih besar antara nilai wajar dikurangi biaya yang menjual dan nilai pakainya.

Nilai wajar dikurangi biaya untuk menjual didasarkan pada ketersediaan data dari perjanjian penjualan yang mengikat yang dibuat dalam transaksi normal atas aset serupa atau harga pasar yang dapat diamati dikurangi dengan biaya tambahan yang dapat diatribusikan dengan pelepasan aset.

Nilai pakai ditentukan dengan menggunakan estimasi arus kas masa depan yang didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut. Estimasi nilai yang dapat terulihkan tersebut didasarkan pada asumsi dari sejumlah faktor dan hasil akhirnya mungkin berbeda, yang mengakibatkan perubahan pada masa mendatang atas cadangan penurunan nilai.

Aset pajak tangguhan

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal pada masa datang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat, dan tingkat laba fiskal pada masa mendatang sejalan dengan strategi rencana perpajakan ke depan (Catatan 2w).

Penyisihan imbalan kerja karyawan

Penyisihan imbalan kerja karyawan ditentukan berdasarkan perhitungan dari aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri, dan lain-lain (Catatan 2v). Karena imbalan kerja tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

**3. SIGNIFICANT ACCOUNTING JUDGMENTS,
ESTIMATES AND ASSUMPTIONS (continued)**

**b. Key sources of estimation uncertainty
(continued)**

Impairment losses on non-financial assets

An impairment exists when the carrying value of an asset or Cash Generating Unit ("CGU") exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use.

The fair value less costs to sell calculation is based on available data from the binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing the asset.

Value in use is determined using the estimated future cash flows which are discounted using a pre-tax discount rate that reflects current market assessment of the time value of money and the risk specific to the assets. These estimates of recoverable amount are based on assumptions about a number of factors and actual results may differ, resulting in future changes to the allowance for impairment.

Deferred tax assets

Deferred tax assets are recognized to the extent that it is probable that future taxable profit will be available to compensate the temporary differences which result in such deferred tax assets. Management's judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing on level of future taxable income together with future tax planning strategies (Note 2w).

Provision for employee benefits

Provision for employee benefits programs is determined based on actuarial valuation. The actuarial valuation involves assumptions such as discount rate, expected rate of returns on investments, future salary increases, mortality rate, resignation rates and others (Note 2v). Due to the long-term nature of these employee benefits, such estimates are subject to significant uncertainty.



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3. PERTIMBANGAN, ESTIMASI DAN ASUMSI
AKUNTANSI SIGNIFIKAN (lanjutan)

b. Sumber utama ketidakpastian estimasi
(lanjutan)

Umur ekonomis aset tetap dan perangkat lunak

Manajemen Bank memperkirakan masa manfaat aset tetap dan perangkat lunak berdasarkan periode dimana aset diharapkan akan tersedia untuk digunakan. Masa manfaat ekonomis aset tetap dan aset tidak berwujud ditinjau secara berkala dan diperbaharui jika memiliki ekspektasi yang berbeda dari perkiraan sebelumnya, karena kerusakan secara fisik dan teknis, atau keusangan secara komersial dan legal atau batasan lainnya atas penggunaan aset tersebut (Catatan 2i dan 2j).

Menentukan jangka waktu kontrak - Bank sebagai lessee

Bank menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan.

Bank memiliki kontrak sewa yang mencakup opsi perpanjangan jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang sewa.

4. KAS

Kas yang dimiliki seluruhnya dalam mata uang Rupiah. Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki saldo kas masing-masing sebesar Rp651 dan Rp224.

Pada tanggal 31 Desember 2022 dan 2021, Bank telah mengasuransikan *cash in safe* dan *cash in transit* kepada PT Asuransi Central Asia Syariah, pihak ketiga, dengan nilai pertanggungan masing-masing sebesar Rp1.500 dan Rp1.000 yang menurut pendapat manajemen cukup untuk menutup kemungkinan kerugian atas risiko yang ada.

3. SIGNIFICANT ACCOUNTING JUDGMENTS,
ESTIMATES AND ASSUMPTIONS (continued)

b. Key sources of estimation uncertainty
(continued)

Economic life of fixed assets and software

The Bank's Management estimates the useful lives of fixed assets and software based on the period over which the assets are expected to be available for use. The useful life of each item is reviewed periodically and updated if expectations differ from previous estimates due to physical and technical or commercial obsolescence and legal or other limits on the used of the asset (Note 2i and 2j).

Determine the term of the contract - the Bank is the lessee

The Bank determines the lease term as the term of the lease that non-cancellable, along with the period covered by the option to extend the lease if it is certain to be exercised.

The Bank has lease contracts which include an option to extend the lease term. The Bank applies its judgment in evaluating whether it can be ascertained if it will exercise the option to extend the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend the lease. After the commencement date, the Bank reassesses the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend the lease.

4. CASH

Cash was all denominated in Rupiah. As of December 31, 2022 and 2021, the Bank's cash amounted to Rp651 and Rp224, respectively.

As of December 31, 2022 and 2021, the Bank has insured cash in safe and cash in transit to PT Asuransi Central Asia Syariah, a third party, under blanket policies amounting to Rp1,500 and Rp1,000, respectively, which management believes is adequate to cover possible losses arising from such risks.



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5. GIRO PADA BANK INDONESIA

	31 Desember/ December 31, 2022
Rupiah	82.575
Dollar Amerika Serikat	778
Total	83.353

Sesuai dengan PBI No. 24/4/PBI/2022 tanggal 25 Februari 2022 tentang perubahan keempat atas PBI No. 20/3/PBI/2018 dan PBI No. 22/3/PBI/2020 tanggal 24 Maret 2020 dan PBI No. 24/16/PBI/2021 tanggal 17 Desember 2021 tentang perubahan atas PBI No. 20/3/PBI/2018 tentang "Giro Wajib Minimum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah" dan dijelaskan lebih lanjut melalui Peraturan Anggota Dewan Gubernur (PADG) No. 24/3/PADG/2022 tanggal 1 Maret 2022 tentang perubahan kedelapan atas PADG No. 20/10/PADG/2018 tanggal 31 Mei 2018 tentang "Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah", yang menyatakan bahwa pemenuhan GWM dalam rupiah untuk Bank Umum Syariah dan Unit Usaha Syariah ditetapkan sebagai berikut:

- Periode 1 Mei 2020 sampai dengan 28 Februari 2022 sebesar 3,5% dengan pemenuhan secara harian sebesar 0,5% dan secara rata-rata sebesar 3%.
- Periode 1 Maret 2022 sampai dengan 31 Mei 2022 sebesar 4% dengan pemenuhan secara harian sebesar 0% dan secara rata-rata sebesar 4%.
- Periode 1 Juni 2022 sampai dengan 30 Juni 2022 sebesar 4,5% dengan pemenuhan secara harian sebesar 0% dan secara rata-rata sebesar 4,5%.

Kemudian, diterbitkan PADG lanjutan yaitu PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, pada saat PADG ini berlaku, maka PADG No. 20/10/PADG/2018 beserta perubahannya dicabut dan dinyatakan tidak berlaku. PADG ini mengatur bahwa pemenuhan GWM dalam Rupiah Bank Umum Syariah dan Unit Usaha Syariah ditetapkan sebagai berikut:

- Secara harian sebesar 0%; dan
- Secara rata-rata untuk:
 - Periode 1 Juli 2022 sampai dengan 31 Agustus 2022 sebesar 6%; dan
 - Periode 1 September 2022 dan seterusnya sebesar 7,5%.

5. CURRENT ACCOUNTS WITH BANK INDONESIA

	31 Desember/ December 31, 2021	
	15.641	Rupiah
	713	United States Dollar
Total	16.354	Total

Based on PBI No. 24/4/PBI/2022 dated February 25, 2022 regarding fourth changes to PBI No. 20/3/PBI/2018 and PBI No. 22/3/PBI/2020 dated March 24, 2020 and PBI No. 24/16/PBI/2021 dated December 17, 2021 regarding then amendment of PBI No. 20/3/PBI/2018 regarding "Minimum Statutory Reserve Requirements in Rupiah and Foreign Currencies of Commercial Banks, Sharia Banks and Sharia Business Units" and explained further through Board of Governor's Regulation (PADG) No. 24/3/PADG/2022 dated March 1, 2022 regarding the eight amendments of PADG No. 20/10/PADG/2018 dated May 31, 2018 regarding "Minimum Statutory Reserve Requirements in Rupiah and Foreign Currencies of Commercial Banks, Sharia Banks, and Sharia Business Units", which states that the MRR in rupiahs of Sharia Banks and Sharia Business Units is set as follows:

- Period 1 May 2020 to 28 February 2022 of 3.5% with a daily fulfillment of 0.5% and an average of 3%.
- Period 1 March 2022 to 31 May 2022 is 4% with daily fulfillment of 0% and an average of 4%.
- Period 1 June 2022 to 30 June 2022 is 4.5% with daily fulfillment of 0% and an average of 4.5%.

Then, a follow-on PADG was issued, namely PADG No. 24/8/PADG/2022 dated June 30, 2022 concerning Regulations for Implementing Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, at the time of this PADG applies, then PADG No. 20/10/PADG/2018 and its amendments are revoked and declared invalid. This PADG stipulates that the fulfillment of MRR in Rupiah for Sharia Banks and Sharia Business Units is determined as follows:

- On a daily basis of 0%; and
- On average for:
 - Period July 1, 2022 to August 31, 2022 of 6%; and
 - Period September 1, 2022 onwards of 7.5%.



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5. GIRO PADA BANK INDONESIA (lanjutan)

Selain itu, Bank Indonesia melakukan penguatan kebijakan untuk mendorong pertumbuhan ekonomi melalui ketentuan insentif GWM dalam Rupiah yang dituangkan dalam PBI No. 24/5/PBI/2022 tanggal 25 Februari 2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif, sebagaimana diatur lebih lanjut melalui PADG No. 24/4/PADG/2022 tanggal 1 Maret 2022 tentang Peraturan Pelaksanaan Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diubah terakhir dengan PADG No. 24/12/PADG/2022 tanggal 20 Juli 2022, serta PADG No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah. Bank Indonesia memberikan insentif GWM dalam Rupiah kepada Bank yang melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif meliputi:

1. Pemberian kredit kepada sektor Prioritas dan UMKM;
2. Pencapaian Rasio Pembiayaan Inklusif Makroprudensial (RPIM); dan/atau
3. Pembiayaan lainnya yang ditetapkan Bank Indonesia. Adapun jangka waktu pemberian insentif berlaku sejak tanggal 1 Maret 2022 sampai dengan tanggal 31 Desember 2024.

Adapun besaran insentif yang diterima oleh Bank untuk laporan 31 Desember 2022 adalah sebesar 1,1%.

Rasio Giro Wajib Minimum Bank:

	31 Desember/ December 31, 2022
Rupiah harian	0,00%
Rupiah rata-rata	10,39%
Dolar Amerika Serikat	157,73%

Bank telah memenuhi ketentuan Bank Indonesia tentang GWM pada tanggal 31 Desember 2022 dan 2021.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (Continued)

In addition, Bank Indonesia is strengthening policies to encourage economic growth through provisions on MRR incentives in Rupiah as outlined in PBI No. 24/5/PBI/2022 dated February 25, 2022 concerning Incentives for Banks Providing Provision of Funds for Certain and Inclusive Economic Activities, as further stipulated through PADG No. 24/4/PADG/2022 dated March 1, 2022 concerning Regulations for Implementation of Incentives for Banks Providing Provision of Funds for Certain and Inclusive Economic Activities, which amends with PADG No. 24/12/PADG/2022 dated July 20, 2022 as well as PADG No. 24/8/PADG/2022 dated June 30, 2022 concerning Regulations for the Implementation of Minimum Statutory Reserves in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units. Bank Indonesia provides MRR incentives in Rupiah to banks that provide funds for certain and inclusive economic activities including:

1. Granting credit to priority sectors and MSMEs;
2. Achievement of the Macroprudential Inclusive Financing Ratio (RPIM); and/or
3. Other financing determined by Bank Indonesia. The period for granting incentives is valid from March 1, 2022 to December 31, 2024.

The incentives amount received by the Bank for December 31, 2022 is 1.1%.

The Bank's Minimum Reserve Requirement:

	31 Desember/ December 31, 2021	
	0,56%	Rupiah-daily
	17,17%	Rupiah-average
	157,73%	United States Dollar

The Bank has complied with the Bank Indonesia regulations regarding the MRR as of December 31, 2022 and 2021.



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6. GIRO PADA BANK LAIN

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Pihak ketiga		
Rupiah		
PT Bank Maybank Indonesia Tbk	955	472
PT Bank Syariah Indonesia Tbk	157	10
PT Bank Sinarmas Tbk	56	1
	<u>1.168</u>	<u>483</u>
Dolar Amerika Serikat		
PT Bank Maybank Indonesia Tbk	702	1.962
	<u>1.870</u>	<u>2.445</u>
Cadangan kerugian penurunan nilai	(19)	(24)
Neto	<u>1.851</u>	<u>2.421</u>

Mutasi cadangan kerugian penurunan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Saldo awal	24	20
(Pembalikan) pembentukan selama tahun berjalan	(9)	3
Penyesuaian karena penjabaran mata uang asing	4	1
Saldo akhir	<u>19</u>	<u>24</u>

Jumlah minimum cadangan kerugian giro pada bank lain yang wajib dibentuk pada tanggal-tanggal 31 Desember 2022 dan 2021 telah sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK).

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain yang dibentuk telah memadai.

Rata-rata tingkat imbal bagi hasil per tahun adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rupiah	1,46%	1,83%
Dolar Amerika Serikat	0,19%	0,45%

Pada tanggal 31 Desember 2022 dan 2021, semua giro pada bank lain diklasifikasikan sebagai kolektibilitas lancar berdasarkan ketentuan Otoritas Jasa Keuangan (OJK).

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro pada bank lain yang dijadikan jaminan.

6. CURRENT ACCOUNTS WITH OTHER BANKS

Third Parties
Rupiah
PT Bank Maybank Indonesia Tbk
PT Bank Syariah Indonesia Tbk
PT Bank Sinarmas Tbk
United States Dollar
PT Bank Maybank Indonesia Tbk
Allowance for impairment losses
Net

The movement of the allowance for impairment losses of current accounts with other banks as of December 31, 2022 and 2021 are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Saldo awal	24	20
(Reversal) provision during the year	(9)	3
Foreign exchange translation adjustment	4	1
Ending balance	<u>19</u>	<u>24</u>

The amount of the minimum allowance for losses on current accounts with other banks that should be provided on December 31, 2022 and 2021 are in compliance with Financial Services Authority (OJK) regulations.

Management believes that the allowance for impairment losses on current account with other banks established is adequate.

Average annual rate of return are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rupiah	1,46%	1,83%
United States Dollar	0,19%	0,45%

As of December 31, 2022 and 2021, all current accounts with other banks are classified as current collectibility based on Financial Services Authority (OJK) regulations.

As of December 31, 2022 and 2021, no current accounts with other bank are pledged as collaterals.



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7. PENEMPATAN PADA BANK INDONESIA

7. PLACEMENTS WITH BANK INDONESIA

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Rupiah			Rupiah
Fasilitas Simpanan Bank			Bank Indonesia Sharia Deposit
Indonesia Syariah (FASBIS)	1.734.100	1.139.500	Facility (FASBIS)

Jangka waktu penempatan pada fasilitas FASBIS adalah 1 hari masing-masing pada tanggal 31 Desember 2022 dan 2021.

The placement period of the FASBIS facility is 1 day as of December 31, 2022 and 2021.

Tingkat bonus yang diterima dari penempatan pada fasilitas FASBIS untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing berkisar antara 2,75% sampai dengan 4,75% dan 2,75% sampai dengan 3,00%.

Bonus rates received from placement on FASBIS facility for the years ended December 31, 2022 and 2021 were ranging from 2.75% to 4.75% and 2.75% to 3.00%, respectively

Pada tanggal 31 Desember 2022 dan 2021, penempatan pada Bank Indonesia diklasifikasikan sebagai sebagai kolektibilitas lancar berdasarkan ketentuan Otoritas Jasa Keuangan (OJK).

As of December 31, 2022 and 2021, placement with Bank Indonesia are classified as current collectibility based on Financial Services Authority (OJK) regulations.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat penempatan pada Bank Indonesia yang dijadikan jaminan.

As of December 31, 2022 and 2021, no placement with Bank Indonesia are pledged as collaterals.

8. INVESTASI PADA SURAT BERHARGA

8. INVESTMENT IN MARKETABLE SECURITIES

a. Berdasarkan jenis dan mata uang

a. By type and currency

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
	Nilai nominal/ Nominal amount	Nilai tercatat/ Nilai wajar/ Carrying amount/ Fair value	Nilai nominal/ Nominal amount
Diukur pada biaya perolehan			At cost
Rupiah			Rupiah
Surat Berharga Syariah Negara (SBSN)	902.700	899.533	Government Islamic Securities (SBSN)
Sukuk Bank Indonesia	44.920	44.920	Bank Indonesia Sukuk
Total	947.620	944.453	Total
Tersedia untuk dijual			Available-for-sale
Rupiah			Rupiah
Reksadana Syariah	275.000	275.363	Sharia Mutual Funds
Total	1.222.620	1.219.816	Total
Cadangan kerugian penurunan nilai		(2.754)	(3.068)
Investasi pada surat berharga - neto		1.217.062	898.024
			Investment in marketable securities - net



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8. INVESTASI PADA SURAT BERHARGA (lanjutan)

8. INVESTMENT IN MARKETABLE SECURITIES
(continued)

b. Berdasarkan sisa umur jatuh tempo sesuai kontrak

b. By remaining contractual period to maturity

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<u>Diukur pada biaya perolehan</u>			<u>Measured at cost</u>
Sampai dengan 1 tahun	331.074	255.738	Up to 1 year
Lebih dari 1-5 tahun	593.398	338.527	Over 1-5 years
Diatas 5 Tahun	19.981	-	Over 5 years
<u>Tersedia untuk dijual</u>			<u>Available-for-sale</u>
Tidak memiliki kontrak jatuh tempo	275.363	306.827	No contractual maturity
	1.219.816	901.092	
Cadangan kerugian penurunan nilai	(2.754)	(3.068)	Allowance for impairment losses
Total	1.217.062	898.024	Total

c. Berdasarkan penerbit

c. By issuer

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Pemerintah			Government of the Republic
Republik Indonesia	899.533	345.300	of Indonesia
Bank Indonesia	44.920	248.965	Bank Indonesia
Korporasi	275.363	306.827	Corporate
	1.219.816	901.092	
Cadangan kerugian penurunan nilai	(2.754)	(3.068)	Allowance for impairment losses
Total	1.217.062	898.024	Total

d. Informasi lain

Pada tanggal 31 Desember 2022 dan 2021, semua investasi pada surat berharga diklasifikasikan sebagai kolektibilitas lancar berdasarkan ketentuan Otoritas Jasa Keuangan (OJK).

Bank mengakui keuntungan yang belum direalisasi masing-masing sebesar Rp363 dan Rp6.827 dari perubahan nilai wajar efek-efek dalam kelompok tersedia untuk dijual pada tanggal 31 Desember 2022 dan 2021 dalam akun "Keuntungan yang belum direalisasi atas surat berharga dalam kelompok tersedia untuk dijual" dalam laporan laba rugi dan penghasilan komprehensif lain.

d. Other information

As of December 31, 2022 and 2021, all investment in marketable securities are classified as current collectibility based on Financial Services Authority (OJK) regulations.

The Bank recognized unrealized gain amounting to Rp363 and Rp6,827, respectively from the changes in fair value of available-for-sale marketable securities as of December 31, 2022 and 2021 which is presented as "Unrealized gain on available-for-sale marketable securities" in the statement of profit or loss and other comprehensive income.



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8. INVESTASI PADA SURAT BERHARGA (lanjutan)

8. INVESTMENT IN MARKETABLE SECURITIES (continued)

d. Informasi lain (lanjutan)

d. Other information (continued)

Selama tahun 2022, Bank melakukan penjualan sejumlah efek-efek dan membukukan keuntungan neto sebesar Rp12.365 yang dicatat pada laporan laba rugi.

During 2022, the Bank sold some of its securities and booked net gain of Rp12,365, which was recorded in the statements of profit or loss.

Pada tanggal 31 Desember 2022 dan 2021, perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

As of December 31, 2022 and 2021, the movement in the allowance for impairment losses are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Saldo awal (Pembalikan) penambahan selama tahun berjalan	3.068 (314)	- 3.068	Beginning balance (Reversal) additional during the year
Saldo akhir	2.754	3.068	Ending balance

Jumlah minimum cadangan kerugian investasi pada surat berharga yang wajib dibentuk pada tanggal 31 Desember 2022 dan 2021 telah sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK).

The amount of the minimum allowance for losses on investment in marketable securities that should be provided on December 31, 2022 and 2021 is in compliance with Financial Service Authority (OJK) regulations.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai investasi pada surat berharga yang dibentuk telah memadai.

Management believes that the allowance for impairment losses on investment in marketable securities established is adequate.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat investasi pada surat berharga yang dijadikan jaminan.

As of December 31, 2022 and 2021, no investment in marketable securities are pledged as collaterals.

9. PIUTANG MURABAH

9. MURABAH RECEIVABLES

a. Berdasarkan sektor ekonomi, mata uang dan kolektibilitas

a. By economic sector, currency and collectibility

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<u>Rupiah</u> Lancar			<u>Rupiah</u> Current
Sosial/kesehatan	500.000	-	Social/health
Pengangkutan	240.000	-	Transportation
Jasa konsultan	50.000	-	Consultant services
Perdagangan	35.752	-	Trading
Rumah tangga	1.246	-	Household sector
Total	826.998	-	Total
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(30.282)	-	Allowance for impairment losses
Neto	796.716	-	Net



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9. PIUTANG MURABAHAH (lanjutan)

9. MURABAHAH RECEIVABLES (continued)

b. Berdasarkan jangka waktu perjanjian

b. By contractual period

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021		31 Desember/ December 31, 2021
<u>Rupiah</u>			<u>Rupiah</u>	
Lancar			Current	
≤ 1 tahun	825.751	-	≤ 1 year	
> 1 - ≤ 2 tahun	506	-	> 1 - ≤ 2 years	
> 2 - ≤ 5 tahun	741	-	> 2 - ≤ 5 years	
Total	826.998	-	Total	-
Dikurangi:			Less:	
Cadangan kerugian penurunan nilai	(30.282)	-	Allowance for impairment losses	-
Neto	796.716	-	Net	-

c. Berdasarkan sisa umur jatuh tempo sesuai kontrak

c. By contractual period

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021		31 Desember/ December 31, 2021
<u>Rupiah</u>			<u>Rupiah</u>	
Lancar			Current	
> 1 - ≤ 3 bulan	50.000	-	> 1 - ≤ 3 months	
> 3 - ≤ 12 bulan	776.118	-	> 3 - ≤ 12 months	
> 1 - ≤ 2 tahun	880	-	> 1 - ≤ 2 years	
Total	826.998	-	Total	-
Dikurangi:			Less:	
Cadangan kerugian penurunan nilai	(30.282)	-	Allowance for impairment losses	-
Neto	796.716	-	Net	-

d. Berdasarkan hubungan

d. By relationship

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021		31 Desember/ December 31, 2021
<u>Pihak ketiga</u>			<u>Third party</u>	
Murabahah	826.998	-	Murabahah	
Dikurangi:			Less:	
Cadangan kerugian penurunan nilai	(30.282)	-	Allowance for impairment losses	-
Neto	796.716	-	Net	-

e. Informasi penting lainnya

Tingkat margin keuntungan piutang dalam Rupiah berkisar antara 6,5% sampai dengan 11% per tahun untuk tahun yang berakhir pada 31 Desember 2022.

Tingkat margin keuntungan piutang kepada karyawan Bank dalam Rupiah berkisar 6,00% per tahun.

Jumlah piutang yang direstrukturisasi pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar RpNihil.

e. Other significant information

The profit margin rate on receivables in Rupiah range from 6,5% to 11% per annum for the year ended December 31, 2022.

The profit margin rate on receivables to the Bank's employees in Rupiah range from 6.00% per annum.

Restructured receivables as of December 31, 2022 and 2021 are RpNil, respectively.



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9. PIUTANG MURABAHAH (lanjutan)

e. Informasi penting lainnya (lanjutan)

Pendapatan marjin *murabahah* yang ditangguhkan masing-masing pada tanggal 31 Desember 2022 dan 2021 adalah sebesar Rp81.294 dan RpNihil.

Perubahan cadangan kerugian penurunan nilai piutang *murabahah* adalah sebagai berikut:

	31 Desember/ December 31, 2022
Saldo awal	-
Pembentukan (pembalikan) selama tahun berjalan	30.282
Neto	30.282

Fasilitas yang tidak ditarik masing-masing pada tanggal 31 Desember 2022 dan 2021 adalah sebesar Rp74.061 dan RpNihil. Perubahan cadangan kerugian penurunan nilai estimasi komitmen dan kontijensi atas fasilitas yang tidak ditarik adalah sebagai berikut:

	31 Desember/ December 31, 2022
Saldo awal	-
Pembentukan selama tahun berjalan	1.752
Neto	1.752

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk adalah cukup untuk menutup kemungkinan kerugian penurunan nilai akibat tidak tertagihnya piutang.

Piutang *murabahah* dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa memasang hak tanggungan dan menjual atau surat kuasa untuk mencairkan deposito *mudharabah* atau jaminan lain yang dapat diterima oleh Bank. Pada tanggal 31 Desember 2022, tabungan *mudharabah* yang menjadi agunan piutang adalah sebesar Rp23.750 (Catatan 19).

Pada tanggal 31 Desember 2022 dan 2021, rasio pinjaman *non-performing* (bruto) terhadap jumlah pinjaman adalah masing-masing sebesar 0,00% sedangkan rasio pinjaman *non-performing* (neto) terhadap jumlah pinjaman adalah sebesar 0,00%.

Dalam laporan Batas Maksimum Pemberian Pembiayaan (BMPP) kepada Bank Indonesia pada tanggal 31 Desember 2022 dan 2021 tidak terdapat pinjaman yang melanggar ketentuan BMPP.

9. MURABAHAH RECEIVABLES (continued)

e. Other significant information (continued)

Deferred *murabahah* margin income as of December 31, 2022 and 2021 are Rp81,294 and RpNil, respectively.

The movements of allowance for impairment losses on *murabahah* receivables are as follows:

	31 Desember/ December 31, 2021	
Saldo awal	2	Beginning balance
Pembentukan (pembalikan) selama tahun berjalan	(2)	Provision (reversal) during the year
Neto	-	Net

Undrawn facilities as of December 31, 2022 and 2021 are Rp74,061 and RpNil, respectively. The movements of allowance for impairment losses on estimated commitments and contingencies for undrawn facilities are as follows:

	31 Desember/ December 31, 2021	
Saldo awal	-	Beginning balance
Pembentukan selama tahun berjalan	-	Provision during the year
Neto	-	Net

Management believes that the allowance for impairment losses on receivables is adequate to cover impairment losses from uncollectible receivables.

Murabahah receivables are collateralized by registered mortgages or power of attorney to mortgage and sell, power of attorney to liquidate *mudharabah* time deposits, and other guarantees accepted by the Bank. As of December 31, 2022, *mudharabah* demand saving which collateralized receivables amounting to Rp23,750 (Note 19).

As of December 31, 2022 and 2021 the ratio of non-performing funds (gross) to total funds were 0.00%, while the ratio of non-performing funds (net) to total funds were 0.00%.

As of December 31, 2022 and 2021, there are no funds which exceeded the legal lending limit (BMPP) as stated in the legal lending limit report to Bank Indonesia.



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10. PINJAMAN QARDH

10. FUNDS OF QARDH

a. Berdasarkan sektor ekonomi, mata uang dan kolektibilitas

a. By economic sector, currency and collectibility

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<u>Rupiah</u>			<u>Rupiah</u>
Lancar			Current
Jasa keuangan	442.220	-	Financial services
Jasa konsultan	98.151	-	Consultant services
Perdagangan	9.495	-	Trading
Total	549.866	-	Total
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(5.066)	-	Allowance for impairment losses
Neto	544.800	-	Net

b. Berdasarkan jangka waktu perjanjian

b. By contractual period

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<u>Rupiah</u>			<u>Rupiah</u>
≤ 1 tahun	549.866	-	≤ 1 year
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(5.066)	-	Allowance for impairment losses
Neto	544.800	-	Net

c. Berdasarkan sisa umur jatuh tempo sesuai kontrak

c. By contractual period

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<u>Rupiah</u>			<u>Rupiah</u>
1 bulan	245.563	-	1 month
> 1 - ≤ 3 bulan	304.303	-	> 1 - ≤ 3 months
Total	549.866	-	Total
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(5.066)	-	Allowance for impairment losses
Neto	544.800	-	Net

d. Berdasarkan hubungan

d. By relationship

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Pihak ketiga	549.866	-	Third party
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(5.066)	-	Allowance for impairment losses
Neto	544.800	-	Net



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10. PINJAMAN QARDH (lanjutan)

10. FUNDS OF QARDH (continued)

e. Informasi penting lainnya (lanjutan)

e. Other significant information (continued)

Jumlah pinjaman yang direstrukturisasi pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar RpNihil.

Restructured funds as of December 31, 2022 and 2021 are RpNil, respectively.

Perubahan cadangan kerugian penurunan nilai pinjaman *qardh* adalah sebagai berikut:

The movements of allowance for impairment losses on funds of *qardh* are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Saldo awal	-	-	Beginning balance
Pembentukan selama tahun berjalan	5.066	-	Provision during the year
Neto	5.066	-	Net

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk adalah cukup untuk menutup kemungkinan kerugian penurunan nilai akibat tidak tertagihnya piutang.

Management believes that the allowance for impairment losses on receivables is adequate to cover impairment losses from uncollectible receivables.

Pinjaman *qardh* dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa memasang hak tanggungan dan menjual atau surat kuasa untuk mencairkan deposito *mudharabah* atau jaminan lain yang dapat diterima oleh Bank. Pada tanggal 31 Desember 2022, tabungan *mudharabah* yang menjadi agunan pinjaman adalah sebesar Rp43.300 (Catatan 19).

Funds of *qardh* are collateralized by registered mortgages or power of attorney to mortgage and sell, power of attorney to liquidate *mudharabah* time deposits, and other guarantees accepted by the Bank. As of December 31, 2022, *mudharabah* demand saving which collateralized funds amounting to Rp43,300 (Note 19).

Pada tanggal 31 Desember 2022 dan 2021, rasio piutang *non-performing* (bruto) terhadap jumlah piutang adalah masing-masing sebesar 0,00% sedangkan rasio piutang *non-performing* (neto) terhadap jumlah piutang adalah sebesar 0,00%.

As of December 31, 2022 and 2021 the ratio of non-performing receivables (gross) to total receivables were 0.00%, while the ratio of non-performing receivables (net) to total receivables were 0.00%.

Dalam laporan Batas Maksimum Pemberian Pembiayaan (BMPP) kepada Bank Indonesia pada tanggal 31 Desember 2022 dan 2021 tidak terdapat piutang yang melanggar ketentuan BMPP.

As of December 31, 2022 and 2021, there are no receivables which exceeded the legal lending limit (BMPP) as stated in the legal lending limit report to Bank Indonesia.



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11. ASET TETAP DAN ASET HAK GUNA

11. FIXED ASSETS AND RIGHT OF USE ASSETS

	31 Desember/December 31, 2022				
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance
Biaya perolehan					
Renovasi bangunan yang disewa	10.817	89	(4.065)	2.045	8.886
Peralatan kantor	15.470	1.919	(6.284)	(2.017)	9.088
Kendaraan	33	20	(7)	-	46
Komputer	16.043	3.564	(6.259)	-	13.348
Total biaya perolehan	42.363	5.592	(16.615)	28	31.368
Aset dalam pembangunan	247	306	-	(28)	525
Aset hak guna	36.533	6.379	(1.068)	-	41.844
Total biaya perolehan	79.143	12.277	(17.683)	-	73.737
Akumulasi penyusutan					
Renovasi bangunan yang disewa	4.737	1.600	(4.065)	570	2.842
Peralatan kantor	8.005	2.136	(6.284)	(570)	3.287
Kendaraan	8	10	(7)	-	11
Komputer	8.375	3.067	(6.259)	-	5.183
Aset hak guna	21.125	6.813	(16.615)	-	11.323
	6.904	10.504	(171)	-	17.237
Total akumulasi penyusutan	28.029	17.317	(16.786)	-	28.560
Nilai buku neto	51.114				45.177

Acquisition cost
Leasehold improvements
Office equipment
Vehicles
Computers
Total cost
Construction in progress
Right of use of assets
Total cost
Accumulated depreciation
Leasehold improvements
Office equipment
Vehicle
Computers
Right of use of assets
Total accumulated depreciation
Net book value

	31 Desember/December 31, 2021			
	Saldo awal/ Beginning balances	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending balances
Biaya perolehan				
Renovasi bangunan yang disewa	7.115	3.702	-	10.817
Peralatan kantor	12.028	3.442	-	15.470
Kendaraan	1.732	25	(1.724)	33
Komputer	11.494	4.549	-	16.043
	32.369	11.718	(1.724)	42.363
Aset hak guna	-	36.533	-	36.533
Aset dalam pembangunan	-	247	-	247
Total biaya perolehan	32.369	48.498	(1.724)	79.143
Akumulasi penyusutan				
Renovasi bangunan yang disewa	4.065	672	-	4.737
Peralatan kantor	6.817	1.188	-	8.005
Kendaraan	1.732	-	1.724	8
Komputer	7.125	1.250	-	8.375
	19.739	3.110	1.724	21.125
Aset hak guna	-	6.904	-	6.904
Total akumulasi penyusutan	19.739	10.014	1.724	28.029
Nilai tercatat	12.630			51.114

Acquisition cost
Leasehold improvements
Office equipment
Vehicles
Computers
Right of use of assets
Assets under construction
Total acquisition cost
Accumulated depreciation
Leasehold improvements
Office equipment
Vehicles
Computers
Right of use of assets
Total accumulated depreciation
Carrying value



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11. ASET TETAP DAN ASET HAK GUNA (lanjutan)

11. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

Aset hak guna per 31 Desember 2022 dan 2021 adalah sebagai berikut:

Right of use of assets as of December 31, 2022 and 2021 are as follows:

31 Desember/December 31, 2022					
Saldo awal/ Beginning balances	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending balances		
Biaya				Cost	
Bangunan	31.627	6.134	-	37.761	Buildings
Kendaraan	4.906	245	(1.068)	4.083	Vehicles
Total biaya perolehan	36.533	6.379	(1.068)	41.844	Total cost
Akumulasi penyusutan				Accumulated depreciation	
Bangunan	6.032	9.143	-	15.175	Buildings
Kendaraan	872	1.361	(171)	2.062	Vehicles
Total akumulasi penyusutan	6.904	10.504	(171)	17.237	Total accumulated depreciation
Nilai tercatat	29.629			24.607	Carrying value

31 Desember/December 31, 2021					
Saldo awal/ Beginning balances	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending balances		
Biaya				Cost	
Bangunan	-	31.627	-	31.627	Buildings
Kendaraan	-	4.906	-	4.906	Vehicles
Total biaya perolehan	-	36.533	-	36.533	Total cost
Akumulasi penyusutan				Accumulated depreciation	
Bangunan	-	6.032	-	6.032	Buildings
Kendaraan	-	872	-	872	Vehicles
Total akumulasi penyusutan	-	6.904	-	6.904	Total accumulated depreciation
Nilai tercatat	-			29.629	Carrying value

Aset hak guna pada tanggal 31 Desember 2022 dan 2021 merupakan kontrak sewa atas gedung kantor dan mobil dengan pihak ketiga.

Right of use assets as of December 31, 2022 and 2021 represent lease contracts for office buildings and cars with third parties.

Bank melakukan perjanjian sewa aset dengan periode sewa berkisar antara 1 - 3 tahun.

The Bank entered into an asset lease agreement with lease period ranging from 1 - 3 years.

Jumlah beban penyusutan aset tetap dan aset hak guna sebesar Rp17.317 dan Rp10.014 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

The depreciation expenses of fixed assets and right of use assets charged to profit and loss amounting to Rp17,317 and Rp10,014 for the years ended December 31, 2022 and 2021, respectively.

Manajemen berkeyakinan bahwa tidak terdapat penurunan nilai aset tetap dan aset hak guna selama tahun berjalan karena manajemen berpendapat bahwa nilai tercatat aset tidak melebihi estimasi nilai yang dapat diperoleh kembali.

Management believes that there is no impairment of fixed assets and right of use assets of the Bank during the year because management believes that the carrying amounts of assets do not exceed the estimated recoverable amount.



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11. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Nilai bruto dari aset tetap yang telah disusutkan penuh dan masih digunakan pada tanggal 31 Desember 2022 dan 2021 adalah sebesar Rp2.055 and Rp19.737.

Aset dalam pembangunan pada tanggal 31 Desember 2022 adalah sebagai berikut:

	Estimasi penyelesaian/ Estimated completion	31 Desember/ December 31, 2022	
Renovasi bangunan yang disewa	2023	306	Leasehold improvements
Peralatan kantor	2023	219	Office equipment

	Estimasi penyelesaian/ Estimated completion	31 Desember/ December 31, 2021	
Renovasi bangunan yang disewa	2022	28	Leasehold improvements
Peralatan kantor	2023	219	Office equipment

Estimasi persentase tingkat penyelesaian aset dalam pembangunan pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah berkisar 30%-60% dan 40%-50%.

Aset tetap diasuransikan terhadap risiko kebakaran dan risiko lainnya kepada PT Asuransi Central Asia Syariah, pihak ketiga, dengan nilai pertanggungan sebesar Rp29.985 pada tanggal 31 Desember 2022 dan 2021 yang menurut pendapat manajemen cukup untuk menutup kemungkinan kerugian atas risiko yang ada.

11. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

As of December 31, 2022 and 2021, the gross value of fixed assets which have been fully depreciated and still being used amounted to Rp2,055 and Rp19,737.

Construction in progress as of December 31, 2022 are as follows:

The estimated percentage of completion of construction in progress as of December 31, 2022 and 2021 are around 30%-60% and 40%-50%, respectively.

Fixed assets are covered by insurance against losses on fire and other risks with PT Asuransi Central Asia Syariah, a third party, under blanket policies amounting to Rp29,985 as of December 31, 2022 and 2021, respectively, which management believes is adequate to cover possible losses arising from such risks.

12. ASET TAK BERWUJUD - NETO

12. INTANGIBLE ASSETS - NET

31 Desember/December 31, 2022						
Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance		
Biaya perolehan					Acquisition cost	
Piranti lunak	41.413	19.343	-	-	60.756	Intangible assets
Aset dalam penyelesaian	694	27.978	-	-	28.672	Assets under construction
Total biaya perolehan	42.107	47.321	-	-	89.428	Total cost
Akumulasi penyusutan						Accumulated depreciation
Piranti lunak	36.504	1.386	-	-	37.890	Intangible assets
Total akumulasi penyusutan	36.504	1.386	-	-	37.890	Total accumulated depreciation
Nilai buku neto	5.603				51.538	Net book value



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12. ASET TAK BERWUJUD - NETO (lanjutan)

12. INTANGIBLE ASSETS - NET (continued)

	31 Desember/December 31, 2021				
	Saldo awal/ Beginning balances	Penambahan/ Additions	Pengurangan/ Disposals	Saldo akhir/ Ending balances	
Biaya perolehan					Acquisition cost
Piranti Lunak	36.247	5.166	-	41.413	Software
Aset dalam pembangunan	-	694	-	694	Assets under construction
Total biaya perolehan	36.247	5.860	-	42.107	Total cost
Akumulasi penyusutan					Accumulated depreciation
Piranti Lunak	36.162	342	-	36.504	Software
Total akumulasi penyusutan	36.162	342	-	36.504	Total accumulated depreciation
Nilai tercatat	85			5.603	Carrying value

Piranti lunak merupakan aplikasi metadata integrasi pelaporan dan lisensi program komputer yang digunakan untuk mendukung kegiatan operasional Bank.

Software represent metadata integrated reporting application and license of computer programme which used to support the Bank's operational activities.

Aset dalam pembangunan merupakan aplikasi yang sedang dikembangkan oleh Bank dalam rangka mendukung kegiatan usaha Bank menjadi Bank digital.

Assets under construction represent applications that are being developed by the Bank in order to support the Bank's business activities into a digital bank.

Estimasi persentase tingkat penyelesaian aset dalam pembangunan pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah berkisar 20%-85% dan 50%-70%.

The estimated percentage of completion of construction in progress as of December 31, 2022 and 2021 are around 20%-85% and 50%-70%, respectively.

13. ASET LAIN-LAIN - NETO

13. OTHER ASSETS - NET

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Rupiah			Rupiah
Biaya dibayar dimuka	202.017	14.707	Prepaid expense
Pajak dibayar dimuka	33.758	33.758	Prepaid tax
Pendapatan yang masih akan diterima	10.405	2.322	Accrued income
Tagihan ATM	4.916	2	ATM receivables
Setoran jaminan	2.619	2.618	Security deposits
Lain-lain	4.438	6.515	Others
Total	258.153	59.922	Total

Pada tanggal 31 Desember 2022 dan 2021, akun pajak dibayar dimuka merupakan kelebihan pembayaran pajak penghasilan badan pasal 25 tahun 2018 yang diajukan ke kantor pajak untuk direstitusi.

As of December 31, 2022 and 2021, the prepaid tax account represents overpayment of corporate income tax article 25 for fiscal year 2018 which is submitted to Tax Office for refund.

Pendapatan yang masih akan diterima terutama berasal dari piutang pendapatan dari investasi pada surat berharga dan piutang murabahah.

Accrued income is mainly due to receivables from investments in marketable securities and murabahah receivables.



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13. ASET LAIN-LAIN - NETO (lanjutan)

Biaya dibayar dimuka terutama merupakan biaya sewa pemakaian dan jasa pengelolaan piranti lunak, promosi dan bonus dibayar dimuka atas rekrutmen pegawai.

Aset lain-lain - lain-lain merupakan uang muka atas pembayaran jasa yang diberikan oleh pihak ketiga.

13. OTHER ASSETS - NET (continued)

Prepaid expenses mainly represent rental fees and software management services, promotions and prepaid bonuses for employee recruitment.

Other assets - others represent advance payment for services provided by third parties.

14. LIABILITAS SEGERA

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rupiah		
Titipan ATM	15.399	1
Dana kebajikan	993	1.002
Total	16.392	1.003

Rupiah	
ATM remittance	
Qardhul hasan funds	
Total	

15. PERPAJAKAN

a. Utang pajak

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Pasal 21	3.765	2.447
Pasal 23	1.760	416
Pasal 4 (2)	498	39
Pajak Pertambahan Nilai	43	140
Total	6.066	3.042

15. TAXATION

a. Taxes payable

Article 21	
Article 23	
Article 4 (2)	
Value Added Tax	

b. Rekonsiliasi rugi sebelum beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran rugi fiskal adalah sebagai berikut:

b. Reconciliation between loss before tax expense, as shown in the statement of profit or loss and other comprehensive income, and estimated fiscal loss as follows:

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31		
	2022	2021	
Rugi sebelum beban pajak	(264.913)	(121.275)	Loss before tax expense
<u>Beda temporer</u>			<u>Temporary differences</u>
Liabilitas lain-lain	1.984	12.379	Other liabilities
Penyusutan aset tetap	(519)	(3.433)	Fixed assets depreciation
Amortisasi aset tidak berwujud	(2.321)	(2.032)	Amortization of intangible assets
Penyisihan kerugian penurunan nilai aset produktif	23.008	3.069	Provision for impairment losses of earning assets
Liabilitas imbalan kerja karyawan	4.937	3.208	Employee benefit liabilities
Penyusutan aset hak guna dan beban bunga liabilitas sewa	878	608	Depreciation of right of use assets and interest expense on lease liabilities



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15. PERPAJAKAN (lanjutan)

- b. Rekonsiliasi rugi sebelum beban pajak penghasilan seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain dan taksiran rugi fiskal adalah sebagai berikut: (lanjutan)

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31	
	2022	2021
<u>Beda tetap</u>		
Beban yang tidak dapat dikurangkan	3.387	1.546
Imbalan dalam bentuk natura	2.684	1.179
Lainnya	-	1.000
Taksiran rugi fiskal	(230.875)	(103.751)
Akumulasi rugi fiskal	(165.670)	(61.919)
Total akumulasi rugi fiskal	(396.545)	(165.670)
	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rangkuman akumulasi rugi fiskal adalah sebagai berikut:		
Tahun 2022	(230.875)	-
Tahun 2021	(103.751)	(103.751)
Tahun 2017	(61.919)	(61.919)
Total akumulasi rugi fiskal	(396.545)	(165.670)

Pada tanggal 31 Desember 2021, Bank telah melakukan perhitungan ulang atas akumulasi rugi fiskal sebagai dampak dari hasil pemeriksaan pajak di tahun tersebut.

Rekonsiliasi antara beban pajak penghasilan yang dihitung dengan menerapkan perkalian antara tarif pajak maksimum dengan (rugi) laba sebelum beban pajak penghasilan pada laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31	
	2022	2021
(Rugi) laba sebelum beban pajak penghasilan pada laporan laba rugi dan penghasilan komprehensif lain	(264.913)	(121.275)
Beban pajak berdasarkan tarif pajak maksimum yang berlaku	(58.281)	(26.681)
Pengaruh pajak atas beda tetap	1.336	819
Aset pajak tangguhan yang tidak diakui	56.945	25.862
Beban pajak	-	-

15. TAXATION (continued)

- b. Reconciliation between loss before tax expense, as shown in the statement of profit or loss and other comprehensive income, and estimated fiscal loss as follows: (continued)

<u>Permanent differences</u>	
Non-deductible expense	
Benefit-in-kind	
Other	
Estimated (fiscal loss) taxable income	
Accumulated fiscal loss	
Total accumulated fiscal loss	
Summary of accumulated fiscal loss	
are as follows:	
Year 2022	
Year 2021	
Year 2017	
Total accumulated fiscal loss	

On December 31, 2021, the Bank has recalculated the accumulated fiscal loss as a result of the tax examination results in that year.

The reconciliation between income tax expense as computed by applying the maximum tax rate to the (loss) income before tax expense as shown in the statement of profit or loss and other comprehensive income is as follows:

(Loss) income before income tax expense per statement of profit or loss and other comprehensive income	
Tax expense at maximum enacted tax rate	
Permanent differences	
Unrecognized deferred income tax	
Tax expense	



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15. PERPAJAKAN (lanjutan)

c. Rekonsiliasi Tarif Pajak Efektif (lanjutan)

Perhitungan taksiran penghasilan kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2022 di atas digunakan sebagai dasar pengisian Surat Pemberitahuan (SPT) Tahunan 2022.

Perhitungan pajak penghasilan badan untuk tahun yang berakhir tanggal 31 Desember 2021 adalah sesuai dengan SPT Tahunan Bank.

Pada tanggal 7 Oktober 2021, Pemerintah Republik Indonesia mengesahkan Undang-Undang (UU) Harmonisasi Peraturan Perpajakan (HPP). Dalam UU HPP tersebut ditetapkan tarif PPH Badan sebesar 22% untuk tahun pajak 2022 dan seterusnya.

Sesuai dengan Peraturan tersebut, Bank telah menghitung pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 menggunakan tarif pajak 22%.

d. Aset pajak tangguhan

Aset dan liabilitas pajak tangguhan berasal dari perbedaan temporer pengakuan antara pelaporan komersial dan pajak serta rugi fiskal.

Manfaat yang diperoleh dari aset pajak tangguhan yang diakui Bank tergantung pada adanya penghasilan kena pajak yang lebih besar dari pembalikan perbedaan temporer yang bisa dikurangkan pada masa yang akan datang.

Pada tanggal 31 Desember 2022 dan 2021, manajemen tidak mengakui aset pajak tangguhan karena tidak terdapat bukti yang memadai bahwa aset pajak tangguhan tersebut dapat diutilisasi.

e. Informasi lainnya

Tahun pajak 2018

Pada tanggal 4 Juli 2019, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan No. S-0800/WPJ.07/KP.0600/2019 tentang pemeriksaan lapangan untuk semua jenis pajak untuk tahun pajak 2018. Dari hasil pemeriksaan yang telah dilakukan, pada tanggal 24 April 2020, Bank menerima Surat Ketetapan Pajak ("SKP") lebih bayar sebesar Rp33.758 (Catatan 11) (sebelumnya Bank melaporkan rugi fiskal sebesar Rp115.000) dan SKP kurang bayar atas pajak lainnya sebesar Rp489.

15. TAXATION (continued)

c. Reconciliation of Effective Tax Rate (continued)

Calculation of estimated taxable income for the year ended December 31, 2022 above, was used as the basis for the amounts reported in the Bank's annual tax returns for 2022.

The calculations of income tax for the year ended December 31, 2021 conform to the Bank's Annual Tax Return.

On October 7, 2021, the Government of the Republic of Indonesia ratified the Harmonization of Tax Regulations (HPP) Law. In the HPP Law, the corporate income tax rate is set at 22% for the fiscal year 2022 and beyond.

In accordance with the Regulation, the Bank has calculated its corporate income tax for the year ended December 31, 2022 and 2021 using the tax rate of 22%.

d. Deferred tax assets

Deferred tax assets and liabilities are originated from temporary differences between commercial and tax reporting and fiscal loss.

The utilization of deferred tax assets recognized by the Bank depends on future availability of taxable income against which the deferred tax assets will be realized.

As of December 31, 2022 and 2021, management did not recognize deferred tax assets due to insufficient evidence that it is probable that the deferred tax assets can be realized.

e. Other information

Fiscal year 2018

On July 4, 2019, the Bank received a Field Inspection Notification Letter No. S-0800/WPJ.07/KP.0600/2019 regarding field inspections for all taxes for the 2018 fiscal year. From the results of the audit that was carried out, on April 24, 2020 the Bank received an overpayment of Tax Assessment Letter ("SKP") amounting to Rp33,758 (Note 11) (previously the Bank reported fiscal loss amounting to Rp115,000) and an underpayment SKP for other taxes amounting to Rp489.



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15. PERPAJAKAN (lanjutan)

e. Informasi lainnya (lanjutan)

Tahun pajak 2018 (lanjutan)

Bank memutuskan untuk melakukan keberatan atas SKP tersebut. Pada tanggal 10 Mei 2021, Direktorat Jenderal Pajak menolak keberatan Bank atas SKP tersebut dan Bank telah menerima hasil keputusan tersebut dan tidak mengajukan banding ke pengadilan pajak.

Sampai dengan tanggal laporan keuangan diterbitkan, Bank belum menerima pengembalian atas lebih bayar tahun 2018 sebesar Rp33.758.

Tahun pajak 2017

Pada tanggal 14 November 2018, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan No. S2079/WPJ.07/KP.0600/2018 tentang pemeriksaan lapangan untuk semua jenis pajak untuk tahun pajak 2017. Dari hasil pemeriksaan yang telah dilakukan, pada tanggal 14 April 2021, Bank menerima Surat Ketetapan Pajak Kurang Bayar ("SKPKB") pajak penghasilan badan dan pajak lainnya masing-masing sebesar Rp79.541 dan Rp312. Bank memutuskan untuk melakukan keberatan atas SKP pajak penghasilan badan.

Pada tanggal 2 Agustus 2022, Bank menerima surat penolakan keberatan dari Direktorat Jenderal Pajak. Berdasarkan surat tersebut, Bank mengajukan proses banding ke pengadilan pajak pada tanggal 1 November 2022.

Sampai dengan tanggal penyelesaian laporan keuangan, hasil banding tersebut masih dalam proses. Untuk SKP pajak lainnya, Bank tidak mengajukan keberatan atas hasil pemeriksaan tersebut dan membebaskan kurang bayar tersebut pada laba rugi tahun berjalan.

Tahun pajak 2016

Pada tanggal 24 Oktober 2018, Bank menerima Surat Pemberitahuan Pemeriksaan Lapangan No. S219/WPJ.07/KP.0600.2018 tentang pemeriksaan lapangan untuk semua jenis pajak untuk tahun pajak 2016. Pada tanggal 19 November 2020, Bank menerima SKP nihil pajak penghasilan badan atas taksiran rugi sebesar Rp43.018 (sebelumnya Bank melaporkan rugi fiskal sebesar Rp138.046).

15. TAXATION (continued)

e. Other information (continued)

Fiscal year 2018 (continued)

The Bank decided to submit objection of the SKP. On May 10, 2021, the Directorate General of Taxation rejected the Bank's objection of the SKP, and the Bank has accepted the results of the decision and did not appeal to the tax court.

As of the issuance date of the financial statements, the Bank has not received the tax overpayment of 2018 amounting to Rp33,758.

Fiscal year 2017

On November 14, 2018, the Bank received Field Examination Notification Letter No. S2079/WPJ.07/KP.0600/2018 regarding field examination for all taxes for the 2017 fiscal year. From the results of the audit that was carried out, on April 14, 2021, the Bank received an underpayment of Tax Assessment Letter ("SKPKB") of corporate income tax and other taxes amounting to Rp79,541 and Rp312, respectively. The Bank decided to object to the underpayment SKP of corporate income tax.

On August 2, 2022, the Bank receive rejection letter of objection from the Directorate General of Taxes. Based on those letter, the Bank has submitted the appeal process to the tax court on November 1, 2022.

As of the completion date of the financial statements, the result of the appeal is still in process. For SKP of other taxes, the Bank did not object the result of the examination and charged the tax underpayment to current year profit or loss.

Fiscal year 2016

On October 24, 2018, the Bank received Field Examination Notification Letter No. S219/WPJ.07/KP.0600/2018 regarding field examination for all taxes for fiscal year 2016. On November 19, 2020, the Bank received a nil SKP of corporate income tax for estimated tax loss amounting to Rp43,018 (previously the Bank reported tax loss amounting to Rp138,046).



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15. PERPAJAKAN (lanjutan)

e. Informasi lainnya (lanjutan)

Tahun pajak 2016 (lanjutan)

Bank memutuskan untuk melakukan keberatan atas SKP Nihil tersebut dimana pada tanggal 30 November 2021 Kanwil DJP telah memutuskan melalui surat No. S-5830/WPJ.07/KBP/2021 bahwa keberatan tersebut tidak memenuhi persyaratan dan tidak dapat diproses lebih lanjut.

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terutang. Direktur Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak saat terutangnya pajak dan tahun-tahun selanjutnya.

15. TAXATION (continued)

e. Other information (continued)

Fiscal year 2016 (continued)

The Bank decided to object to the said nil SKP where on November 30, 2021 the DGT Regional Office has decided through letter No. S-5830/WPJ.07/KBP/2021 that the objection did not meet the requirements and could not be further processed.

Under the prevailing Taxation Laws of Indonesia, the Bank calculates, determines and pays tax payable based on self-assessment. The Directorate General of Taxes ("DGT") may assess or amend taxes within 5 (five) years from the time the tax becomes due and subsequent years.

16. SIMPANAN WADIAH

	31 Desember/ December 31, 2022
Rupiah	
Pihak ketiga	
Tabungan Wadiah	1
Total Simpanan Wadiah	1

Simpanan wadiah merupakan simpanan giro dan tabungan dari pihak ketiga dengan akad wadiah yad-dhamanah yang akan mendapatkan bonus sesuai kebijakan Bank.

16. WADIAH DEPOSITS

	31 Desember/ December 31, 2021
Rupiah	
Third parties	
Wadiah savings deposits	-
Total wadiah deposits	-

Wadiah deposits represent wadiah demand deposits and wadiah savings deposits from third party in wadiah yad-dhamanah principle which will earn bonus based on the Bank's policy.

17. SURAT BERHARGA YANG DITERBITKAN

	31 Desember/ December 31, 2022
Rupiah	
Sertifikat Investasi Mudharabah	
Antar Bank (SIMA)	180.000
Sertifikat Pengelolaan Dana	
Berdasarkan Prinsip Syariah	
Antar Bank (SIPA)	504.000
Total	684.000

17. SECURITIES ISSUED

	31 Desember/ December 31, 2021
Rupiah	
Interbank mudharabah	
investment certificate (SIMA)	-
Interbank sharia	
fund management certificate	-
(SIPA)	-
Total	-



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18. LIABILITAS LAIN-LAIN

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rupiah		
Biaya masih harus dibayar dan lainnya	54.223	52.057
Liabilitas sewa	23.689	27.902
Liabilitas imbalan kerja karyawan (Catatan 29)	7.950	3.925
Estimasi kerugian komitmen dan kontinjensi (Catatan 9)	1.752	-
Bagi hasil yang belum dibagikan	910	270
Mata uang asing		
Biaya masih harus dibayar dan lainnya	493	452
Total	89.017	84.606

Analisis jatuh tempo liabilitas lain-lain terkait sewa adalah sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
1 tahun	3.041	7.148
2 tahun	19.652	4.751
3 tahun	996	4.090
Di atas 3 tahun	-	11.913
Total	23.689	27.902

Biaya yang masih harus dibayar dan lainnya merupakan liabilitas kepada pihak ketiga atau vendor dan akrual atas bonus, tunjangan hari raya, tunjangan akhir tahun, dan lainnya.

18. OTHER LIABILITIES

Rupiah	
Accrued expense and others	
Lease liabilities	
Employee benefit liabilities (Note 29)	
Estimated losses on commitment and contingencies (Note 9)	
Undistributed revenue sharing	
Foreign currency	
Accrued expense and others	
Total	

The maturity analysis of other liabilities related to lease is as follows:

1 year	
2 years	
3 years	
Above 3 years	
Total	

Accrued expenses and others represents liabilities to third parties or vendor and accruals for bonuses, holiday allowances, year-end allowance, and others.

19. DANA SYIRKAH TEMPORER

a. Tabungan

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Rupiah		
Tabungan		
Pihak berelasi (Catatan 29)	10.237	38.169
Pihak ketiga	106.069	15
Total	116.306	38.184

Tabungan mudharabah merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut berdasarkan nisbah yang disetujui sebelumnya.

Pemilik dana syirkah memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah dapat dilakukan dengan konsep bagi hasil atau bagi pendapatan.

19. TEMPORARY SYIRKAH FUNDS

a. Saving accounts

Rupiah	
Saving	
Related parties (Note 29)	
Third parties	
Total	

Mudharabah demand deposits from other parties which are entitled to receive a share in the revenue derived by the Bank from the use of such fund based on a predetermined ratio.

The owners of syirkah funds receive parts of profit in accordance with the agreement and borne loss based on proportion to the total funds. The profit distribution of syirkah funds can be based on profit sharing or revenue sharing concept.



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19. DANA SYIRKAH TEMPORER (lanjutan)

19. TEMPORARY SYIRKAH FUNDS (continued)

a. Tabungan (lanjutan)

Pada tanggal 31 Desember 2022, tabungan *mudharabah* yang menjadi agunan piutang dan pinjaman masing-masing adalah sebesar Rp23.750 dan Rp43.300 (Catatan 9 dan 10).

a. Saving accounts (continued)

As of December 31, 2022, *mudharabah* demand saving which collateralized receivables and funds amounting to Rp23,750 and Rp43,300, respectively (Note 9 and 10).

b. Deposito mudharabah

b. Mudharabah time deposits

i. Berdasarkan hubungan

i. By relationship

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Rupiah			Rupiah
Pihak ketiga	678.343	1.000.000	Third parties
Total	678.343	1.000.000	Total

ii. Berdasarkan jangka waktu kontrak

ii. By contractual period

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Rupiah			Rupiah
1 Bulan	626.943	1.000.000	1 Month
1-3 Bulan	51.400	-	1-3 Month
Total	678.343	1.000.000	Total

iii. Berdasarkan sisa umur jatuh tempo sesuai kontrak

iii. By remaining contractual period to maturity

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
1 Bulan	626.943	1.000.000	1 Month
1-3 Bulan	51.400	-	1-3 Month
Total	678.343	1.000.000	Total

Deposito mudharabah merupakan investasi pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Bank atas penggunaan dana tersebut berdasarkan nisbah yang disetujui sebelumnya.

Mudharabah time deposits represent other parties' investment which are entitled to received a share in the income derived by the Bank from the use of such fund based on a predetermined ratio.

Bagi hasil untuk deposito berjangka *mudharabah* dalam Rupiah berkisar antara 2,02% sampai dengan 4,42% per tahun untuk tahun 2022 dan 3,32% sampai dengan 4,50% per tahun untuk tahun 2021. Bank juga memberikan bonus tambahan bagi nasabah deposito berjangka mudharabah dengan nilai bonus sesuai kebijakan Bank.

The annual profit sharing ratio for Rupiah *mudharabah* time deposits in Rupiah ranges from 2.02% to 4.42% per annum for the year 2022 and 3.32% to 4.50% per annum for the year 2021. Bank also give additional bonuses for *mudharabah* time deposits customers with a bonus value in accordance Bank policy.



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20. MODAL SAHAM

Susunan pemegang saham Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

20. SHARE CAPITAL

The compositions of the Bank's shareholders as of December 31, 2022 and 2021 are as follows:

31 Desember/December 31, 2022			
Jumlah Saham (nilai penuh)/ Number of shares (full amount)	Persentase Pemilikan/ Percentage of ownership	Modal ditempatkan dan disetor penuh/ Issued and fully paid capital	
Pemegang Saham			Shareholders
PT Aladin Global Ventures (dahulu PT NTI Global Indonesia)	7.988.245.746	58,01%	798.825
Masyarakat	5.782.264.243	41,99%	578.226
Total	13.770.509.989	100,00%	1.377.051
Total			Total
31 Desember/December 31, 2021			
Jumlah Saham (nilai penuh)/ Number of shares (full amount)	Persentase Pemilikan/ Percentage of ownership	Modal ditempatkan dan disetor penuh/ Issued and fully paid capital	
Pemegang Saham			Shareholders
PT Aladin Global Ventures (dahulu PT NTI Global Indonesia)	7.988.245.746	60,33%	798.825
Masyarakat	5.253.108.618	39,67%	525.310
Total	13.241.354.364	100,00%	1.324.135
Total			Total

Dana setoran modal

Pada tanggal 28 Desember 2022, Bank telah menerima dana setoran modal dari PT Aladin Global Venture sebesar Rp170.000 untuk memperkuat struktur permodalan Bank.

Pada tanggal 29 Desember 2022, Bank telah melaksanakan aksi korporasi penambahan modal tanpa hak memesan efek terlebih dahulu (PMTHMETD) kepada PT BNC Technologies Ventures dengan penerbitan saham baru 850.000.000 lembar saham dengan nilai nominal Rp100 (nilai penuh) dengan harga pelaksanaan Rp1.400 (nilai penuh) untuk memperkuat struktur permodalan Bank. Bank telah menerima penambahan modal tersebut dengan nilai sebesar Rp1.190.000 pada tanggal tersebut. Pada tanggal 30 Desember 2022, saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Capital deposit funds

On December 28, 2022 the Bank receipt capital deposit funds from PT Aladin Global Ventures amounting to Rp170,000 to strengthen the Bank's capital structure.

On December 29, 2022, the Bank carried out a corporate action to increase capital without pre-emptive right (PMTHMETD) to PT BNC Technologies Ventures by issuing 850,000,000 new shares with a nominal value of Rp100 (full amount) with an exercise price of Rp1,400 (full amount) to strengthen the Bank's capital structure. The Bank has received those additional capital amounting to Rp1,190,000 on that date. As of December 30, 2022, these shares were listed on the Indonesia Stock Exchange.



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20. MODAL SAHAM (lanjutan)

Bank telah mengkomunikasikan penambahan dana setoran modal dari PT Aladin Global Ventures dan PMTHMETD tersebut kepada OJK. Sampai dengan tanggal penyelesaian laporan keuangan, Bank masih menunggu konfirmasi dari OJK atas tambahan tersebut.

Sampai dengan tanggal penyelesaian laporan keuangan, Bank masih menunggu persetujuan OJK atas penambahan dana setoran modal tersebut.

Waran I

Pada tanggal 31 Desember 2022 dan 2021, mutasi waran I adalah sebagai berikut:

	31 Desember/ December 31, 2022	
	Lembar waran (nilai penuh)/ Warrants (full amounts)	Nilai nominal/ Nominal amounts
Total eksekusi waran I	108.280.976	11.910
Reklasifikasi ke modal saham	(73.173.364)	(7.317)
Reklasifikasi ke tambahan modal disetor (agio saham)	-	(731)
Waran I yang dicatat sebagai dana setoran modal	35.107.612	3.862

Sampai dengan tanggal 31 Desember 2022 dan 2021, sisa waran yang telah di eksekusi namun belum diaktakan masing-masing sebesar 35.107.612 lembar waran (nilai eksekusi sebesar Rp3.862) dan 24.404.308 lembar waran (nilai eksekusi sebesar Rp2.684), masih dicatat sebagai dana setoran modal.

Berdasarkan Akta Pernyataan Keputusan Pemegang Saham No. 36 tanggal 8 November 2021 dari Jose Dima Satria, S.H., M.Kn, Notaris di Jakarta dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0470683 tanggal 8 November 2021 para pemegang saham menyetujui untuk meningkatkan modal ditempatkan/disetor Bank sehubungan dengan adanya pelaksanaan waran menjadi saham sebanyak 48.281.804 saham atau Rp4.828.

20. SHARE CAPITAL (continued)

The Bank has communicated the capital deposit funds from PT Aladin Global Ventures and PMTHMETD to OJK. Until the completion date of the financial statements, the Bank is still waiting OJK confirmation on additional capital.

Until the completion date of the financial statements, the Bank still waiting the OJK approval for those capital deposit funds.

Warrants I

As of December 31, 2022 and 2021, the movements of warrants I are as follows:

	31 Desember/ December 31, 2021	
	Lembar waran (nilai penuh)/ Warrants (full amounts)	Nilai nominal/ Nominal amounts
Total eksekusi waran I	72.686.112	7.994
Reklasifikasi ke modal saham	(48.281.804)	(4.828)
Reklasifikasi ke tambahan modal disetor (agio saham)	-	(482)
Warrants I which recorded as capital deposits funds	24.404.308	2.684

Until December 31, 2022 and 2021, the remaining warrants that have been executed but not yet notarize of 35,107,612 warrants (executed amount of Rp3,862) and 24,404,308 warrants (executed amount of Rp2,684), respectively, still recorded as capital deposit funds.

Based on Deed of Shareholder Decision Statement No. 36 dated November 8, 2021 from Jose Dima Satria, S.H., M.Kn, Notary in Jakarta and has been accepted and recorded in the Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0470683 dated November 8, 2021, the shareholders agreed to increase the issued/paid-up capital of the Bank due to the exercise of warrants into the company's shares of 48,281,804 shares or Rp4,828.



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20. MODAL SAHAM (lanjutan)

Berdasarkan Akta No. 25 tanggal 19 Januari 2022 dibuat di hadapan Yulia, S.H., Notaris di Jakarta, dan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0061046 tanggal 27 Januari 2022, para pemegang saham menyetujui untuk meningkatkan modal ditempatkan/disetor Bank sehubungan dengan adanya pelaksanaan waran menjadi saham sebanyak 24.405.460 saham atau Rp2.441.

Berdasarkan Akta Nomor 18 tanggal 8 Maret 2022 dibuat dihadapan Yulia, S.H., Notaris di Jakarta, serta dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No AHU-AH.01.03-0156976 tanggal 10 Maret 2022 para pemegang saham menyetujui untuk meningkatkan modal ditempatkan/disetor Bank sehubungan dengan adanya pelaksanaan waran menjadi saham sebanyak 478.400 saham atau Rp48.

Berdasarkan Akta Nomor 79 tanggal 15 Juni 2022 dibuat dihadapan Yulia, S.H., Notaris di Jakarta, serta dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No AHU-AH.01.03-0251353 tanggal 16 Juni 2022 para pemegang saham menyetujui untuk meningkatkan modal ditempatkan/disetor Bank sehubungan dengan adanya pelaksanaan waran menjadi saham sebanyak 7.700 saham atau Rp770.000 (nilai penuh).

Tambahan modal disetor

Pada tanggal 31 Desember 2022 dan 2021, tambahan modal disetor adalah sebagai berikut:

	2022	2021
Agio saham	10.870	10.388
Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) I	958.102	-
Biaya emisi PMHMETD I	(5.031)	-
Pelaksanaan Waran I	249	482
Total	964.190	10.870

20. SHARE CAPITAL (continued)

Based on the Deed No. 25 dated January 19, 2022 of Yulia, S.H., Notary in Jakarta, and has been accepted and recorded in the Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0061046 dated January 27, 2022, the shareholders agreed to increase the issued/paid-up capital of the Bank due to the exercise of warrants into the company's shares of 24,405,460 shares or Rp2,441.

Based on Deed Number 18 dated March 8, 2022, drawn up before Yulia, S.H., Notary in Jakarta, and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0156976 dated March 10, 2022, the shareholders agreed to increase the issued/paid-up capital of the Bank due to the exercise of warrants into the shares of 478,400 shares or Rp48.

Based on Deed Number 79 dated 15 June 2022 drawn up before Yulia, S.H., Notary in Jakarta, and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0251353 dated 16 June 2022 the shareholders agreed to increase the Bank's issued/paid-up capital of the Bank due to the exercise of warrants into company shares totaling 7,700 shares or Rp770,000 (full amount).

Tambahan modal disetor

As of December 31, 2022 and 2021, additional paid-in capital are as follows:

Shares premium
Additional capital
from limited public offering
with pre-emptive right (HMETD) I
Issuance cost of PMHMETD I
Warrants I exercise
Total



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21. PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB

21. INCOME FROM FUND MANAGED BY BANK AS MUDHARIB

Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31		
2022	2021	
Pendapatan dari piutang		Income from receivables
Pendapatan marjin <i>murabahah</i>	3.371	Murabahah margin income
Pendapatan ujarah <i>qardh</i>	12.730	Qardh ujarah income
Total	16.101	Total
Pendapatan usaha utama lainnya		Other main operating income
Pendapatan dari Sukuk Negara	32.278	Income from Sukuk Government
Pendapatan dari Sukuk Bank Indonesia	19.017	Income from Sukuk Bank Indonesia
Pendapatan Sertifikat Investasi Mudharabah Antarbank (SIMA)	1.446	Income from Certificate of Interbank Mudharabah Investment (SIMA)
Pendapatan Fasilitas Simpanan Bank Indonesia Syariah (FASBIS)	12.423	Income from Bank Indonesia Sharia Deposit Facility (FASBIS)
Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah (SIPA)	139	Syariah Principle based fund Management (SIPA)
Bank lainnya	351	Other Banks
	65.654	
Total	81.755	Total

22. HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER

22. THIRD PARTIES' SHARE ON RETURN OF TEMPORARY SYIRKAH FUNDS

Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31		
2022	2021	
Bukan Bank		Non-Bank
Deposito mudharabah	21.626	Mudharabah time deposits
Surat berharga yang diterbitkan	1.349	Securities issued
Tabungan mudharabah	1.007	Mudharabah saving
Giro mudharabah	-	Mudharabah current account
Total	23.982	Total

Termasuk dalam hak pihak ketiga atas bagi hasil dana syirkah temporer adalah bagi hasil dana syirkah temporer yang berasal dari pihak-pihak berelasi dengan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp165 dan Rp156 (Catatan 29).

Third parties' share on return of temporary syirkah funds includes temporary syirkah funds from related parties for the years ended December 31, 2022 and 2021 amounting to Rp165 and Rp156, respectively (Note 29).

23. PENDAPATAN OPERASIONAL LAINNYA - LAIN-LAIN

23. OTHER OPERATING INCOME - OTHERS

Pendapatan operasional lainnya - lain-lain merupakan pendapatan *fee* biaya administrasi transaksi yang dikenakan kepada nasabah.

Other operating income - others are fee income from transaction administration fees charged to customers.



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**24. CADANGAN KERUGIAN PENURUNAN NILAI
ASET PRODUKTIF**

**24. ALLOWANCE FOR IMPAIRMENT LOSSES ON
EARNING ASSETS**

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31		
	2022	2021	
Piutang <i>murabahah</i>	30.282	2	<i>Murabahah receivables</i>
Pinjaman <i>qardh</i>	5.066	-	<i>Funds of qardh</i>
Estimasi kerugian komitmen dan kontinjensi	1.752	-	<i>Estimated losses on commitment and contingencies</i>
Investasi pada surat berharga	(314)	(3.097)	<i>Investment in marketable securities</i>
Giro pada bank lain	(9)	26	<i>Current account in other banks</i>
Total	36.777	3.069	Total

25. BEBAN UMUM DAN ADMINISTRASI

25. GENERAL AND ADMINISTRATIVE EXPENSE

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31		
	2022	2021	
Komunikasi	13.480	4.917	<i>Communication</i>
Kartu <i>debit</i>	10.102	1	<i>Debit card fees</i>
Jasa tenaga ahli	33.311	22.676	<i>Professional fees</i>
Pengiriman	7.701	3	<i>Delivery fees</i>
Transfer antar bank	9.589	1	<i>Interbank transfer fees</i>
Pemeliharaan	5.873	14.720	<i>Maintenance</i>
Sewa gedung dan peralatan	1.960	1.467	<i>Office and equipment rent</i>
Premi penjaminan simpanan	1.204	-	<i>Deposit guarantee premium</i>
Perlengkapan kantor	1.279	1.108	<i>Office supplies</i>
Listrik dan air	959	475	<i>Electricity and water</i>
Transportasi dan perjalanan dinas	902	295	<i>Transportation and travel</i>
Asuransi	71	20	<i>Insurance</i>
Lain-lain	303	157	<i>Others</i>
Total	86.734	45.840	Total

26. GAJI DAN KESEJAHTERAAN KARYAWAN

26. SALARIES AND EMPLOYEES' BENEFITS

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31		
	2022	2021	
Gaji dan upah	99.867	51.894	<i>Salaries and wages</i>
Tunjangan karyawan	59.518	27.638	<i>Employee allowances</i>
Pendidikan dan pelatihan	2.482	819	<i>Education and training</i>
Total	161.867	80.351	Total

27. BEBAN OPERASIONAL LAIN-LAIN

27. OTHER OPERATING EXPENSES

Untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, beban operasional lain-lain terutama berasal dari beban *outsourcing* untuk tenaga ahli Teknologi Informasi senilai Rp8.702 dan Rp10.179.

For the years ended December 31, 2022 and 2021, other operating expenses mainly consist of expenses for *outsourcing* Information Technology experts amounting to Rp8,702 and Rp10,179, respectively.



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28. POSISI DEvisa NETO

Berdasarkan peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum. Posisi Devisa Neto (PDN) merupakan penjumlahan dari nilai absolut untuk jumlah dari selisih neto aset dan liabilitas dari masing-masing mata uang asing, baik dalam laporan posisi keuangan maupun rekening administratif yang dinyatakan dalam Rupiah.

Sesuai ketentuan-ketentuan tersebut, sejak tanggal 29 Mei 2015 Bank umum wajib mengelola dan memelihara PDN secara keseluruhan paling tinggi 20% dari modal.

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi ketentuan Bank Indonesia tentang Posisi Devisa Neto.

PDN Bank pada tanggal 31 Desember 2022 dan 2021 sesuai peraturan Bank Indonesia sebagai berikut:

28. NET OPEN POSITION

In accordance with Bank Indonesia regulation No. 17/5/PBI/2015 dated May 29, 2015 concerning the Fourth Amendment to Bank Indonesia Regulation No. 5/13/PBI/2003 regarding Bank Net Open Position, the Net Open Position (NOP) is the sum of absolute value of the net difference between assets and liabilities of each foreign currency, either on the statement of financial position or off statement of financial position which are stated in Rupiah.

According to these regulations, since May 29, 2015, commercial banks are required to manage and maintain overall NOP at a maximum of 20% from capital.

As of December 31, 2022 and 2021, the Bank has complied with Bank Indonesia Regulation on Net Open Position.

The Bank's NOP as of December 31, 2022 and 2021 in accordance with Bank Indonesia regulation are as follows:

31 Desember/ December 31, 2022					
	Aset dan aset pada rekening administratif/ Assets and off balance sheet assets	Liabilitas dan Liabilitas pada rekening administratif/ Liabilities and off balance sheet liabilities	Nilai neto/ Net value	Nilai neto absolut/ Net absolute value	
Dolar Amerika Serikat	1.480	(493)	987	987	United States Dollar
Total modal				3.133.799	Total capital
Rasio PDN terhadap modal				0,03%	NOP to capital ratio
31 Desember/ December 31, 2021					
	Aset dan aset pada rekening administratif/ Assets and off balance sheet assets	Liabilitas dan Liabilitas pada rekening administratif/ Liabilities and off balance sheet liabilities	Nilai neto/ Net value	Nilai neto absolut/ Net absolute value	
Dolar Amerika Serikat	2.655	(452)	2.203	2.203	United States Dollar
Total modal				1.046.327	Total capital
Rasio PDN terhadap modal				0,21%	NOP to capital ratio



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29. TRANSAKSI DAN SALDO DENGAN PIHAK-PIHAK BERELASI

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi, karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

Pihak berelasi/Related parties

John Dharma J. Kusuma

Komisaris dan Direksi/Commissioners and Directors

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Dana syirkah temporer		
Tabungan <i>Mudharabah</i> (Catatan 19)		
Pemegang saham pengendali	8.301	38.169
Manajemen kunci	1.936	-
Persentase terhadap dana syirkah temporer	1,28%	99,96%

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31	
	2022	2021
Beban		
Hak pihak ketiga atas bagi hasil dana syirkah temporer (Catatan 22)	166	156
Persentase terhadap total Hak pihak ketiga atas bagi hasil dana syirkah temporer	0,69%	38,71%

30. LIABILITAS IMBALAN KERJA KARYAWAN

Bank menerapkan kebijakan program imbalan pasca kerja sesuai dengan Undang-undang Ketenagakerjaan dan Peraturan Perusahaan. Liabilitas imbalan pasca kerja karyawan dihitung berdasarkan perhitungan aktuaris yang dilakukan oleh Kantor Konsultan Aktuaria Steven dan Mourits untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 dalam laporannya masing-masing No. 1069/ST-FA-PSAK24-BANK/I/2023 tanggal 26 Januari 2023 dan No. 0636/ST-FA-PSAK24-BANK/I/2022 tanggal 14 Januari 2022.

29. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

In the normal course of business, the Bank engages in transactions with related parties due to the relationship of ownership and/or management. All transactions with related parties were made according to the mutually agreed policies and terms.

Sifat dari hubungan/Relationship:

Pemegang saham pengendali/Controlling shareholder

Manajemen kunci/Key management

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Temporary syirkah funds		
Mudharabah saving (Note 19)		
Controlling shareholder	8.301	38.169
Key management	1.936	-
Percentage to total temporary syirkah funds	1,28%	99,96%

	Year Ended December 31	
	2022	2021
Expenses		
Third parties' share on return of temporary syirkah funds (Note 22)	166	156
Percentage to total third parties' share on return of temporary syirkah funds	0,69%	38,71%

30. POST-EMPLOYMENT BENEFITS LIABILITY

The Bank implements post-employment benefit program policy in accordance with the Labor Law and Company Regulation. The post-employment benefits obligation is calculated based on actuarial calculations made by Kantor Konsultan Aktuaria Steven dan Mourits for the year ended December 31, 2022 and 2021, with reports No. 1069/ST-FA-PSAK24-BANK/I/2023 dated January 26, 2023 dan No. 0636/ST-FA-PSAK24-BANK/I/2022 dated January 14, 2022.



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30. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)

Penilaian aktuarial dilakukan dengan menggunakan metode "Projected Unit Credit" dengan asumsi-asumsi sebagai berikut:

	31 Desember/ December 31, 2022
Tingkat diskonto	7,40%
Tingkat kenaikan gaji	6,00%
Tingkat mortalita	TMI 2019
Tingkat cacat	10% TMI 2019
Usia pensiun normal	56

Berikut ini merupakan komponen-komponen beban imbalan kerja yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain dan liabilitas imbalan kerja karyawan yang diakui dalam laporan posisi keuangan pada tanggal 31 Desember 2022 dan 2021:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Nilai kini liabilitas imbalan kerja awal tahun	3.925	1.836
Penyesuaian metode atribusi	(286)	-
Beban tahun berjalan	6.147	3.208
Pembayaran manfaat	(197)	-
Keuntungan aktuarial	(912)	(1.119)
Kelebihan pembayaran	(727)	-
Nilai kini liabilitas imbalan kerja (Catatan 18)	7.950	3.925

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31	
	2022	2021
Beban imbalan kerja:		
Beban jasa kini	5.154	5.127
Penyesuaian metode atribusi	(286)	-
Beban jasa lalu	266	(1.919)
Kelebihan pembayaran	727	-
Beban imbalan kerja - neto	5.861	3.208

Pengukuran kembali keuntungan di penghasilan komprehensif lain adalah sebagai berikut:

	31 Desember/ December 31, 2022
Saldo awal	1.808
Keuntungan aktuarial	912
Saldo akhir	2.720

Durasi rata-rata tertimbang dari nilai kini liabilitas imbalan kerja diakhir tahun pelaporan 31 Desember 2022 dan 2021 masing-masing adalah 17,26 tahun dan 17,79 tahun.

30. POST-EMPLOYMENT BENEFITS LIABILITY
(continued)

The actuarial valuation was carried out using the "Projected Unit Credit" method with the following assumptions:

	31 Desember/ December 31, 2021	
Tingkat diskonto	7,55%	Discount rate
Tingkat kenaikan gaji	6,00%	Rate of salary increase
Tingkat mortalita	TMI 2019	Mortality rate
Tingkat cacat	10% TMI 2019	Disability rate
Usia pensiun normal	56	Normal retirement age

The following are the components of employee benefits expense recognized in the statement of profit or loss and other comprehensive income and the post-employment benefits liability recognized in the statement of financial position as of December 31, 2022 and 2021:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Nilai kini liabilitas imbalan kerja awal tahun	3.925	1.836	Present value of post-employment benefits liability beginning of the year
Penyesuaian metode atribusi	(286)	-	Adjustment on attribution method
Beban tahun berjalan	6.147	3.208	Expense in current year
Pembayaran manfaat	(197)	-	Payment of benefits
Keuntungan aktuarial	(912)	(1.119)	Actuarial gain
Kelebihan pembayaran	(727)	-	Excess benefit paid
Nilai kini liabilitas imbalan kerja (Catatan 18)	7.950	3.925	Present value of post-employment benefits liability (Note 18)
Beban imbalan kerja - neto	5.861	3.208	Employee benefits expense - net

Remeasurement of gain in other comprehensive income are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Saldo awal	1.808	689	Beginning balance
Keuntungan aktuarial	912	1.119	Actuarial gain
Saldo akhir	2.720	1.808	Ending balance

The weighted average duration of present value of benefit obligation at the end of reporting year December 31, 2022 and 2021 is 17.26 years and 17.79 years, respectively.



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30. LIABILITAS IMBALAN KERJA KARYAWAN
(lanjutan)

Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat diskonto dan tingkat kenaikan gaji sebesar 1% dengan variabel lain dianggap tetap terhadap nilai kini liabilitas imbalan pasca kerja karyawan: (tidak diaudit)

	31 Desember/ December 31, 2022
Kenaikan tingkat diskonto 1%	(7.129)
Penurunan tingkat diskonto 1%	8.905
Kenaikan tingkat kenaikan gaji 1%	8.931
Penurunan tingkat kenaikan gaji 1%	(7.094)

Jatuh tempo kewajiban imbalan manfaat pasti adalah sebagai berikut (tidak diskonto): (tidak diaudit):

	31 Desember/ December 31, 2022
Dalam waktu 12 bulan berikutnya	293
Diantara 1-2 tahun	1.253
Diantara 2-5 tahun	2.301
Diatas 5 tahun	366.929
Total	370.776

Pada bulan April 2022, DSAK IAI (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia) menerbitkan materi penjelasan melalui siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK No. 24: Imbalan Kerja yang diadopsi dari IAS No.19 Employee Benefits. Materi penjelasan tersebut menyampaikan informasi bahwa pola fakta umum dari program pensiun berbasis undang-undang ketenagakerjaan yang berlaku di Indonesia saat ini memiliki pola fakta serupa dengan yang ditanggapi dan disimpulkan dalam IFRS Interpretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service (IAS No. 19). Perubahan perhitungan tersebut diakui pada laporan keuangan tahun berjalan.

31. PENERIMAAN NON-HALAL

Penerimaan non-halal merupakan penerimaan pendapatan denda dari nasabah dan jasa giro dari bank umum konvensional.

Pendapatan non-halal yang berasal dari denda dari nasabah dan pendapatan jasa giro dari bank konvensional untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar Rp1 dan RpNihil.

30. POST-EMPLOYMENT BENEFITS LIABILITY
(continued)

The following table demonstrates the sensitivity to a reasonably possible change at 1% change in discount rate and salary rate with all other variables held constant of the present value of the post-employment benefit liabilities: (unaudited)

	31 Desember/ December 31, 2021	
(3.545)		Increase in discount rate by 1%
4.371		Decrease in discount rate by 1%
4.384		Increase in salary increase rate by 1%
(3.527)		Decrease in salary increase rate by 1%

The maturity profile of defined benefit obligation is as follows (undiscounted): (unaudited)

	31 Desember/ December 31, 2021	
239		Within the next 12 months
297		Between 1 - 2 years
4.534		Between 2 - 5 years
279.737		Beyond 5 years
Total	284.807	Total

In April 2022, DSAK IAI (Institute of Indonesia Chartered Accountants' Accounting Standard Board) issued an explanatory material through a press release regarding attribution of benefits to periods of service in accordance with PSAK No. 24: Imbalan Kerja which was adopted from IAS No. 19 Employee Benefits. The explanatory material conveyed the information that the fact pattern of the pension program based on the Labor Law currently enacted in Indonesia is similar to those responded and concluded in the IFRS Interpretation Committee (IFRIC) Agenda Decision Attributing Benefit to Periods of Service (IAS No. 19). The change in calculation is recognized in the current year's financial statements.

31. NON-HALAL REVENUE

Non-halal revenue represents penalty income from debtors and income from current account with non-sharia banks.

Non-halal revenue from penalty income from debtors and interest income from current account with non-sharia banks for the years ended December 31, 2022 and 2021 amounted to Rp1 and RpNil, respectively.



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**32. JAMINAN PEMERINTAH TERHADAP LIABILITAS
PEMBAYARAN BANK UMUM**

Berdasarkan Peraturan Lembaga Penjamin Simpanan (LPS) No. 2 tanggal 25 November 2010, simpanan yang dijamin meliputi giro, deposito berjangka, sertifikat deposito dan tabungan.

Pada tanggal 22 September 2004, Presiden Republik Indonesia mengesahkan Undang-undang No. 24 tentang LPS. Berdasarkan Undang-undang tersebut, LPS berfungsi menjamin simpanan nasabah sampai dengan Rp100 dan turut aktif dalam memelihara stabilitas sistem perbankan sesuai dengan kewenangannya. Undang-undang tersebut berlaku efektif sejak tanggal 22 September 2005 dan sejak tanggal tersebut LPS resmi beroperasi.

Pada tanggal 13 Oktober 2008, Presiden Republik Indonesia menetapkan Peraturan Pemerintah No. 66 Tahun 2008 tentang besaran nilai simpanan yang dijamin LPS. Berdasarkan Peraturan tersebut, nilai simpanan yang dijamin untuk setiap nasabah pada satu bank yang semula berdasarkan Undang-undang No. 24 tahun 2004 ditetapkan maksimum Rp100 diubah menjadi maksimum Rp2.000.

Pada tanggal 31 Desember 2022 dan 2021, Bank adalah peserta dari program penjaminan tersebut.

33. MANAJEMEN MODAL

Kebijakan pengelolaan modal Bank bertujuan untuk memastikan bahwa Bank memiliki struktur permodalan yang efisien, memiliki modal yang kuat untuk mendukung strategi pengembangan usaha Bank saat ini dan untuk mempertahankan kelangsungan usaha Bank pada masa yang akan datang, serta untuk memenuhi kecukupan permodalan yang ditetapkan oleh regulator.

Rencana permodalan disusun oleh Direksi sebagai bagian dalam Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Rencana permodalan Bank disusun berdasarkan penilaian atas kecukupan kebutuhan permodalan yang dipersyaratkan, rencana pengembangan usaha dan kebutuhan likuiditas Bank.

**32. GOVERNMENT GUARANTEES ON OBLIGATION
OF COMMERCIAL BANKS**

Based on Lembaga Penjamin Simpanan (LPS) Regulation No. 2 dated November 25, 2010, the deposits guaranteed included demand deposits, time deposits, certificates of deposits and saving deposits.

On September 22, 2004, the President of the Republic of Indonesia approved the Law No. 24 of the LPS. Based on the said law, LPS will guarantee customer's deposits up to Rp100 and actively participate in maintaining the stability of the banking system in accordance with the authority given. The said law became effective from September 22, 2005 and since that date, the LPS has been formally operated.

On October 13, 2008, the President of the Republic of Indonesia approved the Government Regulation No. 66 Year 2008 regarding the maximum amount of deposits guaranteed by LPS. Based on such regulation, the maximum amount of deposits guaranteed for a particular customer in a bank which previously according to the Law No. 24 year 2004 amounted to Rp100 was amended to Rp2,000.

As of December 31, 2022 and 2021, the Bank is a participant of the guarantee program.

33. CAPITAL MANAGEMENT

The Bank's capital management policy aims to ensure that the Bank has an efficient capital structure, has a strong capital to support the Bank's current business development strategy and to maintain the continuity of the Bank's business in the foreseeable future, as well as to meet the capital adequacy set by the regulator.

Capital plan is prepared by the Board of Directors as part of the Bank's Business Plan and is approved by the Board of Commissioners. The Bank's capital plan is formulated based on the assessment of capital adequacy requirements, business expansion plan and the Bank's liquidity needs.



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33. MANAJEMEN MODAL (lanjutan)

Rasio Kewajiban Penyediaan Modal Minimum

Kewajiban Penyediaan Modal Minimum pada tanggal 31 Desember 2022 dan 2021, dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016 dan perubahan POJK No. 34/OJK.03/2016 tanggal 22 September 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana bank wajib membentuk tambahan modal minimum sesuai profil risiko yang berfungsi sebagai penyangga (buffer) yaitu Capital Conservation Buffer, Countercyclical Buffer dan Capital Surcharge untuk Domestic Systematically Important Banks.

Berdasarkan Penilaian yang dilakukan secara internal (self assessment), profil risiko Bank pada tanggal 31 Desember 2022 dan 2021 adalah peringkat 2 (dua). Atas dasar ini, KPMM minimum ditetapkan sebesar 9% sampai dengan kurang dari 10%.

Rasio kewajiban penyediaan modal Bank dengan memperhatikan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2022 dan 2021 masing-masing dihitung sebagai berikut:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Modal inti (Tier 1)		
Modal inti utama (CET 1)	3.117.691	1.038.915
Modal inti tambahan (AT-1)	-	-
Total modal inti	3.117.691	1.038.915
Modal pelengkap (Tier 2)	16.108	2.194
Total modal inti	3.133.799	1.041.109
Aset tertimbang menurut risiko:		
ATMR untuk risiko kredit	1.582.447	175.555
Sisa cadangan umum PPA atas aset produktif	-	(898)
ATMR untuk risiko pasar	980	2.203
ATMR untuk risiko operasional	72.174	89.746
Total modal inti	1.655.601	266.606
Rasio CAR		
Rasio CET 1	188,31%	389,68%
Rasio Tier 1	188,31%	389,68%
Rasio Tier 2	0,97%	0,82%
Total modal inti	189,28%	390,50%
Rasio minimum Tier 1	6,00%	6,00%
Rasio minimum CET 1	4,50%	4,50%
CAR minimum berdasarkan profil risiko	9,00% - 10,00%	9,00% - 10,00%

33. CAPITAL MANAGEMENT (continued)

The Minimum Required Capital Adequacy Ratio

Capital Adequacy Requirement as of December 31, 2022 and 2021, calculated based on the Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated January 26, 2016 and the amendment to POJK No. 34/OJK.03/2016 dated September 22, 2016 concerning the Minimum Capital Requirement for Commercial Banks, where banks are required to establish additional capital according to the risk profile that functions as a buffer, namely Capital Conservation Buffer, Countercyclical Buffer and Capital Surcharge for Domestic Systematically Important Banks.

Based on the assessment carried out internally (self assessment), the Bank's risk profile as of December 31, 2022 and 2021 is rank 2 (two). On this basis, the minimum KPMM is set at 9% to less than 10%.

The Bank's capital adequacy ratio with regard to credit risk, operational risk and market risk as of December 31, 2022 and 2021 are calculated as follows:

Core capital (Tier 1)
Common equity tier 1
Additional tier 1
Total core capital
Supplementary capital (Tier 2)
Total core capital
Risk weighted Assets (RWA)
Common equity tier 1
Remaining allowances for impairment losses
RWA for market risk
RWA for operational risk
Total core capital
CAR ratio
CET 1 ratio
Tier 1 ratio
Tier 2 ratio
Total core capital
Minimum Tier 1 ratio
Minimum CET 1 ratio
Minimum CAR based on risk profile



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33. MANAJEMEN MODAL (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat pelampauan BMPD oleh Bank.

34. MANAJEMEN RISIKO

Manajemen risiko merupakan bagian penting dalam setiap menjalankan kegiatan usaha. Bank menerapkan fungsi manajemen risiko secara independen sesuai dengan standar yang merujuk pada ketentuan Regulator serta best practices yang diterapkan oleh perbankan berlandaskan prinsip syariah.

Tata Kelola Manajemen Risiko

Misi Bank dalam manajemen risiko adalah mempersiapkan kerangka dan metodologi yang sesuai untuk pengelolaan risiko secara efektif di Bank. Tujuan pengelolaan risiko mencakup pengembangan pendekatan dan metodologi baku dalam mengelola risiko di Bank, mempertegas struktur fungsional termasuk tujuan, peran dan tanggung jawab, serta menumbuhkan budaya sadar akan risiko di Bank secara keseluruhan.

Penerapan manajemen risiko mencakup pengawasan aktif Dewan Komisaris dan Direksi.

Dewan Komisaris bertanggung jawab menyetujui strategi dan kebijakan manajemen risiko. Guna mendukung efektivitas pemantauan risiko, Dewan Komisaris membentuk Komite Pemantau Risiko yang bertanggung jawab untuk memantau pelaksanaan strategi dan kebijakan manajemen risiko serta eksposur risiko.

Dewan Komisaris mendelegasikan wewenang kepada Direksi untuk melaksanakan strategi dan kebijakan manajemen risiko. Direksi bertanggung jawab menyusun kebijakan dan strategi manajemen risiko, mengembangkan budaya manajemen risiko, memastikan peningkatan kompetensi sumber daya manusia terkait serta memastikan fungsi manajemen risiko dilakukan secara independen.

Komite Manajemen Risiko dibentuk pada tingkat Direksi untuk memantau pengembangan strategi dan kebijakan manajemen risiko serta mengevaluasi masalah penting terkait risiko.

33. CAPITAL MANAGEMENT (continued)

As of December 31, 2022 and 2021, the Bank has met the ratio required by Bank Indonesia for the capital adequacy ratio.

As of December 31, 2022 and 2021, there was no excess of the BMPD by the Bank.

34. RISK MANAGEMENT

Risk management is an important aspect of any business activities of the Bank. It implements an independent risk management function in accordance with regulations as well as best practices for sharia-based banking.

Risk Management Governance

The Bank's mission on risk management is to provide the appropriate frameworks and methodologies for the effective risk management in the Bank. The objectives of managing risk are to establish standard approach and methodology in managing risks across the Bank, to clarify functional structure including objectives, roles and responsibilities and to cultivate a risk-awareness culture throughout the Bank.

Implementation of Risk Management involves active oversight by the Board of Commissioners and the Board of Directors.

The Board of Commissioners is responsible for approving and evaluating risk management strategy and policy. To support effective oversight, the Board of Commissioners has formed the Oversight Risk Management Committee (ORMC) responsible for overseeing the implementation of risk management strategy, policies and risk exposures.

The Board of Commissioners delegates authority to the Board of Directors to implement the risk management strategy and policies. The Board of Directors is responsible for formulating risk management strategy and policy, developing a risk management culture, ensuring continuing competence enhancement of related risk personnel, and ensuring the independent function of risk management.

The Risk Management Committee is established at the Board of Directors level for overseeing the development of risk strategy, policy and reviewing the major risk issues.



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34. MANAJEMEN RISIKO (lanjutan)

Untuk melaksanakan fungsi pengelolaan risiko, Bank telah membentuk Unit Manajemen Risiko untuk memonitor risiko di Bank secara keseluruhan, terpisah dari *Risk Taking Unit* dan Audit Internal.

Unit Bisnis merupakan Risk Taking Unit yang bertanggung jawab mengelola risiko secara keseluruhan dalam ruang lingkup tanggung jawab mereka. Unit tersebut harus secara jelas mengidentifikasi, mengukur, memonitor, mengontrol, dan menetapkan mitigasi yang tepat sebelum memasuki setiap aktivitas yang mengandung risiko.

Audit internal akan memberikan penilaian terhadap kecukupan kontrol internal, struktur organisasi dan garis tanggung jawab, dan juga kepatuhan terhadap hukum, regulasi, dan kebijakan internal serta prinsip syariah.

Kegiatan operasional Bank telah dan dapat terus terdampak oleh pandemi Covid-19. Dampak pandemi Covid-19 terhadap perekonomian global dan Indonesia berpengaruh terhadap pertumbuhan ekonomi, penurunan pasar modal, peningkatan risiko kredit, depresiasi nilai tukar mata uang asing dan terganggunya operasional kegiatan usaha. Pada tanggal 31 Desember 2021, pandemi berdampak terhadap operasi Bank dan kegiatan usaha secara keseluruhan, termasuk kondisi pasar dan lain-lain.

Profil Risiko

Dalam melakukan kegiatan usaha, Bank melakukan pengelolaan risiko untuk 10 (sepuluh) jenis risiko sesuai ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No. 65/POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko strategi, risiko kepatuhan, risiko imbal hasil, dan risiko investasi yang telah dituangkan dalam Kebijakan Umum Manajemen Risiko (KUMR).

Risiko kredit adalah risiko yang terjadi akibat kegagalan pihak lawan (counterparty) dalam memenuhi kewajibannya. Risiko kredit dikelola baik pada tingkat transaksi maupun portofolio dan melalui penetapan kebijakan dan prosedur yang meliputi kriteria pemberian pembiayaan, originasi dan persetujuan pembiayaan, penetapan harga, pemantauan nasabah, pengelolaan pembiayaan bermasalah, dan manajemen portofolio.

34. RISK MANAGEMENT (continued)

To undertake the risk management function, the Bank has formed the Risk Management Unit to monitor risks across the Bank. The unit is an independent function set apart from Risk Taking Unit and Internal Audit.

Business Unit is risk taking unit which is responsible to manage the risk end to end within their areas of responsibility. They must clearly identify, measure, monitor, control and have mitigations to manage risk before embarking on any risk taking activity.

Internal Audit will provide reasonable assurance of appropriateness of internal controls, organization structure, and reporting lines and also compliance with prevailing law, regulations, and internal policies of the Bank as well as sharia principles.

The Bank's operation has and may continue to be impacted by the outbreak of Covid-19 pandemic. The effects of Covid-19 pandemic to the global and Indonesian economy include effect to economic growth, decline in capital markets, increase in credit risk, depreciation of foreign currency exchange rates and disruption of business operation. As of December 31, 2021, the pandemic affects the Bank operations and overall business, include market condition and etc.

Risk Profile

In conducting its business, the Bank has developed risk management for 10 (ten) different risks as stipulated by Financial Service Authority Regulation (POJK) No. 65/POJK.03/2016 dated December 23, 2016 about Implementation of Risk Management for Sharia Banks and Sharia Business Units which are credit risk, market risk, liquidity risk, operational risk, legal risk, reputation risk, strategic risk, compliance risk, rate of return risk and investment risk that have been outlined in the Risk Management General Policy (KUMR).

Credit risk is the risk of loss resulting from the defaulting obligor or counterparty in fulfilling their obligations. Credit risk is managed both at the transaction and portfolio levels and through established policies and procedures covering financing acceptance criteria, financing origination and approval, pricing, account monitoring, problem loan management, and portfolio management.



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34. MANAJEMEN RISIKO (lanjutan)

Profil Risiko (lanjutan)

Untuk meningkatkan efektivitas pengelolaan risiko kredit dan mempertahankan kualitas aset yang baik. Bank melakukan monitoring ketat terhadap kinerja portofolio pembiayaan termasuk deteksi awal dan usaha-usaha penagihan pembiayaan bermasalah.

a. Pengelolaan risiko pembiayaan

Tabel berikut menyajikan eksposur maksimum terhadap risiko kredit untuk instrumen keuangan pada laporan posisi keuangan (*on-statement of financial position*) dan rekening administratif (*off-balance sheet*) tanpa memperhitungkan agunan yang dimiliki atau perlindungan kredit lainnya.

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021
Laporan posisi keuangan		
Giro pada Bank Indonesia	83.353	16.354
Giro pada bank lain	1.870	2.445
Penempatan pada Bank Indonesia	1.734.100	1.139.500
Investasi pada surat berharga	1.219.816	901.092
Piutang <i>murabahah</i>	826.998	-
Pinjaman <i>qardh</i>	549.866	-
Aset lain-lain ^{*)}	13.024	4.940
	4.429.027	2.064.331
Dikurangi: Cadangan kerugian penurunan nilai	(38.121)	(3.092)
Total	4.390.906	2.061.239

*) Aset lain-lain terdiri atas pendapatan yang masih akan diterima dan setoran jaminan

Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya adalah sebagai berikut:

- Nilai tercatat dari aset keuangan Bank selain piutang menggambarkan eksposur maksimum atas risiko kredit.
- Untuk piutang, Bank menggunakan agunan untuk meminimalkan risiko kredit.

34. RISK MANAGEMENT (continued)

Risk Profile (continued)

To increase the effectiveness of credit risk management and to maintain the good asset quality, the Bank closely monitors financing portfolio performance, including early detection and collection effort of problematic financing.

a. Financing risk management

The following table presents the maximum exposure to credit risk of on-statement of financial position and off-balance sheet financial instruments without taking into account any collateral held or other credit enhancement.

Statement of financial position
Current accounts with Bank Indonesia
Current account with other banks
Placement with Bank Indonesia
Investment in marketable securities
Murabahah receivables
Funds of qardh
Other assets ^{*)}
Less: Allowance for Impairment losses
Total

*) Other assets consist of accrued income and security deposits

Analysis of maximum exposure to credit risk after taking into account the impact of collaterals and other credit risk mitigations are as follows:

- The carrying amount of Bank's financial assets other than receivable represent the maximum exposure of credit risk.
- For receivables, the Bank uses collaterals to minimize the credit risk.



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34. MANAJEMEN RISIKO (lanjutan)

34. RISK MANAGEMENT (continued)

Profil Risiko (lanjutan)

Risk Profile (continued)

a. Pengelolaan risiko pembiayaan (lanjutan)

a. Financing risk management (continued)

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan kategori portofolio adalah sebagai berikut:

The disclosure on the maximum credit risk concentration by portfolio category are as follows:

31 Desember/December 31, 2022

	Pemerintah/ Government	Lembaga keuangan/ Financial institution	Lainnya/ Others	Total/ Total	
Laporan posisi keuangan					Financial assets
Giro pada Bank Indonesia	83.353	-	-	83.353	Current accounts with Bank Indonesia
Giro pada bank lain	-	1.870	-	1.870	Current accounts with other banks
Penempatan pada Bank Indonesia	1.734.100	-	-	1.734.100	Placements with Bank Indonesia
Investasi pada surat berharga	944.453	-	275.363	1.219.816	Investment in marketable securities
Pinjaman <i>murabahah</i>	-	-	826.998	826.998	Murabahah receivables
Pinjaman <i>qardh</i>	-	-	549.866	549.866	Funds of qardh
Aset lain-lain ¹⁾	-	-	13.024	13.024	Other assets ¹⁾
	2.761.906	1.870	1.665.251	4.429.027	
Dikurangi: Cadangan kerugian penurunan nilai				(38.121)	Less: allowance for impairment losses
Neto				4.390.906	Net

31 Desember/December 31, 2021

	Pemerintah/ Government	Lembaga keuangan/ Financial institution	Lainnya/ Others	Total/ Total	
Laporan posisi keuangan					Financial assets
Giro pada Bank Indonesia	16.354	-	-	16.354	Current accounts with Bank Indonesia
Giro pada bank lain	-	2.445	-	2.445	Current accounts with other banks
Penempatan pada Bank Indonesia	1.139.500	-	-	1.139.500	Placements with Bank Indonesia
Investasi pada surat berharga	594.265	-	306.827	901.092	Investment in marketable securities
Aset lain-lain ¹⁾	2.322	-	2.618	4.940	Other assets ¹⁾
	1.752.441	2.445	309.445	2.064.331	
Dikurangi: Cadangan kerugian penurunan nilai				(3.092)	Less: allowance for impairment losses
Neto				2.061.239	Net

¹⁾ Aset lain-lain terdiri atas pendapatan yang masih akan diterima dan setoran jaminan

¹⁾ Other assets consist of accrued income and security deposits



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34. MANAJEMEN RISIKO (lanjutan)

Profil Risiko (lanjutan)

a. Pengelolaan risiko pembiayaan (lanjutan)

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan kategori portofolio adalah sebagai berikut:

31 Desember/December 31, 2022

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total/ <i>Total</i>
Laporan posisi keuangan				
Giro pada Bank Indonesia	83.353	-	-	83.353
Giro pada bank lain	1.870	-	-	1.870
Penempatan pada Bank Indonesia	1.734.100	-	-	1.734.100
Investasi pada surat berharga	1.219.816	-	-	1.219.816
Piutang <i>murabahah</i>	826.998	-	-	826.998
Pinjaman <i>qardh</i>	549.866	-	-	549.866
Aset lain-lain ¹⁾	13.024	-	-	13.024
	4.429.027	-	-	4.429.027
Dikurangi: Cadangan kerugian penurunan nilai	(38.121)	-	-	(38.121)
Neto	4.390.906	-	-	4.390.906

Financial assets
Current accounts with Bank Indonesia
Current accounts with other banks
Placements with Bank Indonesia
Investment in marketable securities
Murabahah receivables
Funds of qardh
Other assets¹⁾

Less: allowance for impairment losses

Net

31 Desember/December 31, 2021

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Jatuh tempo dan tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Total/ <i>Total</i>
Laporan posisi keuangan				
Giro pada Bank Indonesia	16.354	-	-	16.354
Giro pada bank lain	2.445	-	-	2.445
Penempatan pada Bank Indonesia	1.139.500	-	-	1.139.500
Investasi pada surat berharga	901.092	-	-	901.092
Aset lain-lain ¹⁾	4.940	-	-	4.940
	2.064.331	-	-	2.064.331
Dikurangi: Cadangan kerugian penurunan nilai	(3.092)	-	-	(3.092)
Neto	2.061.239	-	-	2.061.239

Financial assets
Current accounts with Bank Indonesia
Current accounts with other banks
Placements with Bank Indonesia
Investment in marketable securities
Other assets¹⁾

Less: allowance for impairment losses

Net

¹⁾ Aset lain-lain terdiri atas pendapatan yang masih akan diterima dan setoran jaminan

¹⁾ Other assets consist of accrued income and security deposits



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34. MANAJEMEN RISIKO (lanjutan)

Profil Risiko (lanjutan)

b. Pengelolaan Risiko Pasar

Risiko pasar merupakan risiko yang timbul karena adanya pergerakan faktor pasar dari portofolio yang dimiliki oleh Bank, yang dapat merugikan Bank (*adverse movement*). Yang dimaksud dengan faktor pasar adalah suku bunga (imbal hasil) dan nilai tukar. Risiko pasar melekat pada hampir seluruh kegiatan dan aktivitas Bank baik di *banking books* maupun di *trading books*.

Risiko pasar dikelola melalui kebijakan yang komprehensif dan kerangka limit untuk mengukur dan memonitor nilai risiko berdasarkan tingkat risiko yang akan diambil (*risk appetite*) oleh Bank.

1. Pemantauan atas pergerakan nilai tukar telah dilakukan secara cermat dan *real time* sehingga Bank dapat mengelola portofolio mata uang asing pada kondisi yang paling kondusif bagi Bank. Secara bertahap Bank akan mengurangi eksposur mata uang asing sejalan dengan perubahan bisnis Bank.
2. Melakukan pemantauan dan pengukuran risiko pasar termasuk pemantauan limit dealer (limit utilisasi dan batas kerugian transaksi) yang dijalankan oleh unit kerja treasury.
3. Selain pergerakan nilai tukar, Bank juga menghadapi risiko pasar dari perubahan tingkat imbal hasil pasar. Risiko imbal hasil Bank terutama terdapat pada posisi *banking book* (*rate of return in the banking book*). Bank mengelola risiko suku bunga dengan menggunakan pendekatan *gap repricing* sebagai dasar untuk menghitung *Earning-at-Risk* yang dapat memberikan dampak *rate of return changes* terhadap pendapatan Bank dalam jangka pendek.
4. Melakukan perhitungan stress test risiko pasar secara berkala.

34. RISK MANAGEMENT (continued)

Risk Profile (continued)

b. Market Risk Management

Market risk is the risk arising from movement in market variables in portfolios held by the Bank that could incur losses for the Bank (*adverse movement*). Market variables are defined as interest rates (*rate of return risk*) and exchange rates. Market risk is inherent in most of the Bank's operating positions and activities, in the *banking books* and in the *trading books*.

Market risk is managed through a comprehensive policy and limit framework to measure and monitor the amount of risk based on *risk appetite* of the Bank.

1. The Bank monitors exchange rate movements on a real time basis so that the Bank can manage foreign currency portfolio on the favourable condition. Bank gradually reduces the exposure of foreign currency to be in line with the changes of Bank's business.
2. Monitoring and measuring market risk including monitoring dealer limits (*utilization limits and transaction loss limits*) carried out by the treasury work unit.
3. In addition to the movement of exchange rate, the Bank is also exposed to market risks from changes in the market rate of return. The rate of return risk of the Bank mainly is on the *banking book* (*rate of return in the banking book*). The Bank manages its rate of return risk through the use of *repricing gap* as a basis to calculate *Earning-at-Risk* (EAR) that can provide insight on the impact of rate of return changes to the Bank's earnings in short-term.
4. Conduct regular market risk stress test calculations.



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34. MANAJEMEN RISIKO (lanjutan)

Profil Risiko (lanjutan)

c. Pengelolaan risiko likuiditas

Risiko likuiditas adalah risiko yang disebabkan antara lain oleh ketidakmampuan Bank dalam memenuhi kewajiban yang telah jatuh tempo. Risiko likuiditas merupakan salah satu risiko utama yang dihadapi Bank yang harus dikelola secara berkesinambungan.

Risiko likuiditas timbul akibat adanya ketidaksesuaian jatuh tempo antara liabilitas dan tagihan/pembiayaan yang dimiliki Bank. Hal ini dikarenakan pada umumnya Bank memiliki pendanaan dalam jangka pendek dan menyalurkannya ke dalam pembiayaan dengan jangka waktu yang lebih panjang.

Likuiditas dikelola dan di monitor berdasarkan arus kas untuk memastikan kecukupan sumber dana dalam memenuhi liabilitas keuangan dan kewajiban regulator berdasarkan normal bisnis proses dan skenario *stress*. Analisis kesenjangan likuiditas dan *monitoring* terhadap indikator likuiditas telah diterapkan untuk memberikan informasi tambahan dalam mengelola posisi risiko likuiditas. Sumber dana terdiversifikasi untuk meminimalkan konsentrasi pendanaan. Rencana pendanaan darurat likuiditas telah disusun untuk mempersiapkan Bank jika terjadi krisis likuiditas.

Likuiditas dikelola dan di monitor berdasarkan arus kas untuk memastikan kecukupan sumber dana dalam memenuhi liabilitas keuangan dan kewajiban regulator berdasarkan normal bisnis proses dan skenario *stress*. Analisis kesenjangan likuiditas dan *monitoring* terhadap indikator likuiditas telah diterapkan untuk memberikan informasi tambahan dalam mengelola posisi risiko likuiditas. Sumber dana terdiversifikasi untuk meminimalkan konsentrasi pendanaan. Rencana pendanaan darurat likuiditas telah disusun untuk mempersiapkan Bank jika terjadi krisis likuiditas.

34. RISK MANAGEMENT (continued)

Risk Profile (continued)

c. Liquidity risk management

Liquidity risk is a risk caused among others by the inability of the Bank to meet its obligation associated with financial liabilities at due date. Liquidity risk is one of major concerns for the Bank that must be managed on an on-going basis.

Liquidity risk arises when there is a timing difference between the maturity of the Bank's liabilities and loan/financing. This is due to the short-term nature of the funds obtained by the Bank whereas the Bank uses these funds to finance loans granted to customers which are usually for a longer period of time.

Liquidity is managed and monitored on a cash flow basis to ensure that sufficient sources of funding is available to meet financial and regulatory obligations under business-as-usual (BAU) and stress scenarios. Liquidity gap analysis and monitoring on liquidity indicators have been implemented to serve as supplementary information in managing liquidity risk position. Sources of funding are diversified to minimize funding concentration. Liquidity contingency plan is in place to prepare the Bank in the case of a liquidity crisis.

Liquidity is managed and monitored on a cash flow basis to ensure that sufficient sources of funding is available to meet financial and regulatory obligations under business-as-usual (BAU) and stress scenarios. Liquidity gap analysis and monitoring on liquidity indicators have been implemented to serve as supplementary information in managing liquidity risk position. Sources of funding are diversified to minimize funding concentration. Liquidity contingency plan is in place to prepare the Bank in the case of a liquidity crisis.



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34. MANAJEMEN RISIKO (lanjutan)

34. RISK MANAGEMENT (continued)

c. Pengelolaan risiko likuiditas (lanjutan)

c. Liquidity risk management (continued)

Profil sisa umur aset dan liabilitas Bank berdasarkan perjanjian dengan nasabah/pihak lawan pada tanggal 31 Desember 2022 dan 2021, adalah sebagai berikut:

The maturity profiles of the Bank's assets and liabilities based on contractual agreements with customers/counterparties as of December 31, 2022 and 2021 are as follows:

31 Desember/December 2022							
	Sampai dengan 1 bulan/ Sampai dengan Up to 1 month	Lebih dari 1 - 3 bulan/ More than 1 - 3 month	Lebih dari 3 - 6 bulan/ More than 3 - 6 month	Lebih dari 6 - 12 bulan/ More than 6 - 12 month	Lebih dari 12 bulan/ More than 12 month	Tidak memiliki kontrak jatuh tempo/ No contractual maturity	
Aset							Assets
Kas	651	651	-	-	-	-	Cash
Giro pada							Current accounts with
Bank Indonesia	83.353	83.353	-	-	-	-	Bank Indonesia
Giro pada bank lain	1.870	1.870	-	-	-	-	Current accounts with other banks
Penempatan pada							Placement with Bank Indonesia
bank Indonesia	1.734.100	1.734.100	-	-	-	-	Investment in marketable securities
Investasi pada surat berharga	1.219.816	19.920	125.054	75.357	110.743	613.379	Murabahah receivables
Pinjaman murabahah	828.998	-	50.000	35.752	740.366	880	Funds of qardh
Pinjaman qardh	549.866	245.563	304.303	-	-	-	Other assets *)
Aset lain-lain *)	13.024	10.405	-	-	-	2.619	
Sub-total	4.429.678	2.095.862	479.357	111.109	851.109	616.878	Sub-total
Dikurangi:							Less:
Cadangan kerugian							Allowance for impairment losses
penurunan nilai	(38.121)	(2.763)	(3.486)	(850)	(28.233)	(17)	(2.772)
Total aset	4.391.557	2.093.099	475.871	110.259	822.876	616.861	Total assets
Liabilitas							Liabilities
Liabilitas segera	16.392	15.399	-	-	-	993	Liabilities due immediately
Surat berharga yang							Securities issued
diterbitkan	684.000	684.000	-	-	-	-	Other liabilities **)
Liabilitas lain-lain **)	79.315	-	1.458	29.054	-	25.081	
Sub-total	779.707	699.399	1.458	29.054	-	25.081	Sub-total
Simpanan Wadiah							Wadiah Deposits
Tabungan Wadiah	1	1	-	-	-	-	Wadiah Savings Deposits
Sub-total	1	1	-	-	-	-	Sub-total
Dana Syirkah Temporer							Temporary Syirkah Funds
Tabungan mudharabah	116.306	116.306	-	-	-	-	Mudharabah savings deposits
Deposito mudharabah	678.343	621.043	57.300	-	-	-	Mudharabah time deposits
Sub-total	794.649	737.349	57.300	-	-	-	Sub-total
Neto	2.817.200	656.350	417.113	81.205	822.876	591.780	Net
31 Desember/December 2021							
	Sampai dengan 1 bulan/ Sampai dengan Up to 1 month	Lebih dari 1 - 3 bulan/ More than 1 - 3 month	Lebih dari 3 - 6 bulan/ More than 3 - 6 month	Lebih dari 6 - 12 bulan/ More than 6 - 12 month	Lebih dari 12 bulan/ More than 12 month	Tidak memiliki kontrak jatuh tempo/ No contractual maturity	
Aset							Assets
Kas	224	224	-	-	-	-	Cash
Giro pada							Current accounts with
Bank Indonesia	16.354	16.354	-	-	-	-	Bank Indonesia
Giro pada bank lain	2.445	2.445	-	-	-	-	Current accounts with other banks
Penempatan pada							Placement with Bank Indonesia
bank Indonesia	1.139.500	1.139.500	-	-	-	-	Investment in marketable securities
Investasi pada surat berharga	901.092	255.738	-	-	338.527	306.827	Murabahah receivables
Aset lain-lain *)	4.940	1.602	-	720	-	2.618	Other assets *)
Sub-total	2.064.555	1.415.863	-	720	-	341.145	Sub-total
Dikurangi:							Less:
Cadangan kerugian							Allowance for impairment losses
penurunan nilai	(3.092)	(24)	-	-	-	(3.068)	
Total aset	2.061.463	1.415.839	-	720	-	341.145	Total assets
Liabilitas							Liabilities
Liabilitas segera	1.003	1.003	-	-	-	-	Liabilities due immediately
Liabilitas lain-lain **)	80.681	980	2.387	2.372	54.187	20.755	Other liabilities **)
Sub-total	81.684	1.983	2.387	2.372	54.187	20.755	Sub-total



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34. MANAJEMEN RISIKO (lanjutan)

34. RISK MANAGEMENT (continued)

c. Pengelolaan risiko likuiditas (lanjutan)

c. Liquidity risk management (continued)

31 Desember/December 2021

	Total	Sampai dengan 1 bulan/ Sampai dengan Up to 1 month	Lebih dari 1 - 3 bulan/ More than 1 - 3 month	Lebih dari 3 - 6 bulan/ More than 3 - 6 month	Lebih dari 6 - 12 bulan/ More than 6 - 12 month	Lebih dari 12 bulan/ More than 12 month	Tidak memiliki kontrak jatuh tempo/ No contractual maturity	
Dana Syirkah Temporer								Temporary Syirkah Funds
Tabungan mudharabah	38.184	38.184	-	-	-	-	-	Mudharabah savings deposits
Deposito mudharabah	1.000.000	1.000.000	-	-	-	-	-	Mudharabah time deposits
Sub-total	1.038.184	1.038.184	-	-	-	-	-	Sub-total
Neto	941.595	375.672	(2.387)	(1.652)	(54.187)	320.390	303.759	Net

^{*)} Aset lain-lain terdiri atas pendapatan yang masih akan diterima dan setoran jaminan

^{**)} Liabilitas lain-lain terdiri atas biaya masih harus dibayar dan liabilitas sewa

Usaha-usaha yang dilakukan Bank untuk mengatasi *maturity gap* yang ada adalah sebagai berikut:

1. Mengupayakan agar dana pihak ketiga disalurkan dalam bentuk piutang dan pembiayaan dengan jangka waktu yang tidak melebihi jangka waktu penghimpunan dana pihak ketiga. Dengan demikian dana jangka pendek pihak ketiga diupayakan disalurkan ke dalam pembiayaan jangka pendek. Demikian juga sebaliknya untuk pendanaan jangka panjang pihak ketiga diupayakan disalurkan ke dalam pembiayaan jangka panjang pula.
2. Mengupayakan agar dana pihak ketiga dihimpun dalam periode jangka panjang dengan memberikan imbal hasil yang lebih kompetitif.

Untuk memperkuat pengelolaan risiko likuiditas, Bank memaksimalkan fungsi Komite Aset dan Liabilitas (ALCO). Posisi keuangan dan strategi likuiditas untuk pendanaan, kecukupan permodalan, penetapan harga dan kesenjangan jatuh tempo didiskusikan di rapat ALCO untuk evaluasi, pertimbangan dan keputusan lebih lanjut.

^{*)} Other assets consist of accrued income and security deposits

^{**)} Other accrued income consist of accrued expenses and lease liabilities

The following are the Bank's efforts to reduce the existing maturity gap:

1. Manage third party funds to be disbursed in the form of receivables and financing within the term period which shall not exceed the third party funding time period. The short-term third party funds shall be disbursed into the short-term receivables and financing. Similarly, long-term third party funds shall be disbursed into the long-term receivable and financing.
2. Striving for third party funds to be collected for longer-term period by granting competitive yields.

To strengthen the management of liquidity risk, the Bank maximizes the function of Asset Liability Management Committee (ALCO). Financial positions, as well as various liquidity strategy of funding, capital adequacy, pricing and maturity gap are discussed in ALCO for further assessment, deliberation and decision.



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34. MANAJEMEN RISIKO (lanjutan)

d. Pengelolaan risiko operasional

Risiko operasional adalah risiko yang timbul karena kurang memadainya proses internal, kegagalan sistem, *human error*, *fraud*, dan kejadian eksternal yang mempengaruhi operasional Bank. Risiko operasional merupakan risiko terbesar yang perlu dikelola secara hati-hati karena dampak risiko operasional yang dapat mempengaruhi kelangsungan usaha Bank.

Pengendalian risiko operasional perlu dilakukan untuk memitigasi risiko operasional. Pengendalian risiko dilakukan melalui pemisahan tugas dan tanggung jawab, mekanisme *dual control/dual custody* dalam pelaksanaan transaksi, fungsi *override/otorisasi*, pembatasan wewenang akses sistem, pendidikan serta penilaian karyawan secara berkelanjutan, dan proses penilaian dan pelaksanaan fungsi internal audit.

Untuk mendukung *monitoring* risiko operasional, Bank telah menerapkan metode, Seperti, dan tidak terbatas pada, *Loss Event Management (LEM)*, *Risk & Control Self-Assessment (RCSA)*, *Key Risk Indicators (KRI)*, *Business Continuity Management*, dan *Fraud Risk Management*.

Seluruh aspek pengelolaan risiko operasional tercantum secara resmi dan tertulis pada kerangka manajemen risiko operasional yang dievaluasi secara berkala untuk penyesuaian dan peningkatan.

Process pengkajian risiko dilakukan untuk menilai kecukupan pengendalian internal serta proses identifikasi dan pengukuran risiko untuk setiap proses dan produk disetiap masing-masing unit kerja untuk memastikan kepatuhan terhadap kebijakan, peraturan dan batas-batas yang ditetapkan oleh manajemen.

e. Pengelolaan risiko kepatuhan

Risiko kepatuhan merupakan risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku bagi bank syariah. Dalam menjalankan kegiatan usaha pada industri perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan baik oleh Pemerintah, Bank Indonesia, Otoritas Jasa Keuangan, dan Dewan Syariah Nasional. Ketidakmampuan Bank untuk mengikuti dan mematuhi seluruh peraturan perundangan yang terkait dengan kegiatan usaha perbankan dapat berdampak terhadap kelangsungan usaha Bank.

34. RISK MANAGEMENT (continued)

d. Operational risk management

Operational risk is the risk of loss arising from inadequate internal process, system failure, human error, fraud, and external events that affects the operations of the Bank. Operational risk is the major risk that should be managed carefully due to the impact of operational risk that can affect the Bank's going concern.

Controls of operational risk are necessary to mitigate the operational risk. The risk controls was done through the segregation of tasks and duties, dual control/dual custody mechanism in execution of transaction, override/ authorization function, restrictions on system access authority, employee education and assessment on an on going basis, and assessment and implementation of internal audit.

To facilitate the operational risk monitoring, the Bank has applied management tools, such as, and not limited to, Loss Event Management (LEM), Risk & Control Self-Assessment (RCSA), Key Risk Indicators (KRI), Business Continuity Management, and Fraud Risk Management.

All aspect of operational risk management are written formally in operational risk framework and evaluated periodically for adjustments and improvements.

The process of risk assessment is carried out to assess the adequacy of internal control as well as the process of identifying and measuring risks for each process and product in each work unit to ensure compliance with policies, regulations and limits set by management.

e. Compliance risk management

Compliance risk is the risks resulting from the failure of the Bank in fulfilling and/or implementing the prevailing laws and regulations for sharia bank. In engaging in the banking industry services, the Bank is required to always comply with the banking regulations issued by the Government, Bank Indonesia, Financial Services Authority, and National Sharia Board. The Bank inability to follow and comply with all laws and regulations related to the banking business activities may affect the continuity of the Bank.



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34. MANAJEMEN RISIKO (lanjutan)

e. Pengelolaan risiko kepatuhan (lanjutan)

Adapun beberapa metode untuk memitigasi risiko kepatuhan yang telah dilakukan oleh Bank selama ini adalah:

- a. Meminta seluruh karyawan dan satuan kerja yang ada agar lebih meningkatkan kehati-hatian dan ketelitian dalam melakukan kegiatan operasional Bank termasuk penyampaian laporan-laporan kepada Regulator.
- b. Meneruskan program-program kepatuhan yang bersifat ex-ante, antara lain:
 - i. Pelatihan (*in-house*) secara berkala mengenai kepatuhan dan manajemen risiko.
 - ii. Keikutsertaan satuan kerja Kepatuhan dan satuan kerja Manajemen Risiko secara aktif dalam pengawasan pengembangan.
 - iii. Mempertahankan komunikasi dan koordinasi yang efektif dengan Dewan Pengawas Syariah untuk menegakkan pelaksanaan fungsi kepatuhan terhadap prinsip syariah.
- c. Melakukan identifikasi dan pengelolaan risiko kepatuhan sejak awal dengan memberikan masukan kepada unit bisnis serta unit operasional dalam hal pengembangan produk dan/atau aktivitas baru.
- d. Melakukan penilaian terhadap kebijakan dan prosedur internal yang dimiliki dalam rangka memastikan bahwa seluruh peraturan eksternal telah diakomodasi dan dipatuhi dalam pelaksanaannya.
- e. Melakukan sosialisasi terkait peraturan yang berlaku kepada seluruh karyawan sehingga setiap unit kerja dapat melaksanakan tugas dan tanggung jawab sesuai dengan peraturan berlaku.
- f. Bekerja sama dengan Dewan Pengawas Syariah dalam memastikan kepatuhan operasi Bank dengan prinsip Syariah.
- g. Memberdayakan kepatuhan syariah untuk meninjau dan menganalisis kepatuhan dari produk Bank/kegiatan dengan prinsip Syariah.

34. RISK MANAGEMENT (continued)

e. Compliance risk management (continued)

Several methods to mitigate the compliance risks conducted by the Bank up to present are as follows:

- a. Requesting all employees and units to further enhance prudence and thoroughness in performing the Bank's operations as well as in submitting regulatory reports to the regulators.
- b. Continuance compliance programs that are ex-ante, among others:
 - i. Training (*in-house*) periodically on compliance and risk management.
 - ii. Participation of Compliance work units and Risk Management work units is actively in development supervision.
 - iii. Maintain effective communication and coordination with the Sharia Supervisory Board to uphold the implementation of the function of compliance with sharia principles.
- c. Identifying and managing compliance risk from the start by providing input to business units and operational units in developing new products and/or activities.
- d. Conducting an assessment of the internal policies and procedures in place to ensure that all external regulations have been provided and adhered to in their implementation.
- e. Disseminating information regarding applicable regulations to all employees so that each work unit can carry out its duties and responsibilities in accordance with the applicable regulations.
- f. Cooperating with the Sharia Supervisory Board in ensuring compliance of the Bank's operations with sharia principles.
- g. Empowering sharia compliance by reviewing and analyzing the compliance of the Bank's products/activities with sharia principles.



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34. MANAJEMEN RISIKO (lanjutan)

f. Pengelolaan risiko hukum

Risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis, antara lain dapat disebabkan karena kurangnya pendukung hukum atau kelemahan dari kontrak. Selain itu, Bank juga harus mengikuti seluruh aturan yang ditetapkan oleh Regulator. Kegagalan untuk mematuhi hukum dan peraturan yang berlaku dapat menimbulkan klaim litigasi terhadap Bank.

Mitigasi dan pengelolaan risiko yang dijalankan oleh Bank mencakup:

- Melakukan analisa hukum atas produk dan/atau aktivitas baru, serta membuat standar dokumen hukum yang terkait dengan produk dan/atau aktivitas tersebut.
- Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga dan melakukan pemeriksaan berkala atas perjanjian yang telah dibuat.
- Menerapkan standardisasi akad dan perjanjian kerja sama untuk program pembiayaan tertentu.
- Memberikan opini hukum atas permintaan unit kerja lain guna memitigasi adanya potensi hukum bagi Bank.

g. Pengelolaan risiko strategi

Risiko ini merupakan risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategi serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risiko ini timbul antara lain karena Bank menetapkan strategi yang kurang sejalan dengan visi dan misi Bank. melakukan analisis lingkungan strategi yang tidak komprehensif dan/atau terdapat ketidaksesuaian rencana strategi antar level strategi.

Risiko strategi juga timbul karena kegagalan dalam mengantisipasi perubahan lingkungan bisnis mencakup kegagalan dalam mengantisipasi perubahan teknologi, perubahan kondisi ekonomi makro, dinamika kompetisi di pasar dan perubahan kebijakan otoritas terkait.

34. RISK MANAGEMENT (continued)

f. Legal risk management

Risks due to lawsuits and/or weakness in juridical aspects, among others, can be caused by lack of legal support or weakness of the contract. In addition, the Bank must also follow all the rules set by Regulators. Failure to comply with the applicable laws and regulations may result in litigation claims against the Bank.

Mitigations and risk management carried out by the Bank include:

- Conducting legal analysis of new product and/or activities, as well as making standard legal documents related to these products and/or activities.
- Examining all agreements to be made between the Bank and third parties and conducting periodic checks on agreements that have been made.
- Implementing standardization of contracts and cooperation agreements for certain financing programs.
- Provide legal opinion at the request of other work units in order to mitigate the existence of legal potential for the Bank.

g. Strategic risk management

This risk refers to inaccuracies in taking and/ or implementing a strategic decision and failure to anticipate changes in the business environment. This risk arises, among others, because the Bank adopts a strategy that is not in line with the Bank's vision and mission, carries out a strategic environmental analysis that is not comprehensive and/or there are discrepancies in the strategic plan between strategic levels.

Strategic risks also arise from failure to anticipate changes in the business environment, including failure to anticipate changes in technology, changes in macroeconomic conditions, dynamics of competition in the market and changes in policies of relevant authorities.



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34. MANAJEMEN RISIKO (lanjutan)

g. Pengelolaan risiko strategi (lanjutan)

Mitigasi dan pengelolaan risiko yang dijalankan oleh Bank mencakup:

- Melakukan identifikasi dan kuantifikasi risiko strategi sejak awal penyusunan rencana bisnis Bank dengan berpedoman pada visi, misi, strategi dan kemampuan Bank.
- Mengelola risiko strategi melalui proses pertimbangan dan pengambilan keputusan secara kolektif dan komprehensif di lingkungan Komite Manajemen Risiko, untuk selanjutnya disampaikan ke Direksi.
- Pelaksanaan kaji ulang secara berkala untuk memastikan strategi dan rencana bisnis Bank masih relevan dengan situasi dan kondisi terkini dan mengukur tingkat keberhasilan pencapaian rencana bisnis Bank.

h. Pengelolaan risiko reputasi

Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank. Risiko ini timbul antara lain karena adanya pemberitaan media dan/atau rumor mengenai Bank yang bersifat negatif serta adanya strategi komunikasi bank yang kurang efektif.

Bank melakukan penerapan manajemen risiko reputasi dengan melakukan aktivitas public relation, CSR (*Corporate Social Responsibility*), respons yang cepat terhadap keluhan nasabah, dan penerapan *Good Corporate Governance* yang konsisten.

Mitigasi dan pengelolaan risiko yang dijalankan oleh Bank mencakup:

- Menyampaikan keterbukaan informasi kepada masyarakat melalui *website* Bank dan surat kabar dengan berkoordinasi bersama antar unit kerja.
- Melakukan pengawasan terhadap pemberitaan media untuk memantau publikasi negatif atau keluhan nasabah yang muncul di media.
- Membuat klarifikasi dan tanggapan sesuai dengan langkah terbaik yang ditempuh Bank apabila terdapat pemberitaan negatif dan keluhan nasabah yang muncul di media.

34. RISK MANAGEMENT (continued)

g. Strategic risk management (continued)

Mitigations and risk management carried out by the Bank include:

- Identifying and quantifying strategic risks from the start of the preparation of the Bank's business plan based on the Bank's vision, mission, strategy and capabilities.
- Managing strategic risk through a collective and comprehensive consideration and decision-making process within the Risk Management Committee for submission to the Board of Directors.
- Implementing regular reviews to ensure that the Bank's strategy and business plan is still relevant to the current situation and condition and to measure the success rate of achieving the Bank's business plan.

h. Reputation risk management

Risks due to reduced level of stakeholder trust stemming from negative perceptions to the Bank. This risk arises due to, among others, negative media coverage and/or rumors about the Bank as well as ineffective Bank's communication strategy.

The Bank implements reputational risk management by carrying out public relations activities, CSR (*Corporate Social Responsibility*), quick responses to customer complaints, and consistent implementation of *Good Corporate Governance*.

Mitigations and risk management carried out by the Bank include:

- Providing information disclosure to the public through the Bank's website and newspapers by coordinating with other relevant business units.
- Supervising media coverage to monitor negative publications or customer complaints that appear in the media.
- Making clarifications and responses in accordance with the best steps taken by the Bank if there is negative news and customer complaints that appear in the media.



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34. MANAJEMEN RISIKO (lanjutan)

h. Pengelolaan risiko reputasi (lanjutan)

Mitigasi dan pengelolaan risiko yang dijalankan oleh Bank mencakup: (lanjutan)

- d. Melakukan analisis risiko reputasi yang mungkin timbul, serta strategi untuk mengantisipasi risiko saat meluncurkan produk/layanan/program baru Bank.
- e. Menerbitkan laporan keuangan Bank melalui media sesuai ketentuan regulator.

i. Pengelolaan risiko imbal hasil

Risiko imbal hasil (*rate of return risk*) adalah risiko akibat perubahan tingkat imbal hasil yang dibayarkan Bank kepada nasabah, karena terjadi perubahan tingkat imbal hasil yang diterima Bank dari penyaluran dana, yang dapat mempengaruhi perilaku nasabah dana pihak ketiga Bank.

Mitigasi dan pengelolaan risiko yang dijalankan oleh Bank mencakup:

- a. Kebijakan pemberian *pricing* kepada nasabah Dana Pihak Ketiga (DPK) dengan akad berbasis bagi hasil diputuskan pada rapat ALCO.
- b. *Monitoring* dan pengukuran terhadap kebijakan *pricing* dilakukan minimal satu bulan sekali atau sesuai kebutuhan apabila terjadi tekanan pasar yang dapat meningkatkan risiko Bank.
- c. Kecukupan penetapan limit dan proses kaji ulang yang memadai terhadap limit transaksi maupun portofolio DPK dengan akad berbasis bagi hasil dan sensitivitas terhadap perubahan *pricing* di pasar.
- d. Estimasi secara berkala terhadap potensi kerugian ekonomis Bank pada kondisi pasar yang tidak normal guna melihat sensitivitas kinerja Bank terhadap perubahan suku bunga *benchmark* dan nisbah di pasar.

j. Pengelolaan risiko investasi

Risiko akibat Bank ikut menanggung kerugian usaha nasabah yang dibiayai dalam pembiayaan berbasis bagi hasil baik yang menggunakan metode *net revenue sharing* dan metode *profit and loss sharing*.

34. RISK MANAGEMENT (continued)

h. Reputation risk management (continued)

Mitigations and risk management carried out by the Bank include: (continued)

- d. Performing a reputation risk analysis that may arise, as well as strategies to anticipate risks when launching new products/services/programs of the Bank.
- e. Publish the Bank's financial statement through the media in accordance with regulatory requirements.

i. Rate of return risk management

The rate of return risk is the risk due to changes in the rate of return paid by the Bank to customers, as result of changing the rate of return received by the Bank from channeling funds, which can affect the behavior of the Bank's third party fund customers.

Mitigation and risk management carried out by Bank include:

- a. The policy for granting pricing to Third Party Fund (DPK) customers with a profit-sharing based contract is decided at the ALCO meeting.
- b. Monitoring and measurement of the pricing policy is carried out at least once a month or as needed in case of market pressures that can increase the Bank's risk.
- c. Adequacy of limit setting and an adequate review process of transaction limits and DPK portfolio with a profit-sharing based contract and sensitivity to changes in pricing in the market.
- d. Periodic estimation of the Bank's potential economic losses in abnormal market conditions in order to see the sensitivity of the Bank's performance to changes in benchmark interest rates and market ratios.

j. Investment risk management

Risks due to the Bank taking part in the losses of the customers' business financed in profit-sharing based financing using both the net revenue sharing method and the profit and loss sharing method.



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34. MANAJEMEN RISIKO (lanjutan)

j. Pengelolaan risiko investasi (lanjutan)

Mitigasi dan pengelolaan risiko yang dijalankan oleh Bank mencakup:

- Identifikasi atas risiko aktivitas investasi dengan akad berbasis bagi hasil terhadap portofolio yang sudah ada atau potensi risiko yang mungkin timbul guna memudahkan dalam menyusun dan mengimplementasikan kebijakan investasi dengan akad berbasis bagi hasil yang jelas dan hati-hati, sehingga risiko tersebut dapat dikelola dan dikendalikan secara efektif.
- Mengimplementasikan proses persetujuan investasi dengan akad berbasis bagi hasil yang efektif antara lain dengan menetapkan batas kewenangan (limit) dan mekanisme pengambilan keputusan investasi dengan akad berbasis bagi hasil.
- Monitoring terhadap konsentrasi penyaluran dana dengan akad berbasis bagi hasil sehingga sesuai dengan *risk appetite* Bank.
- Secara efektif mengawasi dan mengendalikan sifat, karakteristik dan kualitas dari investasi dengan akad berbasis bagi hasil.

35. LABA PER SAHAM DASAR

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

	Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31	
	2022	2021
Rugi bersih tahun berjalan	(264.913)	(121.275)
Jumlah rata-rata tertimbang saham biasa yang beredar	13.545.283.972	12.785.947.587
Laba per saham dasar (nilai penuh)	(20)	(9)

Untuk tahun yang berakhir pada tanggal 31 Desember 2022, waran yang belum di exercise tidak diperhitungkan dalam perhitungan laba per saham dilusi karena instrumen tersebut bersifat antidilutif.

34. RISK MANAGEMENT (continued)

j. Investment risk management (continued)

Mitigation and risk management carried out by Bank include:

- Identification of the risks of investment activities with a profit-sharing agreement based on existing portfolios or on potential risks that may arise in order to facilitate the preparation and implementation of investment policies with a clear and careful profit-sharing based contract, so that these risks can be managed and controlled effectively.
- Implementing an investment approval process with an effective profit-sharing based contract, among others, by setting limits of authority (limit) and a mechanism for making investment decisions with a profit-sharing based contract.
- Monitoring the concentration of fund disbursement by means of a profit-sharing based contract so that it is in line with the Bank's risk appetite.
- Effectively supervise and control the nature, characteristics and quality of investments under a profit-sharing based contract.

35. BASIC EARNINGS PER SHARE

Basic earning per share is calculated by dividing the income for the years by the weighted average number of ordinary shares outstanding during the years.

Loss income for the year
Weighted average number of
ordinary shares outstanding

For the year ended December 31, 2022, unexercised warrant is not considered in the calculation of diluted earning per share as the instrument is antidilutive.



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36. OPINI DEWAN PENGAWAS SYARIAH

Berdasarkan surat No. S.109.BOD/02.2023 tanggal 27 Februari 2023 dan No. S.085.BOD/02.2022 tanggal 25 Februari 2022, Dewan Pengawas Syariah (DPS) Bank menyatakan bahwa secara umum aspek syariah dalam operasional dan produk Bank untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, telah mengikuti fatwa dan ketentuan syariah yang dikeluarkan oleh Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI), serta opini syariah dari DPS.

36. OPINION OF THE SHARIA SUPERVISORY BOARD

Based on letter No. S.109.BOD/02.2023 tanggal 27 Februari 2023 and No. S.085.BOD/02.2022 dated February 25, 2022, the Sharia Supervisory Board (DPS) of the Bank stated that in general, the sharia aspects on products and operations of the Bank for the years ended December 31, 2022 and 2021, have complied with fatwa and sharia regulations issued by National Sharia Board of Indonesian Ulama Council (DSN-MUI), and sharia opinion of DPS.

37. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

37. SUPPLEMENTARY CASH FLOW INFORMATION

Changes in liabilities arising from financing activities in the cash flow statements are as follows:

	1 Januari/ January 1, 2022	Arus kas/ Cash flow	Aktivitas non-kas/ Non-cash activity	31 Desember/ December 31, 2022	
Liabilitas sewa	27.902	(12.338)	8.125	23.689	Lease liabilities
	1 Januari/ January 1, 2021	Arus kas/ Cash flow	Aktivitas non-kas/ Non-cash activity	31 Desember/ December 31, 2021	
Liabilitas sewa	-	(8.693)	36.595	27.902	Lease liabilities

38. STANDAR AKUNTANSI BARU YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan, tetapi belum berlaku efektif untuk laporan keuangan tahun berjalan diungkapkan di bawah ini. Bank bermaksud untuk menerapkan standar tersebut, jika dipandang relevan, saat telah menjadi efektif.

Mulai efektif pada atau setelah tanggal 1 Januari 2023

- Amendemen PSAK No. 1, "Penyajian Laporan Keuangan Tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang";
- Amendemen PSAK No. 1, "Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi";

38. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The standards and interpretations that are issued by the Board of Financial Accounting Standards, but not yet effective for current year financial statements are disclosed below. The Bank intends to adopt these standards, if applicable, when they become effective.

Effective beginning on or after January 1, 2023

- Amendments to SFAS No. 1, "Presentation of Financial Statements - Classification of a Liability as current or non-current";
- Amendment of SFAS No. 1, "Presentation of financial statement - Disclosure of accounting policies";



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**38. STANDAR AKUNTANSI BARU YANG
TELAH DISAHKAN NAMUN BELUM
BERLAKU EFEKTIF (lanjutan)**

Standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan, tetapi belum berlaku efektif untuk laporan keuangan tahun berjalan diungkapkan di bawah ini. Bank bermaksud untuk menerapkan standar tersebut, jika dipandang relevan, saat telah menjadi efektif. (lanjutan)

Mulai efektif pada atau setelah tanggal 1 Januari 2023 (lanjutan)

- c. Amendemen PSAK No. 16, "Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan";
- d. Amendemen PSAK No. 25, "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi";
- e. Amendemen PSAK No. 46, "Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal".

39. PERISTIWA SETELAH PERIODE PELAPORAN

Sampai dengan tanggal 28 Februari 2023, jumlah waran yang telah di eksekusi adalah sejumlah 108.285.244 lembar waran atau sebesar Rp10.828 dimana 108.280.976 lembar waran atau sebesar Rp10.828 telah dicatat sebagai modal ditempatkan dan disetor dan untuk sisa waran yang telah di eksekusi namun belum diaktakan sejumlah 4.268 lembar waran, masih dicatat sebagai dana setoran modal. Sisa waran yang belum di eksekusi sampai dengan tanggal laporan keuangan diterbitkan adalah sejumlah 2.691.714.756 lembar waran

**38. ACCOUNTING STANDARDS ISSUED BUT
NOT YET EFFECTIVE (continued)**

The standards and interpretations that are issued by the Board of Financial Accounting Standards, but not yet effective for current year financial statements are disclosed below. The Bank intends to adopt these standards, if applicable, when they become effective. (continued)

Effective beginning on or after January 1, 2023 (continued)

- c. *Amendments to SFAS No. 16, "Fixed Assets - Proceeds before Intended Use";*
- d. *Amendment of SFAS No. 25, "Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates";*
- e. *Amendment of SFAS No. 46, "Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction".*

39. EVENTS AFTER REPORTING PERIOD

Until February 28, 2023, the warrants which have been executed amounting to 108,285,244 warrants or Rp10,828 where 108,280,976 warrants or Rp10,828 have been recorded as issued and fully paid capital while for the remaining warrants which have been executed but have not been notarized amounting to 4,268 warrants, still recorded as capital deposit funds. Until the date of the financial statements, the remaining warrants that have not been executed are 2,691,714,756 warrants.

Bertumbuh dalam Kebaikan : Masa Depan Berkelanjutan untuk Semua

**Growing With Kindness :
A Sustainable Future For All**



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